

Congress of the United States

House of Representatives

Washington, DC 20515-1504

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AGRICULTURE

JUDICIARY

CHAIRMAN
SUBCOMMITTEE ON THE
CONSTITUTION AND CIVIL JUSTICE

SMALL BUSINESS

U.S. Department of Labor
Employee Benefits Security Administration
Office of Regulations and Interpretations
Room N-5655
200 Constitution Avenue,
NW, Washington, DC 20210

Attention: Definition of Employer – Small Business Health Plans RIN 1210-AB85

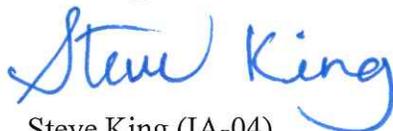
I write today in support of the proposed rule, RIN 1210-AB85, that would broaden the criteria under ERISA section 3(5) for determining when employers may join together in an employer group or association that is treated as the “employer” sponsors of a single multiple-employer “employee welfare benefit plan” and “group health plan” as those terms are defined in Title I of ERISA.

As in many states across this nation, ObamaCare has caused an incredible economic distress to Iowans, and to none more so than those who do not have employer-based insurance and must secure coverage through the individual market. Due to ObamaCare’s onerous mandates, premiums have skyrocketed and have forced many Iowans to terminate coverage altogether.

It is a very positive step that such individuals will no longer be assessed a penalty for the financial inability to maintain coverage. However, the federal government must now act to allow affordable options for those who have become uninsured due to ObamaCare and against their wishes. By removing unnecessary restrictions on the formation and continuance of association health plans (AHPs), this rulemaking will increase access to the option for those in need of viable coverage. Based on what my office has heard from constituents, the proposed rule’s expansion of the availability of AHP group coverage to self-employed individuals, referred to as “working owners”, will be particularly helpful to Iowans struggling to secure and maintain coverage.

In the aftermath of the repeal of ObamaCare’s individual mandate, I applaud the Administration for proposing this rule, which will further relieve Iowans and all Americans of the onerous burden of the law. Until we can achieve a more comprehensive overhaul of ObamaCare, this proposed rule will offer more options to secure insurance coverage, and particularly for those whose current option(s) are cost prohibitive.

Sincerely,



Steve King (IA-04)
Member of Congress