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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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General Comment

It doesn't make sense to me that a group health plan would lose its grandfathered status if it selects a new insurance carrier. If a group health plan receives a large increase from its existing carrier, it should be allowed to shop for a less costly plan that provides the same benefits and retain its grandfathered status. This way the employer saves money and the employee saves money in the premiums they are required to contribute.

Why would a group health plan be penalized for this action?