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General Comment

RE RIN-1210-AB39

Department of Labor
RE RIN-1210-AB39

I am writing to add my support for the proposed regulations (18 Nov. 2015) of the Department of Labor, Employee Benefits Security Administration. As proposed the regulations seem quite sound and helpful.

I appreciate that the DOL recognizes that those applying for or appealing disability denials have, until now, had a difficult time accessing information that could result in more equitable decisions on disability claims.

Among other things the proposed regulations will aid claimants in developing more effective claims by:

- ensuring added independence and impartiality of those involved in decision making including but not limited to impartiality of medical experts,
- helping claimants understand why claims were denied which can help them strengthen their case and helping them understand the likelihood of success,
- ensuring that relevant documentation is available (free of charge) to claimants at every stage of the process,

ensuring that courts will use its own judgment rather than giving deference to a plan's determination thereby limiting some of the current capriciousness in disability decisions.

I sincerely urge adoption of the proposed regulations as soon as possible.