

REG-118412-10

AUG 23 2010

PUBLIC SUBMISSION

As of: August 20, 2010
Received: August 10, 2010
Status: Posted
Posted: August 20, 2010
Tracking No. 80b2c786
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 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-2010-0010-0308

Comment on FR Doc # 2010-14488

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.