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**From:** Michelle Leacock <Michelle.Leacock@heartplace.com>  
**Sent:** Wednesday, August 19, 2015 7:48 PM  
**To:** Notice Comments  
**Subject:** Notice 2015-52

I don't know how we can move forward with this tax.

Employers who give benefits to the employees – even if they pay the majority of the bill, as we do – 90% of the cost is covered by us the employer – but the employee pays below 9% of their own income – not even “household” because how would we know that? We are to be taxed because our employees and their dependents health issues are such that the cost of the plan is higher because we have high claims, thus pushing us into Cadillac tax territory? All you are doing is convincing employers not to offer coverage and drive the employees to the exchanges or to push more of the cost burden up to that 9% threshold to the employees themselves. At first benefits at all were an issue, now because we offer too much we have to pay some ridiculously expensive tax? You can't have it both ways. This tax needs to be repealed.

Michelle Leacock, SPHR