

## [Legislative victories for consumers in New York and Missouri](#)

After many trips to the State Capital, New York Attorney **Jon Wilkofsky**, (Wilkofsky, Friedman, Karel and Cummins along with **Ron Papa (Nat'l Fire Adjustment Co.)** and others, finally succeeded in getting an appraisal bill passed and signed in the Empire State. The bill allows a policyholder to go to court and get an order compelling an insurer to submit to appraisal regardless of any dispute raised concerning scope of coverage or scope of loss. [Click here](#) to read the bill. Jon's firm is a Platinum Level UP Sponsor. Thank you Jon and Ron for going the extra mile for policyholders!

Visit the [Dispute Resolution section](#) of our Claim Help Library to find resources on using the appraisal process to resolve valuation disputes:

1. A simplified guide to Appraisal
2. Policyholders **can** win in Appraisal

### **Penalties for delayed payments in MO:**

As reported to UP by CA. Attorney **Bob Amidon**: This session the Missouri legislature passed [House Bill 1498](#) with overwhelming bipartisan support and the Governor signed it into law. The bill requires health insurance companies to pay provider claims in a timely manner. The bill gives health insurance companies 45 days to process and pay or deny a provider's claim. If the health insurance company needs additional information or has any questions regarding the claim, they must do so inside the 45-day window. Days in which the health insurance company is waiting for a response from the provider for that information would not count towards the 45-day window. A penalty accrues if the health insurance company does not pay the provider within the specific timeframe. Health insurance companies must provide specific reasons for claim denials.