

**Sent:** Thursday, December 17, 2015 6:00 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** "RIN-1210-AB39" "Department of Labor."

I am writing to support the proposed changes to the ERISA regulations. I am especially in agreement with the proposal that disallows the medical reviewers from working for or getting compensated their denials. This will hopefully improve the fair reviews of claims and more actual disability claims getting approvals.

I have been involved with UNUM for a long term disability claim for almost 2 years. My claim has been repeatedly denied by UNUM, despite my own medical providers stating that I could no longer work in my job at a consistent and safe level. UNUM used nurses to originally deny the claim, then multiple doctors who never spoke with me or evaluated me. These doctors are well compensated for their denying claims, and thus improving profitability of the insurance company. I continue to fight to get the benefits that my employer had promised me and I had counted on in the unlikely event I actually develop a disease that prevents me from working.

The process to appeal my ERISA claim has been very difficult, and limited by the regulations that protect UNUM and has no penalties for their actions. Even though I have been unsuccessful to this point, hopefully these proposed changes will help others avoid the trauma I have experienced, and more people won't be financially ruined by insurances that make decisions based on money and not health.

Thank you for listening and please approve the proposed ERISA changes.