The new health care reform law enacted by Congress (Patient Protection and Affordable Care Act) requires health insurance plans to adhere to a broad new set of consumer protections. However, some health insurance plans will be allowed to "escape" having to provide these new consumer-friendly protections because they will be granted what is called "grandfathered" status under recently released regulations. This should not happen. What is the purpose of passing a law if we are going to grandfather all the insurance companies from having to uphold to them. We are suppose to be enforcing change not just sounding good politically.
[INSERT DATE]

Office of Consumer Information and Insurance Oversight
Department of Health and Human Services
Attention: OCIIO–9991–IFC
P.O. Box 8016
Baltimore, MD 21244–1850

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

As a consumer I wish to take this opportunity to formally comment on the interim final rule regarding health plans and “grandfather” status (Document ID IRS-2010-0010-0001).

I believe the consumer protections included as part of the new health care law are vitally important and should be extended to as many people as possible. Accordingly, every effort should be made to increase the number of individuals covered by the Patient Protection and Affordable Care Act (PPACA) via the above regulations. The triggers or conditions that would extend these protections to consumers under currently existing “grandfathered” plans should not be weakened or reduced in any way. I specifically support the position and detailed comments offered by the American Chiropractic Association with respect to the implementation of these regulations.

[INSERT NAME]