From: Mike Moran

To: E-OHPSCA-ER.EBSA

Subject: 90 Day Waiting Period

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Real example...

I have a customer that owns a chain of oil change facilities. He has a six month waiting period for a variety of reasons. One reason is he has a lot of turnover.

This new ruling has caused him to CANCEL his group plan. Now NOBODY had coverage. I'm sure this was not the intent of this ruling.

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