

REG-118412-10

JUN 22 2010

# PUBLIC SUBMISSION

<b>As of:</b> June 22, 2010
<b>Received:</b> June 17, 2010
<b>Status:</b> Posted
<b>Posted:</b> June 22, 2010
<b>Tracking No.</b> 80b04457
<b>Comments Due:</b> August 16, 2010
<b>Submission Type:</b> 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 Affordable 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-2010-0010-0003

Comment on FR Doc # 2010-14488

---

## Submitter Information

**Name:** Barbara A Jones

**Address:**

Henderson, KY, 42420

---

## General Comment

As an Insurance Agent who has been selling and servicing Individuals and Small Groups for over 25 years I am astounded by the Grandfather Rule. This needs to be completely done away with. Nobody's plan can stay Grandfathered. So making the comment "If you like your plan you can keep it" is unbelievable. Most of my clients are seeing anywhere from 28% to 45% rate increases now. How can they keep paying their same plan and Premium for the next 3 years? How can you compare your plan now to what is coming in 2014? There is no way to compare. You have to deal with your plan today and the premium you are paying today!

Until the Regs are written on what the plans are going to look like in 2014 you cannot compare your plan you have in 2010. By not allowing to raise deductibles or outpockets or contribution you are making employers and Individuals change their plan so they will not be grandfathered. When someone self employed is facing a 38% increase on thier \$2500 Deductible HSA Plan the only way to get that down is going to the next available plan which is a \$5000 Deductible. This is the reality in the real world. You should talke to some of my clients that are paying this and then talk to them about this "Grandfathered" Keep if you like it"

While you are writing the regs for this how about getting some good input from some real people instead of Government Regulators.

I for one am a Democate and I also supported passage of this bill. I was in the minority of my profession. But use your heads a little when addressing the Regulations

thanks

Barbara A. Jones