We are concerned that retirees in local government self-funded health insurance plans are apparently excluded from protections being afforded other individuals under the act.

The plan to grandfather those plans and have no federal oversight perpetuates the current flawed system that takes oversight of self-funded plans from the States and gives it to the Federal Government and then excludes local governments from federal regulation.

In Orange County California, the County of Orange has violated multiple ERISA provisions with no remedy short of attempting relief from the courts. This process is inefficient and due to the ages of our members means that many lose health insurance when they need it the most.