

# PUBLIC SUBMISSION

<b>Received:</b> March 05, 2018 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1k2-91uk-kta7 <b>Comments Due:</b> March 06, 2018 <b>Submission Type:</b> API
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**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-0535

Comment on FR Doc # 2017-28103

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## General Comment

I wholeheartedly support this effort. As a single mother and self-employed Realtor, it is very frustrating to have to go through the Marketplace every year for coverage. I make decent money but am not wealthy by any means. Every year, because I am self-employed, my daughter goes through about 3 months without coverage because the state requires documentation to prove that I make enough to pay for her coverage myself. They want me to prove that I can pay for her healthcare and she doesn't need to be on Medicaid but in doing so she is not covered while they deliberate. This happens every year. This year she was very ill without coverage. I had to debate whether I was going to take her to the doctors or not because she wasn't covered and I knew I would have very expensive doctor's bills. Of course, I would take my daughter to the doctors, but the fact that I was worried about the bills because of lack of coverage for her is insane. The whole point of the Marketplace being put in effect was so that everyone can have coverage but those of us who are self-employed/small business owners struggle to find a place where we fit in the "health insurance" world

and have very limited options. It has negatively impacted my daughter and me. If this new rule was to be put in place, I could purchase healthcare as a small business owner. It could seriously change the dynamic of my finances as well as not being completely at a loss for what to do for my daughter three plus months a year. I think the way the system is now, it punishes small business owners by not allowing them to purchase health coverage. This rule could change many people's lives.