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Claims Procedure for Plans Providing Disability Benefits

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## **General Comment**

I have Myalgic Encephalomyelitis /Chronic Fatigue Syndrome and am more disabled by this illness than the chronic pain caused by my degenerative disc disease.

I have had a disability case with the Social Security Administration for 2.5 years. They have denied my claim twice and I've appealed.

We need insurance companies to be forced to consider all claims without prejudice. Without more regulation, it is in the best interest of insurance companies to find many ways to deny claims. Often, they do not even provide adequate explanations.

Consumers need protection from unethical practices by the insurance carriers.

People like me are suffering enough from our illness. We don't need anymore pain while having to fight insurance carriers for our disability benefits.

Thank you