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.