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

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## **General Comment**

The "Affordable Care Act", a.k.a., "Obamacare" cost me a significant amount of time, effort, and ultimately money to secure more costly health care coverage when the free market insurers were forced out of Pennsylvania's insurance pool. It was basically a "redistribution" of wealth, from those responsible individuals who chose to pay for coverage, to those who either didn't want to spend the money to secure such, or simply wanted to government to supply their health care. It forced us to pay for coverage that we didn't need or want, in favor of those who had self inflicted health problems or had more children than they could afford to insure, educate and raise. The mandate was an unfair imposition on the populace and as Justice Roberts cited, it is in fact a "TAX" on the American middle class who has to seek individual health insurance.

Obamacare should be immediately repealed and the American Free Market allowed to do what it does best---allow for individual, cost effective choice in the insurance marketplace.

Obamacare is another in a long list of examples "That when the government gets involved, things just get screwed up!!"