

‘Prompt Payment’ Guidelines and Contact Information, by State

State	Current Law	Contact Information
Alabama+	Clean claims* paid within 45 working days, 30 day for electronic claims	
Alaska+	Clean claims must be paid within 30 working days.	
Arizona	Clean claims must be paid within 30 days or interest payments are required. <a href="http://www.id.state.az.us/publications/TimelyPayGrevBrochure-REVISED-Jan09.pdf">http://www.id.state.az.us/publications/TimelyPayGrevBrochure-REVISED-Jan09.pdf</a> (more forms <a href="http://www.id.state.az.us/consumermore.html#healthhca">http://www.id.state.az.us/consumermore.html#healthhca</a> )	Arizona Department of Insurance 2910 N. 44th St., #210 Phoenix, AZ 85018 Phone: (602) 364-2394 Fax: (602) 364-2175 Email: <a href="mailto:providerinfo@id.state.az.us">providerinfo@id.state.az.us</a>
Arkansas	Clean, electronic claims must be paid or denied in 30 calendar days, paper in 45. 12% per annum interest after 60 days.	Provider can use the Electronic Complaint Form on this site: <a href="http://www.insurance.arkansas.gov/Administration/file_a_complaint.html">http://www.insurance.arkansas.gov/Administration/file_a_complaint.html</a> or complete the form on the following page and mail to the address on it <a href="http://www.insurance.arkansas.gov/Administration/CSDProviderComplaintForm.pdf">http://www.insurance.arkansas.gov/Administration/CSDProviderComplaintForm.pdf</a>
California	Claims must be paid within 45 working days for an HMO, 30 days for other health service plans. Interest accrues at 15% per annum or \$15 penalty, whichever is greater. <a href="http://www.insurance.ca.gov/0100-consumers/0060-information-guides/0050-health/healthcareguidecomplaintprocess.cfm">http://www.insurance.ca.gov/0100-consumers/0060-information-guides/0050-health/healthcareguidecomplaintprocess.cfm</a>	<a href="http://www.insurance.ca.gov/0100-consumers/hcpcomplaints.cfm">http://www.insurance.ca.gov/0100-consumers/hcpcomplaints.cfm</a> Health care providers should look at the information and assistance on the webpage and fill the form at the end Step 1 - Jurisdictional Issues Step 2 - Supporting Documents Step 3 - Health Care Provider Request for Assistance Form (HPRFA). <a href="http://www.insurance.ca.gov/0100-consumers/upload/RFAHPRFA.pdf">http://www.insurance.ca.gov/0100-consumers/upload/RFAHPRFA.pdf</a>
Colorado	Claims must be paid in 30 calendar days if submitted electronically, 45 if paper. 10% annual interest penalty.	Complaint against an insurance company can be filed electronically on the following form <a href="http://www.dora.state.co.us/pls/real/InsComplaint.Submit_Form">http://www.dora.state.co.us/pls/real/InsComplaint.Submit_Form</a> or a letter can be sent to the Division of Insurance at 1560 Broadway, Suite 850, Denver, CO 80202 (fax: 303-894-7455).

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Connecticut	Claims must be paid within 45 days. Interest accrues at 15% per annum.	Information on complaints can be found here: <a href="http://www.ct.gov/cid/cwp/view.asp?q=254352">http://www.ct.gov/cid/cwp/view.asp?q=254352</a> Online submission can be completed and filed here: <a href="https://www.cid-online.ct.gov/ccf/">https://www.cid-online.ct.gov/ccf/</a>
Delaware	Clean claims must be paid in 30 days. <a href="http://regulations.delaware.gov/AdminCode/title18/1300/1310.shtml#TopOfPage">http://regulations.delaware.gov/AdminCode/title18/1300/1310.shtml#TopOfPage</a>	<a href="http://www.delawareinsurance.gov/departments/consumer/formapps.shtml#Misc">http://www.delawareinsurance.gov/departments/consumer/formapps.shtml#Misc</a> The form below is to be completed and submit to Delaware Department of Insurance <a href="http://www.delawareinsurance.gov/departments/documents/arbitration/Form-PetitionForHealthCareReimbursementArbitration.doc">http://www.delawareinsurance.gov/departments/documents/arbitration/Form-PetitionForHealthCareReimbursementArbitration.doc</a>
Dist. of Columbia	Clean claims will be paid in 30 days. Interest payable at 1.5% days 31-60, 2% days 61-120, and 2.5% after 120 days.	Information on complaints can be found here: <a href="http://disr.dc.gov/disr/cwp/view,a,1299,Q,616101,disrNav,%7C32810%7C,.asp">http://disr.dc.gov/disr/cwp/view,a,1299,Q,616101,disrNav,%7C32810%7C,.asp</a> And the form is here: <a href="http://disr.dc.gov/disr/frames.asp?doc=/disr/lib/disr/pdf/2010_Complaint_Form_Mail-in_Version_Final.pdf">http://disr.dc.gov/disr/frames.asp?doc=/disr/lib/disr/pdf/2010_Complaint_Form_Mail-in_Version_Final.pdf</a>
Florida	<b>For electronic claims</b> , within 20 days (40 days for paper) after receipt of the claim, a health insurer must pay or notify the provider or designee if a claim is denied or contested. A provider must submit additional information regarding the denied or contested claim within 35 days after receipt of the notification. An insurer then must pay or deny a claim within 90 days (120 days for paper) after receipt of the claim. Failure to pay or deny a claim within 120 days (140 days for paper) after receipt of claim creates an uncontestable obligation to pay the claim. <a href="http://www.myfloridacfo.com/Consumers/medical_provider_request/timely_claims_processing.htm">http://www.myfloridacfo.com/Consumers/medical_provider_request/timely_claims_processing.htm</a>	<a href="http://www.myfloridacfo.com/Consumers/medical_provider_request/">http://www.myfloridacfo.com/Consumers/medical_provider_request/</a> The Department of Financial Services (DFS) reviews health claim payment delays pursuant to Florida Statute Sections 627.6131 and 641.3155. *Medical Provider Information Package: <a href="http://www.myfloridacfo.com/Consumers/medical_provider_request/medical_provider_packet.pdf">http://www.myfloridacfo.com/Consumers/medical_provider_request/medical_provider_packet.pdf</a>

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Georgia	Claims must be paid within 15 working days. Interest accrues at 18% per annum.	Provider Complaint Form by contacting our Managed Care Division at (404) 656-2085 and can be contacted at <a href="mailto:Provider@oci.ga.gov">Provider@oci.ga.gov</a>
Hawaii	Clean, paper claims must be paid in 30 days, electronic claims within 15 days. Interest accrues at 15% per annum.	Information on filing complaint and a form can be found here: <a href="http://hawaii.gov/dcca/ins/consumer/consumer_information/health/filing_complaint_against_health_insurer_or_plan/?searchterm=claim">http://hawaii.gov/dcca/ins/consumer/consumer_information/health/filing_complaint_against_health_insurer_or_plan/?searchterm=claim</a>
Idaho+	Clean claims paid within 45 working days for paper, 30 days for electronic claims.	Consumer complaint form can be found on this webpage: <a href="http://www.doi.idaho.gov/Consumer/complain.aspx">http://www.doi.idaho.gov/Consumer/complain.aspx</a>
Illinois	Clean claims must be paid in 30 days. Interest accrues at 9% per annum. <a href="http://insurance.illinois.gov/HealthInsurance/PromptPay.asp">http://insurance.illinois.gov/HealthInsurance/PromptPay.asp</a>	The information on complaints is here: <a href="http://insurance.illinois.gov/Provider/Provider_Complaint.asp">http://insurance.illinois.gov/Provider/Provider_Complaint.asp</a> Complaint form can be found here and mailed to the address given in the document: <a href="http://insurance.illinois.gov/provider/provider_complaint.pdf">http://insurance.illinois.gov/provider/provider_complaint.pdf</a>
Indiana	Paper claims must be paid in 45 days. Electronic claims must be paid in 15 days.	Information on provider complaints can be found here: <a href="http://www.in.gov/idoi/2547.htm#7">http://www.in.gov/idoi/2547.htm#7</a> The form and guidelines are on this link: <a href="http://www.in.gov/idoi/files/Provider_Complaint_form.pdf">http://www.in.gov/idoi/files/Provider_Complaint_form.pdf</a>
Iowa+	Claims’ payment to be made in 30 days. Penalty is 10% per annum.	Consumer complaint form can be found on this webpage: <a href="http://www.iid.state.ia.us/complaints/index.asp">http://www.iid.state.ia.us/complaints/index.asp</a>
Kansas+	Claims will be paid in 30 days. Interest accrues at a rate of 1% per month. <a href="http://www.ksinsurance.org/consumers/promptpay.htm">http://www.ksinsurance.org/consumers/promptpay.htm</a> Additional information <a href="http://www.ksinsurance.org/consumers/docs/PromptPayTrifold.pdf">http://www.ksinsurance.org/consumers/docs/PromptPayTrifold.pdf</a>	Information on consumer complaints is here: <a href="http://www.ksinsurance.org/consumers/complaint.htm">http://www.ksinsurance.org/consumers/complaint.htm</a> with addresses and checklist on this page: <a href="http://www.ksinsurance.org/consumers/promptpay.htm">http://www.ksinsurance.org/consumers/promptpay.htm</a>

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Kentucky	Claims must be paid or denied within 30 calendar days. Interest accrues at 12% per annum when 31-60 days late, 18% 61-90 when days late and 21% when 91+ days late.	<a href="http://doi.ppr.ky.gov/doc_search.aspx">http://doi.ppr.ky.gov/doc_search.aspx</a> Provider ‘Clean Claim’ complaint form can be found here, also contains the address <a href="http://doi.ppr.ky.gov/Documents/clean_claim_form_july_08.pdf">http://doi.ppr.ky.gov/Documents/clean_claim_form_july_08.pdf</a>
Louisiana	Claims submitted electronically must be paid within 25 days. If not paid within 25 days the health insurance issuer shall pay to the claimant an additional late payment adjustment equal to 1 percent of the unpaid balance due for each month.	Provider prompt payment complaint form can be found here and contains the addresses <a href="http://www.lidi.state.la.us/consumers/P&amp;C_Timely_Payment_Complaint_Claim.pdf">http://www.lidi.state.la.us/consumers/P&amp;C_Timely_Payment_Complaint_Claim.pdf</a>
Maine	Clean claims must be paid within 30 days. Interest accrues at 1.5% per month.	The information on filing complaints is here <a href="http://www.maine.gov/pfr/insurance/complaint.htm#b">http://www.maine.gov/pfr/insurance/complaint.htm#b</a> and online form is here <a href="https://www.maine.gov/pfr/insurance/eform_chcd.htm">https://www.maine.gov/pfr/insurance/eform_chcd.htm</a>
Maryland	Clean claims must be paid within 30 days. Interest accrues at monthly rates of 1.5% (31-60 days late), 2% (61-120), and 2.5% (121+) respectively.	Information on the appeals and grievance law is here: <a href="http://www.mdinsurance.state.md.us/sa/documents/MarylandAppealsGrievanceLaw04-09.pdf">http://www.mdinsurance.state.md.us/sa/documents/MarylandAppealsGrievanceLaw04-09.pdf</a> The form is on this link: <a href="http://www.mdinsurance.state.md.us/sa/documents/LH-AGComplaintForm-MedRel.pdf">http://www.mdinsurance.state.md.us/sa/documents/LH-AGComplaintForm-MedRel.pdf</a>
Massachusetts+	The Timely Payment Provision requires insurers, within 45 days of receiving completed reimbursement forms from physicians, to make payments for the services provided.	Consumer complaint form can be found here: <a href="http://www.mass.gov/Eoca/docs/doi/Consumer/css_complaint_form.PDF">http://www.mass.gov/Eoca/docs/doi/Consumer/css_complaint_form.PDF</a>
Michigan	Clean claims shall be paid within 45 days. Penalty is 12% interest.	Provider ‘Clean Claim’ form can be found here <a href="http://www.michigan.gov/documents/cis_ofis_fis_0284_50170_7.pdf">http://www.michigan.gov/documents/cis_ofis_fis_0284_50170_7.pdf</a>
Minnesota	Clean claims must be paid in 30 days. Interest accrues at 1.5% per month if not paid or denied.	Complaint form <a href="http://www.health.state.mn.us/asa/complaintform.pdf">http://www.health.state.mn.us/asa/complaintform.pdf</a>

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Mississippi+	Clean claims must be paid within 25 days if electronic, 35 days if paper claim. Interest accrues at 1.5% per month.	Consumer complaint form can be found here <a href="https://www.mid.state.ms.us/consumer/online_complaint.aspx">https://www.mid.state.ms.us/consumer/online_complaint.aspx</a>
Missouri	Claims must be acknowledged within 10 days & paid or denied within 15 days of receipt of requested additional information. Interest penalty of 1% per month applies to claims not paid within 45 days. After 40 processing days provider is entitled to a per day penalty: 50% of claim (up to \$20) if they notify the carrier. This penalty will accrue for 30 days only, unless the provider served notice again.	Physician's and doctor's offices can file a complaint related to prompt payment of health insurance claims by completing a Provider Complaint Form on this link <a href="http://insurance.mo.gov/consumer/complaints/documents/ProviderComplaintForm.pdf">http://insurance.mo.gov/consumer/complaints/documents/ProviderComplaintForm.pdf</a> and fax to 573-526-4898 or mail to  Missouri DIFP Attn: Consumer Affairs P.O. Box 690 Jefferson City, MO 65102-0690
Montana	Clean claims must be paid within 30 days, unless the insurer makes a reasonable request for additional information or documents in order to evaluate the claim. If an insurer makes a reasonable request for additional information or documents, the insurer shall pay or deny the claim within 60 days of receiving the proof of loss.	Insurance complaint form can be found here: <a href="http://www.sao.mt.gov/database/complaint.asp">http://www.sao.mt.gov/database/complaint.asp</a>
Nebraska	Clean claims paid within 45 calendar days, 30 days for electronic claims.	Prompt pay problem report form for Nebraska can be submitted online here: <a href="http://www.doi.ne.gov/forms/promptpay.htm">http://www.doi.ne.gov/forms/promptpay.htm</a>
Nevada+	Claims must be paid in 30 days. Penalty interest accrues.	
New Hampshire+	Clean paper claims must be paid in 30 days, electronic in 15 days. 1.5% monthly interest penalty.	Consumer complaint form can be found on this site: <a href="http://www.nh.gov/insurance/consumers/documents/onlinecompform1.pdf">http://www.nh.gov/insurance/consumers/documents/onlinecompform1.pdf</a> or the following form can be completed and sent to given address <a href="http://www.nh.gov/insurance/consumers/documents/compfrm.pdf">http://www.nh.gov/insurance/consumers/documents/compfrm.pdf</a>

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New Jersey	Clean, electronic claims must be paid within 30 days, paper claims within 40 days.	<p>Information on complaint can be found here:  <a href="http://www.state.nj.us/dobi/division_insurance/managedcare/mcfaqs.htm#complaints">http://www.state.nj.us/dobi/division_insurance/managedcare/mcfaqs.htm#complaints</a>            And the form can be found here  <a href="http://www.state.nj.us/dobi/chap352/352genapplication.doc">http://www.state.nj.us/dobi/chap352/352genapplication.doc</a></p>
New Mexico	Clean claims must be paid within 30 days if electronic, 45 days if paper. Interest accrues at 1.5% per month.	<p>Information on complaints is here:  <a href="http://www.nmprc.state.nm.us/complaints.htm">http://www.nmprc.state.nm.us/complaints.htm</a>            Complaint form and address can be found here  <a href="http://www.nmprc.state.nm.us/insurance/managedhealthcare/pdf/mhcomppltfm.pdf">http://www.nmprc.state.nm.us/insurance/managedhealthcare/pdf/mhcomppltfm.pdf</a></p>
New York	Claims must be paid within 30 days for electronic claims (45 days for paper claims). Interest accrues at greater of 12% per year or corporate tax rate.	<p>Information on provider rights can be found here  <a href="http://www.ins.state.ny.us/hprovrght.htm">http://www.ins.state.ny.us/hprovrght.htm</a>            And a complaint can be made here  <a href="http://www.ins.state.ny.us/provlhow.htm">http://www.ins.state.ny.us/provlhow.htm</a></p>
North Carolina	Claims must be paid or denied within 30 days. Annual interest penalty of 18%.	<p>Information on services can be found here  <a href="http://www.ncdoi.com/Consumer/consumer_providers.asp">http://www.ncdoi.com/Consumer/consumer_providers.asp</a>            And complaint form can be found here  <a href="http://www.ncdoi.com/Consumer/Documents/Providers/ProviderComplaintForm(electronic).doc">http://www.ncdoi.com/Consumer/Documents/Providers/ProviderComplaintForm(electronic).doc</a></p>
North Dakota+	Claims must be paid within 15 days.	<p>The information on consumer complaint is here:  <a href="http://www.nd.gov/ndins/consumer/file-a-complaint/">http://www.nd.gov/ndins/consumer/file-a-complaint/</a>            Complaint form can be completed and mailed:  <a href="http://www.nd.gov/eforms/Doc/sfn18956.pdf">http://www.nd.gov/eforms/Doc/sfn18956.pdf</a></p>

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Ohio	Payor must notify provider within 15 days of receipt if claim is materially deficient; payor must process claims in 30 days if no supporting documentation is needed. If payor requests additional information (must be done within 30 days of receipt of claim). Claim must be processed in 45 days from receipt of requested information.	Information on filing complaint can be found here: <a href="http://www.insurance.ohio.gov/Consumer/Pages/InsPrmpt5.aspx">http://www.insurance.ohio.gov/Consumer/Pages/InsPrmpt5.aspx</a> And Prompt Pay form can be found here <a href="https://secured.insurance.ohio.gov/forms/scripts/FormsDownload.asp?FormID=140">https://secured.insurance.ohio.gov/forms/scripts/FormsDownload.asp?FormID=140</a>
Oklahoma	Clean claims must be paid within 45 days. Penalty of 10% of claim as interest for late claims.	Information for prompt pay can be found here <a href="http://www.ok.gov/oid/Provider_Resources.html">http://www.ok.gov/oid/Provider_Resources.html</a> And a form can be found here <a href="http://www.ok.gov/oid/documents/prompt_pay_form.pdf">http://www.ok.gov/oid/documents/prompt_pay_form.pdf</a>
Oregon+	Clean claims must be paid in 30 days. 12% interest penalty applies.	A consumer complaint form can be completed and submitted online here <a href="https://www4.cbs.state.or.us/exs/ins/complaint/">https://www4.cbs.state.or.us/exs/ins/complaint/</a>
Pennsylvania+	Clean claims must be paid in 45 days.	Online consumer complaints can be made via the following link: <a href="http://www.insurance.pa.gov/portal/server.pt/community/file_a_complaint/9258">http://www.insurance.pa.gov/portal/server.pt/community/file_a_complaint/9258</a>
Rhode Island+	Written claims to be paid in 40 calendar days, electronic in 30 days.	
South Carolina	Clean claims must be paid within 20 days for electronic, 40 days for paper claims.	A complaint can be filed using the following form: <a href="http://doi.sc.gov/Documents/Consumers/FiinalConsumerComplaint%20Form.pdf">http://doi.sc.gov/Documents/Consumers/FiinalConsumerComplaint%20Form.pdf</a>
South Dakota+	Electronic claims must be paid in 30 days, paper claims in 45 days.	A consumer complaint form can be used to file issues: <a href="https://www.state.sd.us/eforms/secure/eforms/E1997V2-OnlineComplaintForm.pdf">https://www.state.sd.us/eforms/secure/eforms/E1997V2-OnlineComplaintForm.pdf</a>

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Tennessee	Clean, commercial claims sent electronically must be paid within 21 days, paper claims in 30 days. Interest accrues at 1% per month. Requires that 90% of clean claims be processed within 30 days and 99.5% of all claims be processed within 60 days.	Online consumer complaint form can be found here: <a href="http://www.state.tn.us/commerce/insurance/complaint.shtml">http://www.state.tn.us/commerce/insurance/complaint.shtml</a> Provider complaint process can be seen here: <a href="http://tennessee.gov/commerce/tenncare/PC.shtml">http://tennessee.gov/commerce/tenncare/PC.shtml</a> And a complaint TennCare managed care company can be submitted in writing to: Tennessee Department of Commerce & Insurance TennCare Oversight Division 500 James Robertson Parkway, Suite 750 Nashville, TN 37243-1169 Phone: (615) 741-2677 Fax: 615-532-8872
Texas	Paper claims to be paid in 45 days and electronic in 30. Interest accrues at 18%.	Information and complaint form with contact address can be found here: <a href="https://wwwapps.tdi.state.tx.us/inter/per/root/consumer/complform/complform.html">https://wwwapps.tdi.state.tx.us/inter/per/root/consumer/complform/complform.html</a> Also Physician must complete the form on the following link: <a href="http://www.tdi.state.tx.us/forms/consumer/cp012attachmentA.rtf">http://www.tdi.state.tx.us/forms/consumer/cp012attachmentA.rtf</a>
Utah+	Claims must be paid or denied in 30 days. Penalty interest may be applied.	A consumer complaint form can be filed here: <a href="http://idas00spr.dts.utah.gov/UID_Complaint/GetComplaintsForm">http://idas00spr.dts.utah.gov/UID_Complaint/GetComplaintsForm</a>
Vermont+	Claims must be paid or denied in 45 days. Interest penalty is 12% per annum.	Information regarding complaints can be found here <a href="http://www.bishca.state.vt.us/health-care/consumer-information/consumer-information">http://www.bishca.state.vt.us/health-care/consumer-information/consumer-information</a>
Virginia	Clean claims must be paid within 40 days.	Information for providers on filing complaints can be found here, with address and contact information <a href="http://www.scc.virginia.gov/division/boi/webpages/inspagedocs/hc_prov.pdf">http://www.scc.virginia.gov/division/boi/webpages/inspagedocs/hc_prov.pdf</a>

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Washington+	95% of the monthly volume of clean claims shall be paid in 30 days. 95% of the monthly volume of all claims shall be paid or denied within 60 days.	Information on consumer complaints can be located here <a href="http://www.insurance.wa.gov/consumers/Complaints.shtml">http://www.insurance.wa.gov/consumers/Complaints.shtml</a>
West Virginia+	Claims must be paid in 30 days if electronic, 40 days if paper. Interest and fines may apply. Interest penalty of 10% per annum.	Consumer complaint form can be found here <a href="http://www.wvinsurance.gov/LinkClick.aspx?fileticket=QXo3xAJCVVw%3d&amp;tabid=168&amp;mid=609">http://www.wvinsurance.gov/LinkClick.aspx?fileticket=QXo3xAJCVVw%3d&amp;tabid=168&amp;mid=609</a>
Wisconsin	If clean claims are not paid within 30 days, are subject to a penalty interest rate of 12% per year.	Information on complaints can be found here <a href="http://oci.wi.gov/com_form.htm">http://oci.wi.gov/com_form.htm</a> An online complaint form can be filed here <a href="https://ociaccess.oci.wi.gov/Complaint/webForm/create?lang=en">https://ociaccess.oci.wi.gov/Complaint/webForm/create?lang=en</a> For mailing this form should be used <a href="http://oci.wi.gov/ociforms/51-005fillable.pdf">http://oci.wi.gov/ociforms/51-005fillable.pdf</a>
Wyoming+	Claims must be paid within 45 days.	Consumer request for assistance form can be found here <a href="http://insurance.state.wy.us/CONSUMEM/pdf/Consumer%20Req%20Form.pdf">http://insurance.state.wy.us/CONSUMEM/pdf/Consumer%20Req%20Form.pdf</a>

\* A majority of states limit their prompt-pay requirements to claims that provide the plan with adequate information. Many of them have adopted the Medicare definition of "clean claim" as one "that has no defect or impropriety (including any lack of required substantiating documentation) or particular circumstance requiring special treatment that prevents timely payment from being made . . ." (Section 1842 (c)(2) of the *Social Security Act*). Some states apply their deadlines to all claims unless they are "contested."

+ Not all states have contact information, and some only have information for consumers (rather than for medical practices). However, in some cases these are inter-changeable, so check out the links for more information.