

# PUBLIC SUBMISSION

<b>Received:</b> February 28, 2018
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1k2-91r6-siid
<b>Comments Due:</b> March 06, 2018
<b>Submission Type:</b> 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-0361

Comment on FR Doc # 2017-28103

---

## Submitter Information

**Name:** S. Morton

**Address:**

**Organization:**

---

## General Comment

As a member of the National Association of Realtors I feel there is a huge need to be able to have an Association Health Plan. We are a huge group. Currently access to affordable quality plans is not available. The price of health care for our current single plan is out of sight totaling almost 25% of our disposable family income. Having a better group plan through NAR just makes sense. The current system that requires us to have individual plans at a very high cost and deductible for poor care make no sense. Large corporations can benefit from large group plans so why cant we? Please allow this! I simply cannot afford to go to the doctor and it is affecting my overall health in a negative way. Last year I paid \$8200 in premiums and fees for one routine physical. That is outrageous! Who can afford that? It is affecting our health because we dont use our healthcare for fears of getting large bills on top of already high premiums. Personally I would rather pay out of pocket for the minor things like physicals and routine doctor visits. I have a \$7300 dollar per year deductible. If I go to the doctor, the charges are hugely inflated. The medical insurance companies are over charging to get those deductible dollars. It is a terrible value and abusive practice they will only get worse until something is done. PLEASE ALLOW THE NATIONAL ASSOCIATION OF REALTORS TO BE A LARGE GROUP SO WE CAN BENEFIT AS LARGE CORPORATIONS ALREADY DO.