

PUBLIC SUBMISSION

Received: December 31, 2015

Status: Pending_Post

Tracking No. 1jz-8n4l-24rl

Comments Due: January 19, 2016

Submission Type: Web

Docket: EBSA-2015-0017

Claims Procedure for Plans Providing Disability Benefits

Comment On: EBSA-2015-0017-0001

Claims Procedure for Plans Providing Disability Benefits

Document: EBSA-2015-0017-DRAFT-0007

Comment on FR Doc # 2015-29295

Submitter Information

Name:

Address:

Email:

Phone:

General Comment

TO EVERYONE TO WHOM IT MAY & DOES CONCERN:

I totally support the proposed amendments to the disability ERISA laws, RIN-1210-AB30; since the current rules work with what I feel is a prejudicial regularity against those who're disabled in this country, who'd dutifully been paying for many years into their own private long-term disability insurance. Denials are passed for the flimsiest of reasons, & even at times for no reason at all; which blocks the right of those who're disabled including the rights of all of us whose rights to life, liberty, & the pursuit of happiness has been almost constantly denied to all of us who're suffering from Mitochondria's having Malfunctioned, it's Chronic Fatigue Syndrome symptom, & the other related symptoms such as the fibramyalgic-type of pain that occurs more & more as the condition worsening causes us to have cell death & destruction occur more & more as the condition worsens due to our being denied the needed financial assistance that it takes for us to take all that we need for our medical condition in order to halt all the death & destruction's continuing to worsen.

This is clearly an infringement upon our rights, while Mitochondria are in just about all of our bodies organs & tissues; we continue to have to go without the financial assistance that we need us people who have the condition for all vitamins, minerals, & d-Ribose are ESSENTIAL

MEDICATIONS rather than their JUST being SUPPLEMENTS like they are for EVERYONE else who does have PROPERLY-WORKING Mitochondria. I've had my doctors say so several times, seeking to petition for assistance in purchasing all that I need; since each person's case is different based upon the amount of cell death & destruction that is going on in their body as well as in how much ATP their bodies are still able to produce on its own. If a person's Mitochondria are only able to make 30% of the individual's ATP needs for getting through the day, then they have to have enough money to be able to buy enough to be able to properly make the other 70% of ATP that their body is unable to make on its own- you see--is an example of how each person's condition is different, & all depends on if they still have cell death & destruction still going on in their bodies. All healthy cells have their DNA inside the cells, well cells that are dying or dead are floating about outside the cells; thus counting their levels in comparison to those who're healthy is a correct method of measuring the amount of cell death & destruction that has occurred because of Mitochondria failing. It's obvious to see that the ERISA laws are clearly stacked against all who are disabled, & in a more particular way against us with Mitochondria that are or have malfunctioned or failed; for those who have had a single organ issue such as diabetes, epilepsy, etc where those organs fail in adequately doing their work within the human body are able to get financial assistance for the treatment that their condition requires (insulin, dilantin, etc), but they refuse to help us pay for what would improve our quality of life substantially--funding.

The amendments will greatly assist I feel the majority of those who're disabled in obtaining their/our deserved disability payments as we deserve too & have been promised by our LTD companies & governmental laws, I'm not so sure how well it will help people like me for the odds seem even more stacked against us in denying us the right to life, liberty, & our pursuit of happiness.

Sincerely,

A sufferer of Mitochondria Failure/CFS/Me