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

Comment On: IRS-2010-0010-0001

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

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General Comment

We all know that the health care bill passed by congress is full of errors and oversights. It was certainly never intended to be a perfect piece of legislation, but more of a map for regulators to follow (whether one agrees with it or not). Certainly Congress did not intend to allow insurance companies to leverage the interim period to 2014 to raise rates to small associations with little recourse, and the small associations only recourse to be to change companies. By changing companies due to this potential and likely rate increase, the small association suddenly loses its grandfathered in status. This is inequitable and an unfair outcome that you can correct with clarifying regulations.