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LEGAL PROCESSING DIVISION **PUBLICATION & REGULATIONS** BRANCH

## **PUBLIC SUBMISSION**

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Interim Final Rules for Group Health Plans and Health Insurance Issuers Relating to Coverage of

Preventive Services under the Patient Protection and Affordable Care Act

Comment On: IRS-2010-0040-0001

Value-Based Insurance Design in Connection with Preventive Care Benefits; Information Requests

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## **General Comment**

Many people never go to a health care provider in order to have a preventive care screening. Unless it is made a mandatory requirement, there will remain a large number of people, even with insurance, that will not get screened. This will result in the same late detection of serious medical conditions as many people now face. Yes, we like the "idea" that the new requirements for full coverage medical insurance have preventive care at no cost, no copay, and no coinsurance. Want a suggestion? How about having the insurance carrier give either a percentage reduction in an upcoming renewal or a percentage rebate for those that meet specific criteria, i.e. annual screening, wellness lifestyle program participation, weight loss, constructive health counseling, or other contribution toward a healthier lifestyle!