

PUBLIC SUBMISSION

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Interim Final Rules for Group Health Plans and Health Insurance Issuers Relating to Internal Claims and Appeals and External Review Processes Under the Patient Protection and Affordable Care Act

Comment On: EBSA-2010-0019-0002

Group Health Plans and Health Insurance Issuers: Internal Claims and Appeals and External Review Processes

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General Comment

On behalf of the Center for Pan Asian Community Services, I wish to comment on the 10% threshold for translation and oral interpretation of private plan materials in the internal review and appeals contexts. I am a social worker that works with the Chinese immigrant population, and almost all of the clients I see are limited English proficient. The Center for Pan Asian Community Services, Inc. (CPACS) is a private non-profit organization. Its mission is to create and deliver culturally competent and comprehensive social and health services to counteract problems faced by immigrants, refugees, and racial-ethnic minorities.

The 10% standard is far too high. A more appropriate standard would be "5% of the plan's population or 500 persons in plan's service area" for large group plans, and 25% of population for small plans. Oral interpretation should be provided in all languages at all times.