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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

Comment On: HHS-OS-2010-0015-0001

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

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Submitter Information

General Comment

If changes to a group health plan are made after March 23, 2010 and adopted prior to issuance of regulations and revoked or modified effective as of the 1st day of the first plan year beginning on or after Septeber 23, 2010 it would appear that the changes can be in effect for one full policy year and then changed at the end fo the policy year, would result in the plan maintaining grandfathered status.

(Example changes made to deductible that would otherwise cause a plan to cease to be a grandfathered plan are made on April 1, 2010 and effective through April 10, 2011. Change is made to the deductible on April 1, 2011 within the acceptable limits as defined in the interim rules)