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

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General Comment

Please, please let trade associations operate a as a "group" to pool insurance. My health insurance has doubled in 9 years and the benefits are almost useless unless we had a big claim. Our US insurance system was set up for people working for big companies... but the world is changing FAST. More and more people work solo or in small groups... and there is no way to get insurance (Obamacare did not solve the problem for self employed with moderate incomes). This is a chance for the government to make a change that matches real changes in our workforce.