November __, 2009

Submitted through the Federal eRulemaking Portal

Office of Health Plan Standards
and Compliance Assistance
Employee Benefits Security Administration
Room N-3653
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Attention: RIN 1210–AB27

Ladies and Gentlemen:

We are pleased to submit this response to the request for comments on the interim final
rules implementing sections 101 through 103 of the Genetic Information
Nondiscrimination Act of 2008 ("GINA"). The request was published by the
Departments of Labor, Health and Human Services, and the Treasury (collectively, the
"Departments") in the Federal Register on October 7, 2009.

The interim final rules implement provisions of GINA that prohibit group health plans
from discriminating on the basis of genetic information. GINA provides that a group
health plan may not (1) increase premiums or contributions for a group based on the
遗传 information of individuals in the group, (2) request or require an individual or
family member to undergo a genetic test, or (3) request, require, or purchase genetic
information prior to or in connection with enrollment or for underwriting purposes.

Our wellness programs: Caterpillar Inc. is committed to helping our employees lead
healthy and productive lives. Our view is that healthy Caterpillar employees are a
competitive advantage for us as we compete in the global marketplace. We know that our
wellness program is a key resource for improving employee health and curbing medical
costs. We have offered a wellness program for more than 10 years as part of a
comprehensive solution to successfully control health care costs.

Colon cancer screening is a part of our wellness solution. We can identify the person at
"average" risk without asking family history. Certain persons are at a much higher risk
of developing colon cancer, and a strong family history is the only indication of that
higher risk. Our primary care physicians are overwhelmed and do not have the systems to
recognize these high-risk persons. We depend on our corporate wellness program to find
these high risk persons and offer screening. Many of these persons need colonoscopy
well before age 50. As currently written, GINA prohibits Caterpillar from finding these
persons.
We agree with the protection offered by GINA, but the published regulations have the 
perverse effect of not allowing us to find those at highest risk. Caterpillar people will 
likely die of colon cancer because of these regulations.

**Impact of the regulation:** Most employees need to be encouraged to complete an HRA 
and to start to participate in a program of healthy living; financial incentives provide a 
key motivational trigger. The interim final regulation under Title I of GINA would 
decimate our wellness programs by precluding our ability to provide a financial incentive 
to individuals who complete an HRA that requests family medical history and to provide 
rewards to employees for meeting certain health-related goals. If this regulation is 
allowed to be implemented, completion rates of HRAs will suffer significantly, and 
participation in wellness programs will plummet.

The regulation will also hamstring our ability to guide employees into disease 
management programs based on information provided in an HRA.

**In conclusion:** Wellness, prevention, and disease management programs are one of the 
few avenues available to us to help control our soaring healthcare costs. Moreover, these 
are programs that generally are met with enthusiasm by our employees, who are often 
relied upon to be encouraged to lead a healthier lifestyle. Some employees are especially 
grateful to have completed an HRA and to have found out for the first time that they are 
at risk for certain diseases and that there are steps they can take to minimize their 
vulnerability. Making our tasks in this regard more difficult, such as by preventing the 
use of financial incentives to garner family medical history in an HRA, is an 
uncomprehensible action in view of the dire necessity of holding down medical costs and 
couraging individuals to assume more active control of their health.

We appreciate this opportunity to provide comments and would be happy to further 
discuss our concerns with you.

Sincerely, 

[Signature]

Clarence C. Smith