## **PUBLIC SUBMISSION**

**Received:** February 28, 2018

**Status:** Pending\_Post

**Tracking No.** 1k2-91r7-zv0d **Comments Due:** March 06, 2018

**Submission Type:** Web

**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-0371

Comment on FR Doc # 2017-28103

## **Submitter Information**

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## **General Comment**

After they changed the rule that you needed at least one non family member we no longer could get group insurance. We purchased individual with high deductible so we could afford the insurance. Each year the premiums increase about 70%, My wife and I have Medi-Share a Christian health plan. I hope to get my 2 sons on CHIP.My brother had short term medical for a year, this

year he has no insurance. Group insurance was a good option for our farm.