



February 12, 2018

Mr. Alexander Acosta  
Secretary of Labor  
U.S. Department of Labor  
900 Constitution Avenue NW  
Washington, D.C. 20210

Re: "Definition of Employer under Section 3(5) of ERISA-Association Health Plans"; RIN 1210-AB85 or Docket ID No. 2017-28103 (submitted electronically)

Dear Secretary Acosta:

On behalf of over 20,000 members of the South Carolina Association of REALTORS® and as a member of the National Association of REALTORS®, I support the proposed regulation to enable self-employed individuals to participate in Association Health Plans (AHPs). The Department of Labor's effort is a promising step in providing more affordable insurance options as health care costs continue to climb and choices for coverage are steadily shrinking.

While most Americans obtain their health coverage through an employer, real estate agents are independent contractors—not employees of their local real estate brokerage. As a result, self-employed individuals are forced to purchase insurance in a more volatile, individual insurance market, which tends to offer fewer choices at much higher costs.

The rule proposes to provide more affordable choices for independent contractors by modifying the definition of "employer" to include "working owners." This is *essential* to enabling real estate professionals and their families to participate in an AHP in the large group market. The large group market typically offers more flexibility in insurance plan design and improved negotiating power to bargain for lower premiums – benefits that are key to driving down health care costs. The proposed rule would also protect consumers enrolling in these plans by prohibiting discrimination based on health status.

However, I encourage the Department to reconsider the provision preventing working owners from participating in an AHP if they are eligible to participate in an employer health plan. Coverage available through a spouse's employer may not be the most affordable option for a family. Eliminating this requirement will provide more insurance choices for many real estate professionals and their families.

The need for affordable health insurance options remains a top concern among practicing real estate professionals. Allowing working owners to participate in AHPs while removing unnecessary barriers could expand access to more affordable health care options for many more families.

I ask for your careful consideration of these comments as the proposed rule is finalized. Thank you for your time and the opportunity to weigh in on this important issue.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Nick Kremydas', with a long horizontal flourish extending to the right.

Nick Kremydas  
Chief Executive Officer