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

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Submitter Information

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General Comment

We participated in a group health insurance plan through PFB before the law was changed in 2014. This plan allowed us to purchase better coverage at a affordable rate because of the group plan savings. As a result of not being able to purchase this way our deductible has increased greatly and cost has went through the roof. We have been forced to get coverage through the ACA market place because we can no long afford to pay the premiums ourselves. I would much rather participate in a PFB group plan and pay for my own insurance. I support regulation changes that would make that possible.