LEGAL PROCESSING DIVISION
PUBLICATION & REGULATIONS
BRANCH

REG-118412-10

AUG 2 6 2010

PUBLIC SUBMISSION

As of: August 26, 2010
Received: August 10, 2010
Status: Posted
Posted: August 26, 2010
Tracking No. 80b2d7dd
Comments Due: August 16, 2010
Submission Type: 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 Afforable 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-2010-0010-0413
Comment on FR Doc # 2010-14488

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Government Agency Type: Federal

General Comment

8-9-2010

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

The basic bottom line is that the objective was and should be to actually make care "Affordable" and in that regard having a true Free Market with equal access to all provider types is critical to that end. Chiropractic care is low cost, effective and does not have side effects, but rather side benefits. The public when given a choice will choose low cost non-drug care over more costly pharmaceutical care in many cases for chronic problems thus saving the system, public or private

vast sums of money.

As a consumer 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.

John F Schmidt, DC