

These tools do not provide legal advice. Consultation with legal counsel may be appropriate to help identify and pursue claims that should be appealed.

For additional information, visit the Private Sector Advocacy Web site at www.ama-assn.org/go/psa.

Sample letter to state insurance commissioner or other entity that regulates various health payers regarding late payment

Date

Attn: _____

Commissioner/Appropriate Contact State Regulatory Agency

Address

City, State, ZIP Code

Re: Late Payment of Claims

Dear Commissioner/Mr./Ms. _____:

Attached is correspondence I have sent to [name of health plan] on [date] regarding the late payment of my claims. I have received no response from the payer.

As you may know, the physician community is increasingly concerned about the chronic late payment of claims. This is a troubling practice that makes it extremely difficult to run a practice. We are extremely concerned with our ability to continue to contract with payers that are seriously delinquent in claims payment. This concerns us a great deal, as a termination of our relationship with such payers would interfere with established relationships with patients. Why should premium-paying patients in this state suffer because their payer fails to meet its obligations?

Optional sentence (for states with laws/regulations regarding late payment):

Under [cite law/regulation], payment is required within [x] days. I am requesting that your agency enforce this provision as to [health payer].

I hope your agency will act quickly to assure an end is put to this practice. Thank you for your consideration of this matter.

Sincerely,

[Physician]

Enclosure

(optional cc: Patient/insured, patient's health plan sponsor)

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