

“Prompt Pay” Statutes And Regulations

State	Status/Terms of Law	State Contact	Website Address (If Available)
Alabama	Clean claims paid within 45 working days, applies to HMO's only.	Anna Burton (334) 206-5366 Alabama Dept. of Public Health	
Alaska	Clean claims must be paid within 30 working days.	Katie Campbell (907) 465-4607 Alaska Div. of Insurance	http://old-www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx01/queue=/doc/{t8722}
Arizona	Clean claims must be paid within 30 days or interest payments are required (usually about 10%)	Deborah Claw (602) 912-8444 Arizona Dept. of Insurance	http://www.id.state.az.us/publications/timely_pay.pdf
Arkansas	Clean, electronic claims must be paid or denied in 30 calendar days, paper in 45. 12% per annum interest after 60 days.	(501) 371-2766 Arkansas Dept. of Insurance	http://www.state.ar.us/insurance (Click on Insurance Laws, Rules, and Regs #43)
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.	(800) 400-0815 California Dept. of Managed Health Care	http://www.hmohelp.ca.gov/library/statutes/knox-keene/_Toc32032014
Colorado	Claims must be paid in 30 calendar days if submitted electronically, 45 if paper. 10% annual interest penalty.	Michael Gillis (303) 894-7499 Colorado Div. of Insurance	http://198.187.128.12/colorado/lpext.dll?f=templates&fn=fs-main.htm&2.0
Connecticut	Claims must be paid within 45 days. Interest accrues at 15% per annum.	Cliff Slicer (860) 297-3889 Connecticut Dept. of Ins	http://www.ct.gov/cid/cwp/view.asp?a=1267&q=254456

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Delaware	Clean claims must be paid in 30 days.	Johnii Bothell (302) 739-4251x123 Delaware Dept. of Insurance	
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. Applies to claims received on or after October 16, 2002	Evette Alexander (202) 442-7786 Health Policy Advisor Dist. Of Columbia Dept. of Ins	http://disr.dc.gov/news_room/2003/February/02_05_03.shtm#top
Florida	Clean HMO claims (paper or electronic) must be paid in 35 days, non-HMO in 45 days. Claims where information was requested must be paid in 120. Interest penalty is 10% per year.	Health Ins. Division Pam White (850)-488- x1800 (850)-488-6372 Fax Florida Dept. of Insurance	2002->Ch0627->Section%20613">http://www.flsenate.gov/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=Ch0627/SEC613.HTM&Title=->2002->Ch0627->Section%20613
Georgia	Claims must be paid within 15 working days. Interest accrues at 18% per annum.	Yvonne Jones (404) 656-2164 Georgia Office of Ins. Comm.	http://www.legis.state.ga.us/cgi-bin/gi_codes_detail.pl?code=33-24-59.5
Hawaii	Clean, paper claims must be paid in 30 days, electronic claims within 15 days. Interest accrues at 15% per annum. Commissioner may impose fines.	Paula Arcena (808) 536-7702 Hawaii Medical Association	www.state.hi.us
Idaho	None. Department of Insurance will investigate abusive patterns. Idaho Code 41-21-12 speaks to pymt of claims (individual), Code 41-2-075 is for the group side. No exact prompt payment law exists.	Joan Skrosch (208) 334-4300 Idaho Dept. of Insurance	http://www.doi.state.id.us /
Illinois	Clean claims must be paid in 30 days. Interest accrues at 9% per annum.	(217) 524-4051 Illinois Dept. of Insurance 1-877-527-9431 (toll free)	www.legis.state.il.us Go to Senate Bill 251-1255-71a

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Indiana	Paper claims must be paid in 45 day. Electronic claims must be paid in 30 days.	(317) 232-2385 Indiana Dept. of Insurance	http://www.in.gov/idoi/health/payments.html
Iowa	Payment to be made in 30 days. Penalty is 10% per annum.	Kim Sacher (515) 281-5523 Iowa Div. of Insurance	http://www.legis.state.ia.us/ACODE/2001SUPPLEMENT/507B/4A.html
Kansas	Claims will be paid in 30 days. Interest accrues at a rate of 1% per month.	Steve O'Neil (785) 296-7826 Kansas Dept. of Insurance	http://www.kslegislature.org/cgi-bin/statutes/index.cgi
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.	Regina Riddle Mark Boggs (800) 595-6053 Kentucky Dept. of Insurance	http://www.lrc.state.ky.us/KRS/304-17A/CHAPTER.HTM (Click .702 and .730)
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 or partial month that such claim or any portion of the claim remains unpaid.	Cheryl Gordon (225) 219-4774 Ext. 9524 Louisiana Dept. of Insurance	http://www.ldi.state.la.us/office_of_health/quality_management/qm_reg74.htm
Maine	Clean claims must be paid within 30 days. Interest accrues at 1.5% per month.	Rick Diamond or JoAnne Rowlings (207) 624-8428 Maine Bureau of Insurance.	http://janus.state.me.us/legis/statutes/24-A/title24-Asec2436.html www.maineinsurancereg.org
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.	Jama Allers (410) 539-0872 The Maryland State Medical Society	http://mlis.state.md.us/1999rs/billfile/hb0639.htm (Click on House Bill 639)
Massachusetts	Pay claims in a timely manner or penalty will occur.	Nancy Schwartz (617) 521-7347 Massachusetts Div. of Ins.	

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Michigan	A clean claim submitted to an insurance co. with all the correct information shall be paid within 45 days. Penalty is 12% interest. The bills also hold non-profit corporations to this 45 day schedule.	Joan Miles or Carol Rall (517) 335-2053 Michigan Dept. of Insurance	http://www.michigan.gov/minewswire/0,1607,7-136-3452_3482-35876--M_2002_5,00.html
Minnesota	Clean claims must be paid in 30 days. Interest accrues at 1.5% per month if not paid or denied.	Irene Goldman (651) 282-6327 Minnesota Dept. of Health	http://www.revisor.leg.state.mn.us/stats/62Q/75.html
Mississippi	Clean claims must be paid within 25 days if electronic, 35 days if paper claim. Interest accrues at 1.5% per month.	Kathy Vernon (601) 359-3569 Mississippi Dept. of Ins.	www.sos.state.ms.us
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. Rules also stipulates that re-contracted providers may file claims up to one year from date of service; contracted providers for 6 months unless contract states otherwise. Refunds can't be requested after 12 months.	Thomas Holloway (573) 636-5151 Missouri State Medical Assoc.	http://www.house.state.mo.us/bills01/bilsum01/truly01/shb328t.htm
Montana	Clean claims must be paid within 30 days. Interest accrues at 18% per annum. Montana annotated code 33-18-232.	Ron Herman (406) 444-5239 Montana Dept. of Insurance	
Nebraska	Claims must be paid or denied within 15 days of affirmation of liability.	Scott Zaeger (402) 471-0888 Nebraska Dept. of Insurance	http://www.nol.org/home/SOS/Rules/ins/ins61.htm
Nevada	Claims must be paid in 30 days. Penalty interest accrues at rate set forth in Nevada Revised Statute 99.040.	Kent Royal (702) 486-4009 Nevada Insurance Division	

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New Hampshire	Effective Jan 1, 2001 clean paper claims must be paid in 45 days, electronic in 15. 1.5% monthly interest penalty.	Collin Mitchell (603) 271-2261 New Hampshire Dept. of Ins.	http://gencourt.state.nh.us/rsa/html/XXXVII/415/415-6-h.htm
New Jersey	Clean, electronic claims must be paid within 30 days, paper claims within 40 days.	Veronica Schmidt (609) 292-5316 ex. 50528 New Jersey Dept. of Health	
New Mexico	Clean claims must be paid within 30 days if electronic, 45 days if paper. Interest accrues at 1½% per month.	Fred Couty (505) 827-4545 New Mexico Dept. of Ins.	http://legis.state.nm.us/lis/default.asp (click New Mexico statutes, click N.M. statutes annotated, click through to 59A-2-9.2)
New York	Claims must be paid with 45 days. Interest accrues at greater of 12% per year or corporate tax rate determined by Commissioner. Fines up to \$500/day possible.	Darren Ocke (518) 465-8085 New York Medical Society	
North Carolina	Claims must be paid or denied within 30 days. Annual interest penalty of 18%.	Terry Lorry (919) 733-2032 No. Carolina Dept. of Ins. – Managed Care Dept.	http://www.ncga.state.nc.us/Statutes/GeneralStatutes/HTML/BySection/Chapter_58/GS_58-3-225.html (click on 58-3-225)
North Dakota	Claims must be paid within 15 days.	Cydra Sauter 1-800-247-0560 No. Dakota Dept. of Ins.	www.state.nd.us/lr/index.html (Click 26.1, look for 26.1-36-37.1)
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.	Tate Chaney (614) 644-2658 Ohio Dept. of Insurance	www.ohioinsurance.gov Click file a complaint Provider complaint Prompt Pay
Oklahoma	Clean claims must be paid within 45 days. Penalty of 10% of claim as interest for late claims.	Lowana Wire (405) 271-6868 Oklahoma Dept. of Health	www.lsb.state.ok.us Click OK Statutes & Constitution, Statute database 63-2514
Oregon	Effective Jan. 1, 2002 clean claims must be paid in 30 days. 12% interest penalty applies.	Pat Neesham (503) 947-7205 Oregon Dept. of Insurance	www.oregoninsurance.com Click rules 743.866
Pennsylvania	Clean claims must be paid in 45 days.	Pete Salvatore (717) 783-0442 Pennsylvania Ins. Dept.	http://www.pacode.com/secure/data/031/chapter154/s154.18.html

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Rhode Island	Written claims to be paid in 40 calendar days, electronic in 30 days.	Rollin Bartlett (401) 222-2223 Rhode Island Dept. of Ins.	http://www.rilin.state.ri.us/statutes/title27/27-18/27-18-61.htm
South Carolina	Group health insurers must pay claims in 60 days.	Ann Bishop (803) 737-6165 South Carolina Dept. of Ins.	www.lpittr.state.sc.us (Click on research, code of Laws, By title/chapter, Title 38, Chapter 71, scroll down to section 735)
South Dakota	Electronic claims must be paid in 30 days, paper claims in 45.	Randy Moses (605) 773-3563 So. Dakota Dept. of Ins.	http://legis.state.sd.us/sesions/2001/bills/SB231SH E.htm
Tennessee	Clean, commercial claims sent electronically must be paid within 21 days, paper claims in 30 days. Interest accrues at 1% per month.	Susan Wittig (615) 741-2199 Tennessee Dept. of Ins. – Legal Dept.	www.tennessee.gov . Laws & Justice Laws & Rules TN Code & Constitution 57-7-109
Texas	Effective 9/1/03 Paper claims to be paid in 45 days and electronic in 30. Interest accrues at 18%.	Paula Herwick (512) 322-4266 Texas Dept. of Insurance	http://www.capitol.state.tx.us/statutes/in/in0020A00.html#in038.20A.18B .
Utah	Effective 9/1/01 claims must be paid or denied in 30 days. Penalty interest may be applied according to formula.	Liz Kneisley (801) 538-3800 Utah Dept. of Insurance	http://www.le.state.ut.us/~2001/bills/sbillenr/SB0069.htm
Vermont	Claims must be paid or denied in 45 days. Interest penalty is 12% per annum.	Nicole Wideman (802) 828-3301 Vermont Dept. of Insurance	http://www.leg.state.vt.us/statutes/fullsection.cfm?title=18&chapter=221&section=09418
Virginia	Clean claims must be paid within 40 days.	Bill Cramme (804) 786-3591 Virginia Legislative Services	http://leg1.state.va.us/000/1st/LH807640.HTM chapter 38.2-3407.15
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.	John Hetiguard (360) 725-7000 Washington Ins. Comm.	www.insurance.wa.gov (Click on rules/laws, click on 284 WAC Insurance Regs., click on 284-43, then 284-43-321)
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.	Denna Wildman (304) 558-3386 West Virginia Div. of Ins.	http://129.71.164.29/wvcode/33/WVC%2033%20%20-%2045%20%20-%20%20%202%20%20.htm
Wisconsin	If clean claims are not paid within 30 days they are subject to a penalty interest rate of 12% per year.	Complaints & Consumer Ser. (608) 266-3585 Wisconsin Dept. of	http://www.legis.state.wi.us/rsb/statutes.html (Click 628, then 628.46)

		Insurance	
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Wyoming	Claims must be paid within 45 days. Penalties and fines may accrue.	Lloyd Wilder (307) 777-7401 Wyoming Dept. of Insurance	http://legisweb.state.wy.us/statutes/titles/title26/chapter15.htm (Scroll down to 26-15-124)