

PUBLIC SUBMISSION

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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-0246

Comment on FR Doc # 2017-28103

Submitter Information

Name:

Address:

Email:

Phone:

Organization:

General Comment

Unlike some Realtors, I am single with no other form of income or health insurance coverage option.

The rates I (a 56 yr old woman) have to pay, depending on the plan options in Oregon are posted below. \$829.00 is an exorbitant amount to pay each month; almost or more than a mortgage payment for many.

As a Realtor, we are always taking care of others, helping get them into the house of their dreams, choice or circumstance. A couple of years ago I had emergency surgery for a ruptured disk. I couldn't drive for 3 weeks, nor work for 4; it took a toll on my business.

In the recession when both my children lived at home I had to make a choice between paying for health insurance or my mortgage. The older I get the higher my premiums become. This is a huge concern and constantly weighs on my mind.

Knowing there are over a million Realtors in the United States, I do not understand the complete absence of affordable health insurance plans for us as a group. I hope to see that option become available to us VERY soon...

Your age 56

Do you use any tobacco products? No

Number of adults aged 21 and older to be covered: None

Number of children aged 20 and younger to be covered: None

Here are your plans:

Standard Plans

OR Standard Gold Plan Choice Network

Monthly rate \$829.00

OR Standard Silver Plan Choice Network

Monthly rate \$743.00

OR Standard Bronze HSA Plan Choice Network

Monthly rate \$561.00