

514G.108 Prompt payment of claims — requirements.

1. An insurer providing long-term care insurance under [this chapter](#) and subject to state insurance regulation shall either accept and pay or deny a clean claim. For the purposes of [this section](#), “*clean claim*” means a properly completed paper or electronic request for payment that contains all necessary information for the insurer to timely adjudicate and pay claims for long-term care benefits under the policy, does not involve coordination of benefits for third-party liability or subrogation, and does not involve the existence of particular circumstances requiring special treatment that prevents a prompt payment from being made.

2. The commissioner shall adopt rules establishing processes for timely adjudication and payment of claims for long-term care benefits by insurers.

3. Payment of a clean claim shall include interest at the rate of ten percent per annum when an insurer or other entity that administers or processes claims on behalf of the insurer fails to timely pay a clean claim.

[2008 Acts, ch 1175, §9](#)