

# 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-0169

Comment on FR Doc # 2017-28103

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## Submitter Information

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## General Comment

See attached file(s) Healthcare letter for PFB

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## Attachments

healthcare letter

To whom this may concern:

I am writing in regards to the increase in my healthcare premiums over the last 4 years. We have paid for healthcare for my husband since 1990. Starting in 2014 we saw dramatic increases in premiums. In 2017 my employer sold the

practice to a corporation and since Affordable Care Act says they do not have to offer health care insurance to me since I do not work 30 hours a week, I lost my group health care and had no other choice but to buy through the market place.

The following is a breakdown of the increases we have dealt since 2014.

January 2014 \$382.40/month and then April 2014 it increased to \$512.91/month. So I went to the market place to get coverage for my husband.

	Premium	Tax credit	Paid
January 2015	\$384.17	\$140.00	\$244.17
January 2016	\$464.13	\$125.00	\$229.13
January 2017	\$558.25	\$250.00	\$339.13
January 2018 (for 2)	\$1,441.53	\$1,000	\$443.31

When I had healthcare through my employer, the premium total was \$303.06, they paid \$200 and I paid \$103.06 before taxes. I now get to pay \$584.90 a month after I pay taxes. That is \$281.84 increase a month! My husband's insurance premium is \$856.64 a month, which is an increase of \$298.39 a month from last year. In addition to an increase in premiums, our deductible and copays increased as well. What was a \$5 copay is now \$40,

We have no long term preexisting such as high blood pressure or diabetes and yet we have been penalized to pay non group rates just because of self-employment. The health insurance rates have skyrocketed and yet farmers have taken pay cuts in milk premiums and market value of produce, hay, corn, and soybeans have plateaued. There are not a lot of younger farmers and someday America will not have the safe food supply we once had and then the health of America will spiral down as fast as the health premiums rose.

When I should be able to send my children to college and save for retirement, I am instead paying for healthcare. I will not be able to help my daughter pay for college, even though she has earned the highest academic scholarships and has been accepted to the accelerated and honors programs. She will now have to take another career path. Neither my or my husband's IRA

will see a contribution this year. I would like to see Corporate America and law makers do what we do with the income we have.

Sincerely, J. and K. Weaver