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

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General Comment

See attached file(s)

Attachments

comments on effect of Affordable Care

I first began purchasing my own health insurance in September 2008 after accepting early retirement from my employer as part of their downsizing efforts due to the declining economy. I selected Highmark

Blue Shield as my health insurer and my first monthly premium was \$363 for a policy that provided for a \$1,000 deductible. Monthly premiums in subsequent years increase approximately ten percent each year through 2013 when I was paying \$521 per month. I really wasn't concerned about what was happening with the affordable care act since, I already had my own health insurance, and President Obama told us that, if we already had health insurance, we could keep it and we wouldn't be affected. Of course we now know that statement was not true. In September 2013 I received a notice from Highmark that my policy was being cancelled as of December 31, 2013 because of the affordable care act and I would have to find another policy. I picked another policy from Highmark for 2014 at a monthly premium of \$469 for a deductible of \$1,700. So while my premium decreased approximately ten percent under the affordable care act the higher deductible basically made my health care costs for 2014 the same as they had been for 2013. My monthly premium for 2015 increased 32% to \$617. In September 2015 Highmark notified me that they would no longer be offering individual policies and that my existing policy would be cancelled as of December 31, 2015. For 2016 only two insurers offered policies in my area and I selected a policy from Geisinger Health Plan at a monthly cost of \$745 for a \$2,000 deductible. This was another 21% increase in premium for a policy with a higher deductible. For 2017 Geisinger increased my monthly premium to \$1,229 along with an increase in the deductible to \$3,500. This was a 65% increase in premium and a 75% increase in the deductible. Unfortunately, no better options were available in this area so that is what I had to pay. I estimate that for the four year period of 2014 to 2017 the affordable care act cost me more than \$7,000 in increased premiums and deductibles.

D. Kieffer