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Navigating Florida's Insurance Bailout Laws

Are you aware of what House Bill 837 says and how it affects your practice, you and your patients?

Keith has fought tirelessly for you and your patients rights this past legislative session in Tallahassee. He allocated tens of thousands of dollars and hundreds of hours of time to fight against this bill and help influence changes made to the bill as it progressed through the legislative process. These new laws favor insurance companies at the expense of every resident of Florida.

Now it is time to discuss the work around and how best to medically manage your cases with the new bailout laws.

Changes to the Law

LOP Disclosures

If patient is referred to a Doctor and there is an LOP, then the relationship is discoverable with that provider; The best practice is to offer multiple options to your patient.

Comparative Fault

Recovery for damages is unavailable to anyone who is more than 50% at fault. As providers, it is imperative to vet cases for liability issues before starting treatment.

Statute of Limitations Reduced

Filing a claim has a smaller window of time with the statute of limitations being reduced from 4 years to 2 years. It's important to start the process as soon as possible to get the best outcome.

Changes to Bad Faith

Now, this is not based on negligence standard and insurance companies have a 90-day grace period for bad faith to evaluate the claim upon receiving sufficient information. The new laws mean less accountability of insurance companies more difficulty in proving bad faith.

Attorney's Fee on First Party Eliminated

The concern here is if insurance companies short pay you or improperly cut off PIP, how you get reimbursed for your services.

Admissibility of Evidence to Prove Medical Damages

Effective Date of Statute Upon Signing

QUESTIONS? CALL US!



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