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Interim Final Rules for Group Health Plans and Health Insurance Coverage Relating to Status as a Grandfathered Health Plan Under the Patient Protection and Affordable Care Act

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General Comment

Employers should be allowed to change insurance providers as long as the coverage remains the same. To disallow this is to disallow competition in the marketplace. Some insurance providers have different PPO providers and employers look for companies whose providers are the ones used most by their employees. Some insurance companies will give better premium rates than others. I believe it would be unconstitutional to tell a company or business that you must continue to do business with the same carrier or lose your right to keep the coverage you have now. Keeping the coverage we now have does not mean that we can't keep it with a different carrier.