



**STATE OF NEW YORK
INSURANCE DEPARTMENT**

AGENCY BUILDING ONE
EMPIRE STATE PLAZA
ALBANY, NY 12257

**Circular Letter No. 31 (2000)
September 28, 2000**

- TO: All Licensed Insurers, Public Health Law Article 44 HMOs, Insurance Law Article 43 Corporations, and Municipal Cooperative Health Benefit Plans**
- RE: Licensing requirements for Independent Practice Associations (IPAs) and other entities that adjust claims**

Many insurance companies and HMOs have contracted with outside entities, such as IPAs, to provide services to subscribers. The activities performed by these entities include, but are not limited to, various administrative functions incidental to the adjusting and processing of claims.

The purpose of this letter is to remind all insurance companies, municipal cooperative health benefit plans and HMOs who utilize any entity to perform functions related to the adjustment of claims, as defined in Section 2101(g) of the New York Insurance Law, that these entities must be licensed as independent adjusters by this Department pursuant to Section 2108 of the New York Insurance Law.

Please direct all inquiries concerning this circular letter to:

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