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Claims Procedure for Plans Providing Disability Benefits; Extension of Applicability Date

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Claims Procedure: Plans Providing Disability Benefits

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Submitter Information

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General Comment

A delay in the implementation of the final regulations rule is unnecessary and raises questions about the fairness and transparency of the rule-making process. There was already a notice and comment period that allowed anyone who wanted to comment to comment on the proposed regulation changes. Insurance industry representatives were already allowed to provide feedback and comments on proposed regulations in the same way plan participants and those that represent them were allowed to voice their comments. Numerous insurance representatives did, indeed, comment during that period, raising the same concerns that appear to be the reason for the requested delay. The issues of an increase in premium cost was already raised in several of those comments. The comments were considered by the Department, and the final regulation was imposed.

There only explanation given for why a delay and new comment period is needed is that there has been a new "confidential" study done by insurance industry representatives that suggests there may be an increase in premiums. It seems unfair that everyone has already had more than adequate time to submit comments about the suggested changes, the Department took that feedback into account in creating the

new regulations, but now secret information being supplied by entities unknown is being relied upon to delay the implementation of those rules.

I find the lack of openness in this process to be disturbing. I ask that the effective date of the new regulations not be delayed. Thank you for your time and consideration.