## **PUBLIC SUBMISSION**

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**Docket:** EBSA-2008-0020 Prohibiting Discrimination Based on Genetic Information in Health Insurance Coverage and Group Health Plans

**Comment On:** EBSA-2008-0020-0023

Interim Final Rules Prohibiting Discrimination Based on Genetic Information in Health Insurance Coverage and Group Health Plans

**Document:** EBSA-2008-0020-DRAFT-0042 Comment on FR Doc # E9-22504

## **Submitter Information**

Name: Sheila M Hayter Address: Kansas City, MO, Email: sheila.hayter@bluescopesteel.com Organization: BlueScope Steel North America

## **General Comment**

As an employer, we promote wellness through encouraging employees to take Health Risk Appraisals. The answers submitted are never seen by company personnel. Allowing the Health Risk Appraisal to ask questions about family history make the assessment of risk much more meaningful and we kindly request you allow Health Risk Appraisals to facator in this information.

## Attachments

EBSA-2008-0020-DRAFT-0042.1: Comment on FR Doc # E9-22504



November 17, 2009

Submitted through the Federal eRulemaking Portal http://www.regulations.gov.

Office of Health Plan Standards and Compliance Assistance **Employee Benefits Security Administration** U.S. Department of Labor Washington, DC 20210

Attention: RIN 1210-AB27

Ladies and Gentlemen:

We are writing regarding the interim final rules implementing sections 101 through 103 of the Genetic Information Nondiscrimination Act of 2008 ("GINA"). The request was published by the Departments of Labor, Health and Human Services, and the Treasury in the Federal Register on October 7, 2009.

Our wellness programs: Wellness, prevention, and disease management programs address potential health problems of our employees, often before they develop into more costly and deadly chronic disease. These programs are among the limited available avenues open to us to encourage and guide healthy behavior, and, to help us control healthcare costs while improving our employees' quality of life.

Health Risk Assessments (HRA), including questions designed to gather family medical history, are a critical component of our wellness programs. We have found that employees participate in these beneficial HRAs or other wellness or disease management programs to a greater extent when financial incentives are offered.

Impact of the regulation: The interim final regulation under Title I of GINA would undermine our wellness programs by precluding our ability to provide a financial incentive to individuals who complete an HRA that requests family medical history and to provide rewards to employees for meeting certain health-related goals. If this regulation is allowed to be implemented, we fear that completion rates of HRAs will suffer significantly, and participation in wellness programs will plummet. The regulation will also hamstring our ability to guide employees into disease management programs based on information provided in an HRA.

We appreciate this opportunity to provide comments and would be happy to further discuss our concerns with you.

Sincerely, Sheila Havter Director, Comp and Benefits BlueScope Steel North America Cc: Timothy Geithner Secretary U.S. Department of Treasury 1500 Pennsylvania Avenue NW Washington, DC 20220

Kathleen Sebelius Secretary U.S. Department of Health and Human Services 200 Independence Avenue SW Room 639G Washington, DC 20201

Hilda Solis Secretary U.S. Department of Labor 200 Constitution Avenue NW Washington, DC 20210

Robert Kocher, MD, Special Assistant to the President, National Economic Council, TheWhite House (via fax to (202) 456-4796)

Ezekiel Emanuel, MD, Special Advisor for Health Policy, Office of the Director, Office of Management and Budget (via fax to (202) 395-3174)