PUBLIC SUBMISSION

Docket: IRS-2010-0010
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

Document: IRS-2010-0010-0920
Comment on FR Doc # 2010-14488

Submitter Information

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General Comment

Thank you for the chance to comment. Please see attached.

Attachments

IRS-2010-0010-0920.1: Comment on FR Doc # 2010-14488
Health Rights Organizing Project

From: Health Rights Organizing Project
      Community Organizations in Action
      The Northwest Federation of Community Organizations

To: Department of the Treasury -- Internal Revenue Service
    Department of Labor -- Employee Benefits Security Administration
    Department of Health and Human Services

Re: 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
Document ID: HHS-OS-2010-0015-0001
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Thank you for the opportunity to comment on these proposed rules.

Because Grandfathered Health Plans will not have to meet many of the regulatory protections required of other plans under the Patient Protection and Affordable Care Act, it is critical that consumers be given a clear understanding of what their status is under these plans. In order to give this information the widest possible exposure, we recommend that your rules do the following:

• Establish a registry of all grandfathered plans.

• Maintain and make available to the public consumer-oriented information detailing federally-based and state-based consumer protections that are available for those with grandfathered plans.

For individuals who continue to receive their health care coverage through Grandfathered Health Plans, it is important that these consumers have a clear understanding of their status and rights. We recommend that the rules:

• Require insurance companies and employers to notify policyholders that their coverage is grandfathered with an explanation of what health reform benefits do not apply because of the plan’s grandfathered status.

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Health Rights
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Unless there are clear and well enforced limits on what changes Grandfathered Health Plans can make in policies, consumers will be trapped in plans that decline in value to them, leaving many underinsured. We urge that the rules:

- Establish clear criteria for determining when changes to health plans are significant enough to terminate grandfather status.

Because we regard it as problematic that Grandfathered Health Plans are not required to comply with the same consumer protections and insurance regulation standards applied to other plans under the Patient Protection and Affordable Care Act, we recommend

- That these rules not interfere with the right of states to impose added consumer protection and insurance regulation as their laws allow.

Contact our organizations via:

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