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Group Health Plans and Health Insurance Issuers Providing Dependent Coverage of Children to Age 26 under the Patient Protection and Affordable Care Act

Comment On: IRS-2010-0011-0002

Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26, etc.

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General Comment

Ask yourself: An ADULT child does not live with a parent, is not supported by a parent, is married and is working, why are they not treated as adults who accept responsibility for themselves? The IRS recognizes this. Obviously income is coming in from somewhere to support them. Why are they 'entitled' to not take care of themselves?

Ask yourself: An ADULT child does not live with a parent, is not supported by a parent, is single and does not work. When does the parent (or government) make them responsible for themselves? How long do we hold their hands? The ADULT child can even turn down their employer's coverage, save money and get on mommy and daddy's plan.

My group health plan rates (we are self funded) will increase because the government decides it is a solution to solving uninsured. From the HHS website on dependent coverage: "To the extent that these higher premiums result in lower profits or higher prices for the employer's product, then the higher premiums will result in a transfer either from stockholders or consumers". The government is only robbing Peter to pay Paul.

When my son graduated from College, he was able to purchase an health plan for under \$70 per month. It was HIS responsibility to do this until he found a job.

When the exchanges become available, why should our health plan continue to shoulder the expense for coverage for ADULTS? What is wrong with this picture?

It is evident that many group health plans (self-funded in particular) will be no longer sustainable because of the many new burdens. It appears the government's agenda is to force group health plans out of business.

Paul (being robbed by Peter)