Notice 2015-52

SEP 28 2015

From: Melanie Barrett <shambhala2u@me.com>
Sent: Wednesday, September 23, 2015 1:08 PM
To: Notice Comments
Subject: IRS notice 2015-52 The "Cadillac Tax" and small business

Dear Sirs,

I work for a small 501 (c)6. I am writing to you as an individual and not as a representative of my employment. Our organization provides healthcare insurance for the 6 employees with a well known insurance company in the form of a PPO. It is not extravagant and like most small business we look at the tremendous expense and try to provide the best within budget. In order to economize, we chose a plan that has a very high deductible.

Since by law insurance companies can now only provide a premium that is age tiered my annual premium is over the limit allowed under IRS Notice 2015-52 would cause a penalty of approximately $1,500 to the non profit. I am the oldest and no one else on the plan is over that threshold. I do not smoke and do not have as history of poor health. Why am I penalized and the business coerced into penalty to keep me employed? I am in a at-will employment state; they do not have to keep me employed.

I know this will affect a huge effect financially for small business and individuals. It also seems to be discriminatory. This plan should be discarded. I am finding many concepts IRS and Congress are advocating are not in the spirit of the ACA. The idea should be to make it affordable to ALL.

It should be added that it appears to be a highly complex reporting mandate for all. I am the bookkeeper for our organization and will be the one to do the compliance, preparation, etc. to meet the proposed requirements.

Please do not enact this proposal. It does not serve the ACA and places extreme burdens on all.

Sincerely,

Melanie P. Barrett