

REG-118412-10

AUG 24 2010

# PUBLIC SUBMISSION

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| <b>As of:</b> August 24, 2010        |
| <b>Received:</b> August 10, 2010     |
| <b>Status:</b> Posted                |
| <b>Posted:</b> August 24, 2010       |
| <b>Tracking No.:</b> 80b2cfdd        |
| <b>Comments Due:</b> August 16, 2010 |
| <b>Submission Type:</b> Web          |

**Docket:** IRS-2010-0010

Group Health Plans and Health Insurance Coverage Rules Relating to Status as a Grandfathered Health Plan Under the Patient Protection and Affordable Care Act

**Comment On:** IRS-2010-0010-0001

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

**Document:** IRS-2010-0010-0324

Comment on FR Doc # 2010-14488

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## Submitter Information

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## General Comment

By granting grandfather status to large insurance companies you are simply undermining the efforts and spirit of the legislation. It's a shame that a loophole is being created to continue to make insurance difficult for Americans to acquire.

Please see attached.

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## Attachments

**IRS-2010-0010-0324.1:** Comment on FR Doc # 2010-14488

August 10, 2010

Office of Consumer Information and Insurance Oversight  
Department of Health and Human Services  
Attention: OCIIO-9991-IFC  
P.O. Box 8016  
Baltimore, MD 21244-1850

Re: Interim Final Rule for Group Health Plans and Health Insurance Coverage Relating to Status as a Grandfathered Health Plan Under the Patient Protection and Affordable Care Act

As a consumer and Doctor of Chiropractic I wish to take this opportunity to formally comment on the interim final rule regarding health plans and “grandfather” status (Document ID IRS-2010-0010-0001).

I believe the consumer protections included as part of the new health care law are vitally important and should be extended to as many people as possible. Accordingly, every effort should be made to increase the number of individuals covered by the Patient Protection and Affordable Care Act (PPACA) via the above regulations. The triggers or conditions that would extend these protections to consumers under currently existing “grandfathered” plans should not be weakened or reduced in any way. I specifically support the position and detailed comments offered by the American Chiropractic Association with respect to the implementation of these regulations.

Dean McCaughan, DC