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

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

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Submitter Information

Name: Dan Pikelny

Address:

4201 Winfield Road
Warrenville, IL, 60555

Email: dan.pikelny@navistar.com

Phone: 312-836-3928

Organization: Navistar, Inc.

General Comment

At Navistar, we have been committed to the use of wellness programs for a number of years. These programs address potential health problems of our employees, often before they develop into more costly and deadly chronic disease. Efforts to encourage healthy behaviors have helped to control healthcare costs while improving employees' quality of life. A critical component of our wellness programs is the Health Risk Assessment (HRA), which is a gateway for employees to become aware of potential health risk factors. A key element of the HRA is a series of family medical history questions. Based on this information, medical professionals can design programs to address individual health needs of our employees, with special attention paid to diseases or conditions for which they are potentially vulnerable (as highlighted by the family medical history). All individual information collected in the HRA remains confidential and is never shared with the employer, as required by HIPAA. Financial incentives are a key motivational trigger to encourage HRA participation and subsequent healthy living programs. The interim final regulation under Title I of GINA would decimate our wellness programs by precluding our ability to provide financial incentives to individuals who complete an HRA that requests family medical history and provide rewards to employees for meeting certain health-related goals. If this regulation is allowed to be implemented, HRA completion rates will suffer significantly, and participation in wellness programs will plummet. Wellness programs are one of the few avenues available to help employers control soaring healthcare costs. These are programs that generally are met with enthusiasm by employees. Preventing the use of financial incentives to garner family medical history in an HRA, is an incomprehensible action in view of the dire necessity of holding down medical costs and encouraging individuals to assume more active control of their health.