

Good first step in anti-fraud effort

By: Howard Goldblatt, Coalition Against Insurance Fraud

The **Coalition Against Insurance Fraud** is encouraged the Cuomo Administration and the new Department of Financial Services are moving forward with regulations that will implement the 2005 law allowing decertification of medical providers who commit automobile insurance fraud.

The Coalition is a national alliance of consumer groups, government agencies and insurers dedicated to combating all forms of insurance fraud. We have long held the belief that a medical license is a privilege a state bestows and not a right. And, if the provider uses their license to commit fraud then the state should take that privilege away. A medical license should not be a license to steal.

I represented the Coalition in testifying last year before the Senate Insurance Committee, calling for stricter enforcement of this 2005 law. This action was long overdue and we applaud the governor and regulators in moving forward with this initiative.

The governor noted in his statement that DFS can simply decertify providers from the no-fault auto system but not do anything with their license. Letting the departments of health and education know about these providers is a good step. But, what the governor and others need to understand is decertification will help attack insurance fraud. Providers who are ripping off the auto insurance system tend to make their living from the auto insurance system. So, decertification will have a solid effect on fighting fraud in New York.

This is a good first step in the anti-fraud effort that is needed in New York. Gov. Andrew Cuomo and Superintendent Benjamin Lawsky must take the lead in getting stronger anti-fraud laws enacted by the Legislature. We support bills that would target staged automobile crashes, the use of runners to solicit patients for medical mills and giving insurers adequate time to fully investigate a suspicious auto claim. These initiatives and other anti-fraud ideas have been discussed in Albany for years but to no avail.

The governor's announcement is a good first step in moving forward on a broad anti-fraud agenda to benefit every auto insurance policyholder in the state.

The governor noted in his statement that DFS can simply decertify providers from the no-fault auto system but not do anything with their license. Letting the departments of health and education know about these providers is a good step.



**Coalition Against
Insurance Fraud**