

# PUBLIC SUBMISSION

<b>Received:</b> February 16, 2018 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1k2-91j3-vvqj <b>Comments Due:</b> March 06, 2018 <b>Submission Type:</b> Web
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**Docket:** EBSA-2018-0001

Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

**Comment On:** EBSA-2018-0001-0001

Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

**Document:** EBSA-2018-0001-DRAFT-0143

Comment on FR Doc # 2017-28103

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## Submitter Information

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## General Comment

With out having a custom designed plan Premiums have went up as well as deductibles. Which makes it harder to pay for health insurance. I am a dairy farmer and the prices of milk are not good for us and paying bills is a struggle. Another thing with dairy farming you just never know when your co-op my come by and give you a notice that you are no longer a producer for them. If premiums and deductibles go up we would have to drop our insurance and pray that no one gets ill or hurt, because we would no be able to pay the hospital bill and could lose our farm that we work so hard for. I feel that companies and organization's should be able to have control of what they offer their employees/members.