

August 9, 2010

Office of Consumer Information and Insurance Oversight
Department of Health and Human Services
Attention: OCIO-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

To Whom It May Concern:

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).

As a chiropractic patient, I know first-hand that chiropractic care can be effective to the extent that fewer drugs are needed and that sometimes surgery can be postponed or avoided.

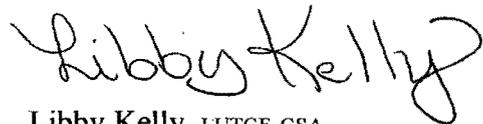
As a health insurance broker, I know that appropriate chiropractic care saves money.

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.

Health reform was long overdue. Let's make sure it works properly.

Thank you.

Cordially,



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