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Claims Procedure for Plans Providing Disability Benefits

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General Comment

I personally know of more than one person who is permanently disabled and has lost their home, and had to spend their entire retirement savings (and pay penalties for using those savings before typical retirement age) while waiting for decisions and appeals for SSDI - even though they should have been receiving payments from their LTD insurance during that time.

Corporations in other industries are expected to deliver to their customers what the customers have paid for. People who have paid for LTD insurance should be paid what they were promised. It is ridiculous that private disability insurance is often denied even after people have been approved for SSDI. The stringent requirements for SSDI guarantee the disabled person is truly disabled. LTD insurance should be paying long before that, when people going through the SSDI qualification process are needing the funds most in order to survive that long period of lack of income.

It should be illegal for LTD insurance agents to be paid bonuses for the number of cases they have denied, while the people who have paid for this insurance lose all of their hard-earned dollars waiting for decisions and appeals from SSDI.

These proposed changes in ELISA are important and should be considered and passed ASAP!