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

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## **Submitter Information**

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## **General Comment**

As a long time independant contractor it has always been difficult & expensisve to obtain reasonable health care insurance. Until recently I was able to be on my husbands plan but now we are on Cobra and the clock is ticking! As a group the National Association of REALTORS should be able to offer a competitive health care plan for members.