

# 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

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## Submitter Information

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## General Comment

I am a Realtor. I am not a broker, but I am a sales associate of a brokerage. I am 60 years old and married, and my husband is 71, so he is retired and on Medicare. I currently buy an insurance policy on the exchange just for myself. I pay around \$400 a month for a bronze plan, \$2500 deductible. I am hoping that Congress does pass something that includes Realtors in Association medical plans. I am hoping the buying power of so many Realtors across the country can provide us with an affordable plan, that compares in the coverage of my plan. I am personally asking that none of the protections of the Affordable Care Act are removed from these plans. I have pre-existing conditions, mostly arthritis and high cholesterol. So far, I pay around \$5,000 a year, and the plan I have has paid for mammograms, physicals, and the associated labs, so a few hundred a year. I have personally paid \$900 in physical therapy last year. Every since we've been off my husband's work insurance, I've paid for chiropractor and massage therapy myself. They are not on my network, and even if they were, they would be under deductible, but without them I would not be standing upright. I choose not to start with narcotics, I never have and never will. Anyway, an affordable alternative to the plan offered by my state would be so helpful.