

PUBLIC SUBMISSION

Received: February 26, 2018
Status: Pending_Post
Tracking No. 1k2-91pv-94vr
Comments Due: March 06, 2018
Submission Type: API

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-0283

Comment on FR Doc # 2017-28103

Submitter Information

Name: J. Brunk

Address:

Email:

Phone:

Organization:

General Comment

To Whom It May Concern:

I am a self-employed broker in the State of Arizona. I do not have any agents under me or employees. I have held a license in Arizona since 1992 and a broker license since 2000. I have always held private insurance for my family and I up until the summer of 2016. We had no problems having our own insurance and we paid for it with no governmental assistance. We had our choice of doctors through a PPO plan.

Due to Obamacare law, our private insurance company left the state after the summer of 2016 and because of pre-existing conditions for my wife and daughter we were forced to go to the Marketplace for health insurance. What a horrible experience and loss of right. Only one company offers insurance in our area and it is an HMO plan. The other big elephant in the room is the cost and penalization if one makes more income after the cutoff income limit. In other words, after \$80,000 adjusted gross income my insurance premiums for the year are \$36,000 a year for an HMO, a plan that most doctors do not even take anymore. The system is broken and unfair to those who want to better themselves. It is not fair for my family to get limited care for \$36,000 a year. I also have to pay a deductible and prescription deductible.

Is there any possible way the National Association of Realtors could give realtors a group plan and somehow do not turn away anybody with pre-existing conditions during underwriting.

Adjust the premium but do not turn them away. I cannot continue to make money and pay these premiums and it is not my intention to be in real estate and make under \$80,000 (agi) to be on subsidized Obamacare. Stop penalizing people who want to make money and the ones who pay taxes.