

July 12, 2017

Centers for Medicare & Medicaid Services
Department of Health and Human Services
Attention: CMS-9928-NC
P.O. Box 8016
Baltimore, MD 21244-8016

To Whom It May Concern:

The following recommendations in response to the Request for Information regarding “Reducing Regulatory Burdens Imposed by the Patient Protection and Affordable Care Act & Improving Healthcare Choices to Empower Patients” published in the *Federal Register* needs? Choice includes the freedom to choose how

re, which insurer to use, and which provider to use.

Amend 45 CFR 155.210(c)(1)(iii)(C) and (D), 45 CFR 155.215(f)(3), and 45 CFR 155.225(d)(8)(iii), to allow navigators to "provide advice" without becoming licensed only if allowed to do so under state law. This regulation violates licensing statutes in some states.

- Repeal 45 CFR §155.20, the Standardized Plan Options (Simple Choice Plans). While insurers can choose whether to offer standardized plan options, the federal government offering prescribed plan options attempts to limit consumer choice forcing them into a one size fits all federally designed marketplace.
- Repeal the section of 45 CFR 144.103 Definitions, which defines Short-term, limited-duration insurance plans as having an expiration date of 3 month from the original effective

