

**Sample Letter** to Members of the California Assembly and Senate and to the Governor on behalf of people with Fibromyalgia. Please either copy the letter on the following page onto your own letterhead, or simply print out copies to address and send to your local State Senators AND Assemblypersons.

Address lists are also provided below or can be found on our website: [www.kantorlaw.net](http://www.kantorlaw.net).

From: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

May \_\_\_\_, 2010

To: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**RE: Support for AB 1868**

Dear \_\_\_\_\_:

I am writing you today both as a California citizen and voter, and as an individual who suffers from a debilitating illness. Due to the effects of my illness, I, along with many others in my situation, have been forced to leave the work force and go out on medical disability. Unfortunately, I have learned a great deal about how difficult it is to receive long term disability benefits through coverage provided to me by my employer. Because my benefits are employer provided, my claims for benefits, and any litigation stemming from the denial of any claims I submit, are governed by Federal Employee Retirement Income Security Act of 1974 ("ERISA").

As a result of the Federal Courts' interpretation of the ERISA statute, when insurance companies insert language into the policies vesting themselves with discretion to decide claims, the Federal judges who review denials will give substantial deference to the insurer's decision. This means the judge will not be determining if the claimant is entitled to benefits, but will rather be looking to see if the denial was "arbitrary or capricious," and will ignore the merits of the claim. Any standard of review that ignores the merits of an individual's claim is inherently unjust. Such a standard leaves an already vulnerable group of individuals less able to obtain the disability benefits they both desperately need and rightfully deserve. It is an exceedingly unfair and unreasonable interpretation of a statute, which does not align with the concepts of fairness and justice.

That is why I support Assembly Bill 1868, introduced by Assemblymember David Jones. This legislation, which bans discretionary clauses in group long-term disability policies, would create an even playing field for insurance claimants and could help dissuade insurance companies from unfairly denying claims. This, in turn, would help many people with fibromyalgia and other conditions who rely on disability benefits to pay their bills when they cannot work.

Without these protections against discretionary clauses, insurance companies who deny valid disability claims have a completely unfair advantage, and thus, will more often than not succeed in denying valid claims. With the protection in AB 1868, insurers will be incentivized to review claims more thoroughly, which will even the playing field somewhat and reduce the need for an employee to resort to the legal system. Here in California, prohibiting discretionary clauses will make the standard of court review for group policies purchased by an employer the same as it already is for individual policies.

I strongly urge the State of California to pass Assembly Bill 1868 to rid California residents of the burden of discretionary clauses. Given the strength of the insurance lobby's expected opposition, your support is vital to AB 1868's success. I thank you for your service to the people of California, and look forward to your response.

Sincerely,

## LIST OF CALIFORNIA ASSEMBLY MEMBERS BY CITY REPRESENTED

Name	District	Street	City	Zip	Party
Rep. Jose Solorio	69th	2400 E Katella Ave Suite 640	Anaheim	92806	Dem
Rep. Felipe Fuentes	39th	9300 Laurel Canyon Blvd First Floor	Arleta	91331	Dem
Rep. Jean Fuller	32nd	4900 California Ave Suite 100-B	Bakersfield	93309	Rep
Rep. Chris Norby	72nd	210 Birch St Suite 202	Brea	92821	Rep
Rep. Martin Garrick	74th	1910 Palomar Point Way Suite 106	Carlsbad	92008	Rep
Rep. Dan Logue	3rd	1550 Humboldt Rd Suite 4	Chico	95928	Rep
Rep. Curt Hagman	60th	13920 City Center Dr. #260	Chino Hills	91709	Rep
Rep. Mary Salas	79th	678 Third Ave Suite 105	Chula Vista	91910	Dem
Rep. Charles M. Calderon	58th	13181 N Crossroads Parkway Suite 160	City of Industry	91746	Dem
Rep. Anthony Adams	59th	540 W Baseline Rd. Suite 16	Claremont	91711	Rep
Rep. Isadore Hall III	52nd	2200 W Artesia Blvd Suite 210	Compton	90220	Dem
Rep. Van Tran	68th	1503 South Coast Dr #205	Costa Mesa	92626	Rep
Rep. Joel Anderson	77th	500 Fesler St Suite 201	El Cajon	92020	Rep
Rep. Mike Eng	49th	9420 Telstar Ave Suite 103	El Monte	91731	Dem
Rep. Ted W Lieu	53rd	500 Center Street	El Segundo	90245	Dem
Rep. Wesley Chesbro	1st	710 E Street Suite 150	Eureka	95501	Dem
Rep. Alberto Torrico	20th	39510 Paseo Padre Parkway Suite 280	Fremont	94538	Dem
Rep. Juan Arambula	31st	2550 Mariposa Mall Suite 5031	Fresno	93721	Ind
Rep. Michael N. Villines	29th	6245 N. Fresno Street #106	Fresno	93710	Rep
Rep. Danny D Gilmore	30th	1489 W Lacey Blvd Suite 103	Hanford	93230	Rep
Rep. Mary Hayashi	18th	22320 Foothill Blvd Suite 540	Hayward	94541	Dem
Rep. Jim Silva	67th	17011 Beach Blvd Suite 570	Huntington Beach	92647	Rep
Rep. Manuel V Perez	80th	46-677 Oasis Street	Indio	92201	Dem
Rep. Steven Bradford	51st	One West Manchester Blvd Suite 601	Inglewood	90301	Dem
Rep. Chuck DeVore	70th	3 Park Plaza Suite 275	Irvine	92614	Rep
Rep. Marty Block	78th	7144 Broadway 2nd Floor	Lemon Grove	91945	Dem
Rep. Alyson Huber	10th	218 W. Pine Street	Lodi	95240	Dem
Rep. Warren T Furutani	55th	4201 Long Beach Blvd Suite 327	Long Beach	90807	Dem
Rep. Bonnie Lowenthal	54th	110 Pine Ave Suite 804	Long Beach	90802	Dem
Rep. Ira Ruskin	21st	5050 El Camino Real Suite 117	Los Altos	94022	Dem
Rep. Karen Bass	47th	5750 Wilshire Blvd Suite 565	Los Angeles	90036	Dem
Rep. Mike Davis	48th	700 State Drive	Los Angeles	90037	Dem
Rep. Kevin DeLeon	45th	360 West Ave. 26 Suite 121	Los Angeles	90031	Dem
Rep. John A Perez	46th	320 West 4th Street Room1050	Los Angeles	90013	Dem
Rep. Tom Torlakson	11th	815 Estudillo St	Martinez	94553	Dem
Rep. Cathleen Galgiani	17th	806 W 18th Street	Merced	95340	Dem
Rep. Jeff Miller	71st	20532 El Toro Rd Suite 203	Mission Viejo	92692	Rep
Rep. Tom Berryhill	25th	1912 Standiford Ave Suite 4	Modesto	95350	Rep
Rep. William W. Monning	27th	99 Pacifica St Suite 555D	Monterey	93940	Dem
Rep. Paul Fong	22nd	274 Castro Street Suite 202	Mountain View	94041	Dem
Rep. Kevin Jeffrie	66th	41391 Kalmia Street Suite 220	Murrieta	92562	Rep
Rep. Noreen Evans	7th	1040 Main Street Suite 205	Napa	94559	Dem
Rep. Tony Mendoza	56th	12501 E Imperial Highway Suite 210	Norwalk	90650	Dem
Rep. Nancy Skinner	14th	1515 Clay Street Suite 2201	Oakland	94612	Dem
Rep. Sandre R Swanson	16th	1515 Clay Street Suite 2204	Oakland	94612	Dem
Rep. Diane L Harkey	73rd	300 N Coast Hwy	Oceanside	92054	Rep
Rep. Norma J Torres	61st	822 North Euclid Suite A	Ontario	91762	Dem
Rep. Pedro Nava	35th	201 E Fourth St Suite 209-A	Oxnard	93030	Dem

<b>Rep. Brian Nestande</b>	64th	73-710 Fred Waring Dr Suite 116	<b>Palm Desert</b>	92260	Rep
<b>Rep. Steve Knight</b>	36th	41319 12th Street W Suite 105	<b>Palmdale</b>	93551	Dem
<b>Rep. Anthony J Portantino</b>	44th	215 N. Marengo Ave Suite 115	<b>Pasadena</b>	91101	Dem
<b>Rep. Bill Emmerson</b>	63rd	10681 Foothill Blve Suite 325	<b>Rancho Cucamonga</b>	91730	Rep
<b>Rep. Jim Nielsen</b>	2nd	280 Hemsted Dr Suite 110	<b>Redding</b>	96002	Rep
<b>Rep. Wilmer Armina Carter</b>	62nd	335 N. Riverside Ave.	<b>Rialto</b>	92376	Dem
<b>Rep. Brian Nestande</b>	64th	1223 University Ave Suite 230	<b>Riverside</b>	92507	Rep
<b>Rep. Ted Gaines</b>	4th	1700 Eureka Rd Suite 160	<b>Roseville</b>	95661	Rep
<b>Rep. Dave Jones</b>	9th	915 L Street Suite 110	<b>Sacramento</b>	95814	Dem
<b>Rep. Roger Niello</b>	5th	4811 Chippendale Dr Suite 501	<b>Sacramento</b>	95841	Rep
<b>Rep. Anna M Caballero</b>	28th	100 West Alisal St. Suite 134	<b>Salinas</b>	93901	Dem
<b>Rep. Nathan Fletcher</b>	75th	9909 Mira Mesa Blvd Suite 130	<b>San Diego</b>	92131	Rep
<b>Rep. Lori Saldana</b>	76th	1557 Columbia St	<b>San Diego</b>	92101	Dem
<b>Rep. Tom Ammiano</b>	13th	455 Golden Gate Ave Suite 14300	<b>San Francisco</b>	94102	Dem
<b>Rep. Fiona Ma</b>	12th	455 Golden Gate Ave Suite 14600	<b>San Francisco</b>	94102	Dem
<b>Rep. Jim Beall Jr.</b>	24th	100 Paseo De San Antonio Suite 300	<b>San Jose</b>	95113	Dem
<b>Rep. Joe Coto</b>	23rd	100 Paseo De San Antonio Suite 319	<b>San Jose</b>	95113	Dem
<b>Rep. Diane L Harkey</b>	73rd	29122 Rancho Viejo Rd Suite 111	<b>San Juan Capistrano</b>	92675	Rep
<b>Rep. Sam Blakeslee</b>	33rd	1104 Palm St	<b>San Luis Obispo</b>	93401	Rep
<b>Rep. Jerry Hill</b>	19th	1528 S. El Camino Real Suite 302	<b>San Mateo</b>	94402	Dem
<b>Rep. Jared Huffman</b>	6th	3501 Civic Center Dr Suite 412	<b>San Rafael</b>	94903	Dem
<b>Rep. Joan Buchanan</b>	15th	2694 Bishop Dr Suite 275	<b>San Ramon</b>	94583	Dem
<b>Rep. Pedro Nava</b>	35th	101 W Anapamu Street Suite A	<b>Santa Barbara</b>	93101	Dem
<b>Rep. Cameron Smyth</b>	38th	23734 Valencia Blvd. 303	<b>Santa Clarita</b>	91355	Rep
<b>Rep. William W. Monning</b>	27th	701 Ocean St 318-B	<b>Santa Cruz</b>	95060	Dem
<b>Rep. Wesley Chesbro</b>	1st	50 "D" Street Suite 450	<b>Santa Rosa</b>	95404	Dem
<b>Rep. Noreen Evans</b>	7th	50 D Street Suite 301	<b>Santa Rosa</b>	95404	Dem
<b>Rep. Hector De La Torre</b>	50th	8724 Garfield Ave Suite 104	<b>South Gate</b>	90280	Dem
<b>Rep. Cathleen Galgiani</b>	17th	31 East Channel Street Suite 306	<b>Stockton</b>	95202	Dem
<b>Rep. Wesley Chesbro</b>	1st	311 N. State Street	<b>Ukiah</b>	95482	Dem
<b>Rep. Bill Berryhill</b>	26th	555 Mason St Suite 275	<b>Vacaville</b>	95688	Rep
<b>Rep. Mariko Yamada</b>	8th	555 Mason Street Suite 275	<b>Vacaville</b>	95688	Dem
<b>Rep. Noreen Evans</b>	7th	1713 Sonoma Blvd	<b>Vallejo</b>	94590	Dem
<b>Rep. Bob Blumenfield</b>	40th	6150 Van Nuys Blvd Suite 300	<b>Van Nuys</b>	91401	Dem
<b>Rep. Connie Conway</b>	34th	113 N. Church St Suite 505	<b>Visalia</b>	93291	Rep
<b>Rep. Edward P Hernandez</b>	57th	1520 W Cameron Ave Suite 165	<b>West Covina</b>	91790	Dem
<b>Rep. Mike Feuer</b>	42nd	9200 Sunset Blvd PH 15	<b>West Hollywood</b>	90069	Dem
<b>Rep. Audra Strickland</b>	37th	2659 Townsgate Rd Suite 236	<b>Westlake Village</b>	91361	Rep
<b>Rep. Julia Brownley</b>	41st	6355 Topanga Cyn Blvd Suite 205	<b>Woodland Hills</b>	91367	Dem
<b>Rep. Jim Nielsen</b>	2nd	1527 Starr Dr Suite U	<b>Yuba City</b>	95993	Rep
<b>Rep. Paul Cook</b>	65th	34932 Yucaipa Blvd	<b>Yucaipa</b>	92399	Rep

listed as of 5.11.10

# California Senator Mailing List - By City

Name	District	Street	City	Zip	Party
Sen. Mark DeSaulnier	7th	420 W 3rd Street	Antioch	94509	Dem
Sen. Roy Ashburn	18th	5001 California Ave Suite 105	Bakersfield	93309	Rep
Sen. Dean Florez	16th	1800 30th Street Suite 350	Bakersfield	93301	Dem
Sen. Gloria Romero	24th	14403 E. Pacific Ave #327	Baldwin Park	91706	Dem
Sen. Mark Wyland	38th	1910 Palomar Point Way Suite 105	Carlsbad	92008	Rep
Sen. Sam Aanestad	4th	411 Main Street 3rd Floor	Chico	95928	Rep
Sen. Denise Moreno Ducheny	40th	637 3rd Ave. Suite A-1	Chula Vista	91910	Dem
Sen. Denise Moreno Ducheny	40th	53-990 Enterprise Way Suite 14	Coachella	92236	Dem
Sen. Sam Aanestad	4th	2967 Davison Court Suite A-1	Colusa	95932	Rep
Sen. Tom Harman	35th	950 S. Coast Dr. Suite 240	Costa Mesa	92626	Rep
Sen. Dennis Hollingsworth	36th	1870 Cordell Court Suite 107	El Cajon	92020	Rep
Sen. Denise Moreno Ducheny	40th	1224 State Street Suite D	El Centro	92243	Dem
Sen. Patricia Wiggins	2nd	710 E Street Suite 150	Eureka	95501	Dem
Sen. Ellen Corbett	10th	39155 Liberty St Suite F610	Fremont	94538	Dem
Sen. Dave Cogdill	14th	4974 E. Clinton Way Suite 100	Fresno	93727	Rep
Sen. Dean Florez	16th	2250 Mariposa Mall Suite 2016	Fresno	93721	Dem
Sen. Elaine Alquist	13th	7800 Arroyo Circle Suite A	Gilroy	95020	Dem
Sen. Carol Liu	21st	710 S Central Ave. Suite 310	Glendale	91204	Dem
Sen. Rod Wright	25th	1 Manchester Blvd Suite 600	Inglewood	90301	Dem
Sen. Dave Cox	1st	33C Broadway	Jackson	95642	Rep
Sen. Mimi Walters	33rd	24031 El Toro Rd Suite 210	Laguna Hills	92653	Rep
Sen. George Runner	17th	848 W Lancaster Blvd Suite 101	Lancaster	93534	Rep
Sen. Alan Lowenthal	27th	115 Pine Ave Suite 430	Long Beach	90802	Dem
Sen. Rod Wright	25th	4647 Long Beach Blvd. Suite A2	Long Beach	90807	Dem
Sen. Gilbert Cedillo	22nd	617 S. Olive St Suite 710	Los Angeles	90014	Dem
Sen. Curren D. Price Jr	26th	700 State Dr Suite 105	Los Angeles	90037	Dem
Sen. Gloria Romero	24th	149 S Mednick Ave Suite 202	Los Angeles	90022	Dem
Sen. Darrell Steinberg	6th	300 S Spring St Suite 8501	Los Angeles	90013	Dem
Sen. Jeff Denham	12th	1640 N Street Suite 120	Merced	95340	Rep
Sen. Jeff Denham	12th	1231 8th Street Suite 175	Modesto	95354	Rep
Sen. Gloria Negrete McLeod	32nd	4959 Palo Verde St. Suite 110B	Montclair	91763	Dem
Sen. Ron Calderon	30th	400 N. Montebello Blvd Suite 100	Montebello	90640	Dem
Sen. Patricia Wiggins	2nd	1040 Main St. Suite 205	Napa	94559	Dem
Sen. Sam Aanestad	4th	200 Providence Main Rd Suite 108	Nevada City	95959	Rep
Sen. Darrell Steinberg	6th	5722 Watt Ave	North Highlands	95660	Dem
Sen. Loni Hancock	9th	1515 Clay Street Suite 2202	Oakland	94612	Dem
Sen. Joseph S Simitian	11th	160 Town & Country Villiage	Palo Alto	94301	Dem
Sen. Alan Lowenthal	27th	16401 Paramount Blvd. 1st Floor	Paramount	90723	Dem
Sen. Dave Cox	1st	2094 East Main Street	Quincy	95971	Rep
Sen. Bob Dutton	31st	8577 Haven Ave. Suite 210	Rancho Cucamonga	91730	Rep
Sen. Sam Aanestad	4th	2400 Washington Ave. Suite 301	Redding	96001	Rep
Sen. Jenny Oropeza	28th	2512 Artesia Blvd. Suite 200	Redondo Beach	90278	Dem
Sen. Dave Cogdill	14th	1308 W. Main St Suite C	Ripon	95366	Rep
Sen. Bob Dutton	31st	3780 Market Street	Riverside	92501	Rep
Sen. Dave Cox	1st	2140 Professional Dr Suite 140	Roseville	95661	Rep
Sen. Dave Cox	1st	1020 N. Street Room 568	Sacramento	95814	Rep
Sen. Darrell Steinberg	6th	1020 N Street Suite 576	Sacramento	95814	Dem
Sen. Lois Wolk	5th	1020 N Street Suite 506	Sacramento	95814	Dem
Sen. Jeff Denham	12th	369 Main Street #208	Salinas	93901	Rep
Sen. Christine Kehoe	39th	2445 Fifth Aveune Suite 200	San Diego	92101	Dem
Sen. Mark Leno	3rd	455 Golden Gate Ave Suite 14800	San Francisco	94102	Dem
Sen. Leland Yee	8th	455 Golden Gate Ave Suite 14200	San Francisco	94102	Dem
Sen. Elaine Alquist	13th	100 Paseo de San Antonio Suite 209	San Jose	95113	Dem
Sen. Mark Wyland	38th	27126A Paseo Espada Suite 1621	San Juan Capistrano	92675	Rep
Sen. Ellen Corbett	10th	1057 MacArthur Blvd. Suite 206	San Leandro	94577	Dem
Sen. Leland Yee	8th	400 S. El Camino Real Suite 630	San Mateo	94402	Dem
Sen. Mark Leno	3rd	3501 Civic Center Dr. Suite 425	San Rafael	94903	Dem
Sen. Lou Correa	34th	2323 N Broadway Suite 245	Santa Ana	92706	Dem

Sen. Tony Strickland	19th	610 Anacapa Suite B4	<b>Santa Barbara</b>	93101	Rep
Sen. George Runner	17th	23920 Valencia Blvd Suite 250	<b>Santa Clarita</b>	91355	Rep
Sen. Joseph S Simitian	11th	701 Ocean Street Room 318A	<b>Santa Cruz</b>	95060	Dem
Sen. Fran Pavley	23rd	2716 Ocean Park Blvd. Suite 3088	<b>Santa Monica</b>	90405	Dem
Sen. Patricia Wiggins	2nd	50 D Street Suite 150	<b>Santa Rosa</b>	95404	Dem
Sen. Tony Strickland	19th	2655 First Street Suite 230	<b>Simi Valley</b>	93065	Rep
Sen. Lois Wolk	5th	31 E Channel Street Suite 440	<b>Stockton</b>	95202	Dem
Sen. Dennis Hollingsworth	36th	27555 Ynez Rd Suite 204	<b>Temecula</b>	92591	Rep
Sen. Lois Wold	5th	555 Mason Street Suite 230	<b>Vacaville</b>	95688	Dem
Sen. Patricia Wiggins	2nd	444 Georgia St	<b>Vallejo</b>	94590	Dem
Sen. Alex Padilla	20th	6150 Van Nuys Blvd Suite 400	<b>Van Nuys</b>	91401	Dem
Sen. George Runner	17th	14343 Civic Dr First Floor	<b>Victorville</b>	92392	Rep
Sen. Bob Huff	29th	20888 Amar Rd Suite 205	<b>Walnut</b>	91789	Rep
Sen. Mark DeSaulnier	7th	1350 Treat Blvd Suite 240	<b>Walnut Creek</b>	94596	Dem