

PUBLIC SUBMISSION

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

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

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General Comment

This will be one of the most positive decisions for me as a Realtor, since leaving the corporate world of real estate years ago, if a vote to allow a more normal health insurance plan to be made available to me as an independent contractor.

To not be able to have reasonable Health Care Plan just because we have our own businesses and are independent contractors, with a major company, has been financially trying now for many years and it going up substantially over the past years (minimums set hundreds more than say back in 2010+).

When we pay our work expenses and many fees associated with being an independent contractor, your taxable income is far less than your gross. The very high insurance rates cause many of us not to seek a health care provider when we are sick nor visit a doctor for typical/expected annual reasons since we pay such a high monthly premiums and with exorbitant deductibles. Those deductibles are paid out-of-pocket

to the doctors, so it is the insurance company that is not only keeping the monthly premiums for "no care" but the doctors we need that lose when patients choose no care at all.

I pay \$570/month as a single person with a \$6500/approximate deductible just for myself. I needed to for something small and a doctor would help/seasonal or otherwise, I do not make an appointment because of the expected costs. I was only offered plans by 2 companies and one was 20+ miles away (Kaiser Permanente) and with them there is no ability to go to my own doctors I have a relationship with and have for many years.

Please vote to allow small businesses to purchase health care at rates and not be discriminated against because of the type of employment we have.

With kind regards,

M. Roberge