

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

Document: EBSA-2018-0001-DRAFT-0415

Comment on FR Doc # 2017-28103

Submitter Information

Name:

Address:

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General Comment

Dear fellow Americans with the EBSA,

My name is _____, and I am a Real Estate Agent in Tennessee by trade. I also am a member of the National Association of Realtors, the Tennessee Association of Realtors, and Greater Nashville Realtors. My spouse is a freelance hair professional. We are both healthy, 40-year-old, self-employed professionals in our respective industries. Every year for the past 3 years, we have watched Health Insurance Companies pull their individual health plans out of Tennessee, leaving us with fewer and less quality options available only at increased prices. In the past 4 years, we have enjoyed and then said goodbye to US Healthworks, Blue Cross Blue Shield, and Humana.

Just 3 years ago, we were paying less than \$600/month (\$7,200/year) collectively for health insurance. Last year, we paid over \$900/month for mediocre coverage that required us to have all prescriptions filled at one specific pharmacy. This year, we are

paying over \$1,100/month (over \$13,000/year) for an Oscar health plan that does not provide any coverage should we need to see a doctor when we travel out of state to see our aging parents.

We implore you to please pass legislation that would allow a more flexible definition for commonality of interest - to allow myself and my 1.2 million Association of Realtor colleagues the opportunity to have more affordable access to health coverage as a collective group.