

# PUBLIC SUBMISSION

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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-0656

Comment on FR Doc # 2017-28103

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## Submitter Information

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## General Comment

Please, please, please allow this.

I am an independent contractor. I buy my family health insurance on the individual market. I have 1 viable choice for an insurer. That company does not allow treatment at the local hospital. I am forced to leave my county for certain medical care and see doctors I don't know and that don't know me.

Allowing my employment association to offer a group health plan that I would pay 100% of the costs won't save me money but it will give me choice and, hopefully, a consistent provider. I currently am forced to change carriers every year.

In 2008, my premium for my family of 4 was \$306 a month with a \$2500 deductible that was HSA compliant. Now, after my daughter died, my premium this year is \$1,061 with a \$12,500 deductible that is not HSA compliant.

I'm desperate for help. Without other health insurance options, I'll have to consider a dead end job with an employer just so I can provide health insurance for my family.