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

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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

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## Submitter Information

**Name:** Richard L Cole
**Address:**
TN,

## General Comment

Based on the rule as it stands, a substantial portion of the employee population will remain outside the PPACA as of January 2014. While I understand the difficulty involved in making change, creating another large sub-population of excluded individuals will only add to costs, increase confusion, and mitigate the potential positive impact of the legislation. This only adds to the uncertainty surrounding the $143 billion in deficit reduction projected by the CBO when the process began.

Please remove the grandfathering clause, or at least only allow grandfathering for a year or two.

The decisions we make today will determine the outcomes for tomorrow. We may need to make some difficult decisions to create a sustainable health care system that will support a growing economy in the future. That means getting as many citizens across the country participating at the beginning to make it work and delivering on its promises to retain their support.