

Sent: Sunday, November 29, 2015 2:41 AM
To: EBSA, E-ORI - EBSA
Subject: Department of Labor, RIN-1210-AB39

Dear Department of Labor,

I'm going to start by saying that I don't have a complete understanding of the ERISA law. But ever since Unum terminated my LTD benefits (after 7 years), I've been trying to learn about this law. Unfortunately, everything I've learned has pointed to the fact that since I can't afford an attorney to fight Unum, there's nothing I can do.

What's ironic is that Unum terminated my benefits because I also couldn't afford to pay doctors to provide updated reports for Unum's files. All perfectly legal under the contract -- even though Unum could have chosen to pay for these updated reports instead of terminating my benefits. If Unum thought it could find a doctor to prove I wasn't disabled, I'm sure it would have been glad to pay for these useless medical reports. And I'll just point out that, as a 30-year intractable pain patient, tests like a Functional Capacity Evaluation are not beneficial or healthy for me -- in fact, they're quite painful, as well as being expensive.

All this to say that I find it sadly ironic that I'm too poor to be disabled.

I'm going to rely on the expertise of others who say these changes to the ERISA law will be good for disability claimants. But these changes won't help me, or the thousands (millions?) of other disabled people who have been kicked to the curb by insurance companies like Unum.

Experts also say that Attorneys General should perform a market audit on the disability insurance industry, but it appears that politics and apathy for the disabled will keep that from happening. Perhaps this is something the Department of Labor can request?

If ERISA was meant to help someone like me, it has been a miserable failure. And I am miserable *because* of its failure. Thankfully, I'm not as miserable as those who have chosen suicide to rid themselves of both their pain and this whole process. But I think it's important to add that I'm an advocate for right-to-die laws.