## **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-0255 Comment on FR Doc # 2017-28103

## **Submitter Information**

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## **General Comment**

While this proposal tries to offer a break to small businesses it does so at peril to the health of those who would join. The Affordable Care Act already mandates that individuals cannot be denied care due to pre-existing conditions and reduced the staggering number of Americans without medical coverage. The proposed rule would remove the current mandate of basic

health services and health coverage would become a sham. This rule supports the health insurance industry but offers no guarantee to the consumer of basic health services, including pregnancy or newborn care. Insurance companies would continue to be paid premiums but would be free to offer plans with very little coverage of value. For a federal law to be so poorly constructed as to not insist that the public be offered insurance coverage that meets the standard of care for medical services in the United States is an indication of the low level of respect a government has for its citizens. As a citizen I urge the Department of Labor to disagree with this proposed rule.