

PUBLIC SUBMISSION

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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-0145

Comment on FR Doc # 2017-28103

Submitter Information

Name: M. Pelino

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Organization:

General Comment

U.S. Department of Labor,

I use to have affordable health insurance for my wife and son. In 2007 I started a vineyard on our family farm with the dream of starting a winery and making it a family business. We decided to make the leap to build a building and start the winery in 2013. We both were working full time jobs at the time with the hope to be able to make the winery business our full-time jobs. We opened in the spring of 2015 and within a year my wife was able to quit her job to focus on the business. I'm still working my job, plus the winery and vineyard which is a full-time job, just to pay for health insurance. For me to quit my job today It would cost me \$27,000/year just to get mediocre coverage with \$8000 deductible. This is more than my mortgage! I pay 100% of the premium at the company I work, which cost me ~ \$12,000. I'm guessing the difference in cost of premiums is because my company can negotiate a better deal because of the large number of employees they have. It would be great if PFB could do the same for farmers and small businesses in our community.

Thank you,

M. Pelino

Attachments

Health Insurance

U.S. Department of Labor,

I use to have affordable health insurance for my wife and son. In 2007 I started a vineyard on our family farm with the dream of starting a winery and making it a family business. We decided to make the leap to build a building and start the winery in 2013. We both were working full time jobs at the time with the hope to be able to make the winery business our full-time jobs. We opened in the spring of 2015 and within a year my wife was able to quit her job to focus on the business. I'm still working my job, plus the winery and vineyard which is a full-time job, just to pay for health insurance. For me to quit my job today it would cost me \$27,000/year just to get mediocre coverage with \$8000 deductible. **This is more than my mortgage!** I pay 100% of the premium at the company I work, which cost me ~ \$12,000. I'm guessing the difference in cost of premiums is because my company can negotiate a better deal because of the large number of employees they have. It would be great if PFB could do the same for farmers and small businesses in our community.

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