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Group Health Plans and Health Insurance Issuers: Internal Claims and Appeals and External Review Processes under the Patient Protection and Affordable Care Act

Comment On: HHS-OS-2010-0019-0001

Group Health Plans and Health Insurance Issuers: Internal Claims and Appeals and External Review Processes

under the Patient Protection and Affordable Care Act

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Comment on FR Doc # 2010-18043

Submitter Information

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Organization: Retired Employees of Orange County

General Comment

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.