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Claims Procedure for Plans Providing Disability Benefits

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Submitter Information

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General Comment

Subject: Department of Labor: Public Comment for RIN-1210-AB30

I heartily support the proposed amendments to the disability ERISA laws: RIN-1210-AB30. The current rules have worked against the disabled in this country who have dutifully paid for many years into their long term disability insurance.

Denials for the flimsiest of reasons, or no reason at all, are the industry norm. It's obvious to see that the ERISA laws are stacked against the disabled. I have personally experienced this issue, which had and continues to have a great negative effect on my finances, not to mention the stress and trauma it caused - on top of the stress of suffering from a disabling illness and loss of my job.

The amendments will greatly assist the disabled in obtaining their deserved disability payments as promised by their LTD companies. I wish these would have been in place when I went through the process.