

PUBLIC SUBMISSION

Received: January 14, 2016
Status: Pending_Post
Tracking No. 1k0-8ndl-5yze
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-0021
Comment on FR Doc # 2015-29295

Submitter Information

Name: Anonymous Anonymous

General Comment

I believe that it is absolutely imperative to make it more accessible for injured workers to file for and receive disability benefits once injured on the job. All too often, the red tape allows worker's compensation insurance to blame the injured worker for the issues that occur after an injury, and subsequently seek to discredit the injured worker so that payments cease. Workers have insurance to help in cases that an unfortunate event occurs. No matter what a practicing doctor, or even a test, may say, NO one can predict what will occur to the body of an injured person. More often than not, the injured worker is also trying to figure out what has happened. The most amazing perception is when an outside observation tries to determine the value of what an injury deserves. If workman's compensation is suppose to last for two years for disability payments to an injured worker, the insurance company should not be looking for ways to discredit the trauma the injured worker is suffering and seek to end payments before the two years. Don't blame the injured worker because it takes finances to work towards helping them regain their health. That's what you are there for; to help. A celebrity that gets a million dollar insurance policy on their hands, doesn't mean that their hands are more valued than a noncelebrity. This insurance simply means that the celebrity can afford to purchase it. However, ask someone in the process of losing a hand if they believe it's worth at least a million to save it...absolutely. A company should protect and support the injured worker as if he or she was themselves in the same position. Moreover, injured workers should also be informed of their rights to seek supportive doctors who are supportive of the patient versus trying to save the insurance company the most money. The wrong doctor(s) can also makes an injured worker even worse when it comes to healing and recovering. Equally important, neither should ever be allowed to blame a previous injury or

justify their lack of continued support because the injured worker would not be in the injured state if he/she was healthy. Regardless of whether there was a preexisting condition, once injured, the resurfaced trauma and new trauma should be treated accordingly and the maximum time needs to be allowed for healing and recovery. The older a person is, the longer it takes for the body to recover. Becoming injured on the job should not be the reason a legislator or policy maker experiences what so many injured workers have endured. Whether it is a small deduction, or a large deduction, suffering an injury on the job should be covered until there is sufficient recovery to the state prior to the injury.