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Patient Protection and Affordable Care Act: Preexisting Condition Exclusions, Lifetime and Annual Limits, Rescissions, and Patient Protections

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General Comment

PHS Section 2711 and the ensuing interim final rule clearly restrict the implementation of annual limits on the dollar value of certain health benefits. The legislation is silent on the imposition of visit or incidence limits. We are concerned the intent of the legislation may be circumvented by placing restrictive visit limits on essential benefits. For example, a ten visit limit would typically provide far less coverage than the required \$750,000 for plan years beginning on or after September 23, 2010. Please provide additional guidance for the application of this requirement. Thank you.