

# PUBLIC SUBMISSION

<b>Received:</b> December 11, 2017
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1k1-90ai-scux
<b>Comments Due:</b> December 11, 2017
<b>Submission Type:</b> Web

**Docket:** EBSA-2015-0017

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

**Comment On:** EBSA-2015-0017-0291

Claims Procedure: Plans Providing Disability Benefits

**Document:** EBSA-2015-0017-DRAFT-0429

Comment on FR Doc # 2017-22082

---

## Submitter Information

**Name:** Sarah Demers

---

## General Comment

I am writing to protest modifying or delaying the final disability claims regulations (Final Regulation on Claims Procedure for Plans Providing Disability Benefits, 81 Fed. Reg. 92316 (Dec. 19, 2016)) that are scheduled to go into effect on April 1, 2018.

I am an attorney. I represent plaintiffs in individual ERISA benefit cases. I see how much help the new regulations would be for ERISA claimants - clarifying deadlines, making sure claimants can respond to all evidence in an administrative appeal, clarifying procedures. These regulations will make the process more fair and transparent, which is a good thing for everyone.

The reasons put forth for delay have already been considered. There is no reason to revisit whether the new regulations will increase costs - this argument was already considered and rejected by the DOL when the regulations were drafted in the first place.

The changes that have been made are to ensure the process of appealing adverse

benefit determinations is fair. To ensure that a claimant fully understands why her claim is being denied, has a chance to respond to all the evidence against her, and knows the deadlines and procedures involved with the process of fighting a denial if she chooses to do so. I respectfully ask that the Department allow the regulations to go into effect on April 1, 2018. Thank you.