

American Arbitration Association
New York No-Fault Arbitration Tribunal

In the Matter of the Arbitration between:

Quantum Chiropractic Care PC
(Applicant)

- and -

Geico Insurance Company
(Respondent)

AAA Case No. 17-24-1347-8905
Applicant's File No. n/a
Insurer's Claim File No. 0622931380000002
NAIC No.

ARBITRATION AWARD

I, Anne Malone, the undersigned arbitrator, designated by the American Arbitration Association pursuant to the Rules for New York State No-Fault Arbitration, adopted pursuant to regulations promulgated by the Superintendent of Insurance, having been duly sworn, and having heard the proofs and allegations of the parties make the following **AWARD**:

Injured Person(s) hereinafter referred to as: EIP

1. Hearing(s) held on 01/22/2025
Declared closed by the arbitrator on 01/22/2025

Marc Schwartz, Esq. from Marc L. Schwartz P.C. participated virtually for the Applicant

Robert LoFurno from Geico Insurance Company participated virtually for the Respondent

2. The amount claimed in the Arbitration Request, **\$1,359.40**, was NOT AMENDED at the oral hearing.
Stipulations WERE NOT made by the parties regarding the issues to be determined.
3. Summary of Issues in Dispute

The 60 year old EIP reported involvement in a motor vehicle accident on October 29, 2023; claimed related injury and underwent a disability exam on March 15, 2024 and chiropractic treatment provided by the applicant from March 25, 2024 to April 1, 2024.

The applicant submitted a claim for these medical services, payment of which was timely denied by the respondent based on the IME of the EIP by Kevin Portnoy, D.C. which was performed on February 29, 2024. The IME cut-off was effective on March 14, 2024.

The respondent also asserted a fee schedule defense.

The issues to be determined at the hearing are:

Whether the respondent established that the medical services provided by the applicant were not medically necessary.

Whether the respondent established its fee schedule defense.

4. Findings, Conclusions, and Basis Therefor

This hearing was held on Zoom and the decision is based upon the documents reviewed in the Modria File as well as the arguments made by counsel and/or representative at the arbitration hearing. Only the arguments presented at the hearing are preserved in this decision; all other arguments not presented at the hearing are considered waived.

Medical Necessity

To support a lack of medical necessity defense respondent must "set forth a factual basis and medical rationale for the peer reviewer's [or examining physician's] determination that there was a lack of medical necessity for the services rendered." Provvedere, Inc. v. Republic Western Ins. Co., 2014 NY Slip Op 50219(U) (App. Term2d, 11th and 13th Jud. Dists. 2014.) Respondent bears the burden of production in support of its lack of medical necessity defense, which if established shifts the burden of persuasion to applicant. See Bronx Expert Radiology, P.C. v. Travelers Ins. Co., 2006 NY Slip Op 52116 (App. Term 1st Dept. 2006.)

The Civil Courts have held that a defendant's peer review or medical evidence must set forth more than just a basic recitation of the expert's opinion. The trial courts have held that a peer review report's medical rationale will be insufficient to meet respondent's burden of proof if: 1) the medical rationale of its expert witness is not supported by evidence of a deviation from "generally accepted medical" standards; 2) the expert fails to cite to medical authority, standard, or generally accepted medical practice as a medical rationale for his/her findings; and 3) the peer review report fails to provide specifics as to the claim at issue; is conclusory or vague. See Nir v. Allstate, 7 Misc.3d 544 (N.Y. City Civ. Ct. 2005.)

To support its contention that the services provided to the EIP were not medically necessary, the respondent relied upon the report of the independent medical examination of the EIP by Dr. Portnoy, which documented some mild limitations (cervical 43/45 flexion and 78/80 rotation) and 28/30 left rotation)

Range of motion was determined with the assistance of a goniometer. The report presents a factually sufficient, cogent medical rationale in support of respondent's lack of medical necessity defense. Dr. Portnoy performed a complete and comprehensive examination of the EIP which identified some objective positive findings and determined that his injuries were resolved. He determined that these mild restrictions in range of motion were not substantiated by any objective abnormalities on his normal examination.

Based upon the physical examination and medical records reviewed, Dr. Portnoy determined that despite his subjective complaints, the EIP was not disabled and that he could perform his activities of daily living and working without restrictions. It was Dr. Portnoy's opinion that there was no medical necessity for further chiropractic treatment, massage therapy, diagnostic testing, durable medical equipment, household help or special transportation.

Respondent has factually demonstrated that the services provided by the applicant were not medically necessary. Accordingly, the burden now shifts to the applicant, who bears the ultimate burden of persuasion. See Bronx Expert Radiology, P.C. v. Travelers Ins. Co., 2006 NY Slip Op 52116 (App. Term 1st Dept. 2006.)

In response to the report of the chiropractic examination of the EIP by Dr. Portnoy, the applicant relied upon the submissions, including the December 4, 2023 and December 13, 2023 evaluation and chiropractic progress note documents subjective and objective complaints of pain at levels of 7/10, 8/10 and 9/10 with pain. The recommendation was for chiropractic treatment three times a week for six weeks.

There are no further medical records submitted from the date of the subject accident until March 18, 2024. The March 15, 2024 disability examination of the EIP is not included in the submissions.

The post-IME medical records from March 18, 2024 to April 3, 2024 include consistent complaints of headaches. The re-examinations of the EIP from March 18, 2024 to April 3, 2024 and chiropractic progress notes are all essentially the same and consistently document subjective complaints of pain also expressed as an objective finding with range of motion with pain levels of 6/10 but indicated as "active" in the cervical, thoracic and lumbar spine. Although the March 20, 2024 report indicates the same level of pain 6/10 it states that it is improving as compared to the previous exam. All of these reports indicate higher levels of pain than the examinations performed in December 2023.

The April 3, 2024 assessment includes making a referral to a pain management specialist for possible procedures including injections. The submissions do not include any further records of medical treatment for this EIP.

Based on the foregoing, the applicant failed to document meaningful contemporaneous objective findings that would warrant continued treatment after

the IME cut-off date and has not met the burden of persuasion in rebuttal. The medical records submitted do not sufficiently address the arguments that are raised in the IME report and are insufficient to overcome the burden of production established by respondent.

Therefore, the respondent has established that the post-IME medical services at issue were not medically necessary.

Under these circumstances, the fee schedule issue is moot.

Accordingly, the claim is dismissed with prejudice.

Any further issues submitted in the record are held to be moot and/or waived insofar as they were not raised at the time of this hearing. This decision is in full disposition of all claims for no-fault benefits presently before this Arbitrator.

5. Optional imposition of administrative costs on Applicant.
Applicable for arbitration requests filed on and after March 1, 2002.

I do NOT impose the administrative costs of arbitration to the applicant, in the amount established for the current calendar year by the Designated Organization.

6. **I find as follows with regard to the policy issues before me:**

- The policy was not in force on the date of the accident
- The applicant was excluded under policy conditions or exclusions
- The applicant violated policy conditions, resulting in exclusion from coverage
- The applicant was not an "eligible injured person"
- The conditions for MVAIC eligibility were not met
- The injured person was not a "qualified person" (under the MVAIC)
- The applicant's injuries didn't arise out of the "use or operation" of a motor vehicle
- The respondent is not subject to the jurisdiction of the New York No-Fault arbitration forum

Accordingly, the claim is DENIED in its entirety

This award is in full settlement of all no-fault benefit claims submitted to this arbitrator.

State of CT
SS :
County of Fairfield

I, Anne Malone, do hereby affirm upon my oath as arbitrator that I am the individual described in and who executed this instrument, which is my award.

02/06/2025
(Dated)

Anne Malone

IMPORTANT NOTICE

This award is payable within 30 calendar days of the date of transmittal of award to parties.

This award is final and binding unless modified or vacated by a master arbitrator. Insurance Department Regulation No. 68 (11 NYCRR 65-4.10) contains time limits and grounds upon which this award may be appealed to a master arbitrator. An appeal to a master arbitrator must be made within 21 days after the mailing of this award. All insurers have copies of the regulation. Applicants may obtain a copy from the Insurance Department.

ELECTRONIC SIGNATURE

Document Name: Final Award Form
Unique Modria Document ID:
832eb31962ed2f3969107eafc2215b41

Electronically Signed

Your name: Anne Malone
Signed on: 02/06/2025