

# PUBLIC SUBMISSION

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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

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## General Comment

Allowing for Association Health Plans that any small business can join should have been done many years ago. We paid for our employees health insurance for over 20 years but quit several years ago because of high premiums and deductibles so high that the employees couldn't use the insurance anyway. I am glad to see that AHD is being considered. It should be available across state lines so that trade associations would be able offer policies.