

American Arbitration Association
New York No-Fault Arbitration Tribunal

In the Matter of the Arbitration between:

Andy Benchemmar LCSW
(Applicant)

- and -

American Transit Insurance Company
(Respondent)

AAA Case No. 17-25-1383-1359

Applicant's File No. 812.701

Insurer's Claim File No. 1151497-01

NAIC No. 16616

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 05/27/2025
Declared closed by the arbitrator on 05/27/2025

Vincent Ku, Esq. from Tsirelman Law Firm PLLC participated virtually for the Applicant

Erisa Ahmedi, Esq. from American Transit Insurance Company participated virtually for the Respondent

2. The amount claimed in the Arbitration Request, **\$1,526.94**, 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 32 year old EIP reported involvement in a motor vehicle accident on July 5, 2024; claimed related injury and underwent psychological diagnostic evaluation, neuropsychological testing, neuropsychological status exam, psychological testing and psychiatric evaluation of records provided by the applicant on August 1, 2024.

The applicant submitted a claim for these psychological services, payment of which was timely denied by the respondent based upon a peer review by Grigory

Orenbakh, PhD dated September 27 2024. In response, the applicant submitted a rebuttal dated April 14, 2025 by Pervaiz Quershi, M.D. who was not one of the EIP's treating providers.

The issue to be determined at the hearing is whether the respondent established that the psychological services at issue were not medically necessary.

4. Findings, Conclusions, and Basis Therefor

This hearing was held on Zoom and the decision is based upon the documents reviewed from 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.

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.)

The Civil Courts have held that a defendant's peer review or report of medical examination must set forth more than just a basic recitation of the expert's opinion. The trial courts have held that a peer review or medical examination 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 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 psychological services provided by the applicant were not medically necessary, respondent relies upon the peer review by Dr. Orenbakh, who reviewed the medical records of the EIP, noted the injuries claimed and the treatment rendered to her. Dr. Orenbakh considered possible arguments and justification of the need for the psychological services at issue and determined that the psychological evaluation was necessary but the remainder of the psychological services were not warranted under the circumstances presented.

He discussed the standard of care for psychological testing and determined that the EIP did not meet these criteria. Dr. Orenbakh also discussed in detail the neuropsychological and psychological testing and presented his reasons that each was not medically necessary.

Dr. Orenbakh specifically noted that since the applicant is a social worker he was not allowed to act as a provider of psychological testing under supervision.

He supported, with relevant medical literature, his opinion that the services, with the exception of the psychological evaluation provided to the EIP were not medically necessary.

Respondent has met its evidentiary burden. The peer review adequately sets forth the factual basis and medical rationale to support the conclusion that the psychological services at issue were not indicated for this EIP. Therefore, pursuant to Bronx Expert Radiology, *supra* the burden shifts to the applicant, which bears the ultimate burden of persuasion to establish that the services at issue were medically necessary.

In opposition to the peer review, the applicant presented a rebuttal by Dr. Quershi who reviewed the bill and denial, report of the psychological evaluation and testing and the peer review, disagreed with the conclusions reached by Dr. Orenbakh and discussed the injuries sustained by the her and noted that she was treated and evaluated in the emergency room and referred for outpatient care.

He noted that she presented to the applicant for an initial psychological examination and had some physical complaints and experienced forgetfulness, indecisiveness and difficulty completing tasks for the 26 days following the accident.

At the time of the evaluation she completed various tests which reported numerous other symptoms. Dr. Quershi discussed in great detail the benefits of the psychological testing and evaluations provided to the EIP. He determined that all of the psychological services at issue were necessary for this EIP and were consistent with generally accepted standards within the medical community.

A review of the applicant's submissions reveals that it has met the burden of persuasion in rebuttal. The medical records and rebuttal by Dr. Quershi submitted in opposition to the findings of Dr. Orenbakh are sufficient to overcome the burden of production established by the respondent.

Based on the foregoing, I find that the respondent has failed to establish that the psychological services at issue were not medically necessary.

Accordingly, the applicant is awarded \$1,526.94 in disposition of this claim.

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 applicant is AWARDED the following:

A.

Medical		From/To	Claim Amount	Status
	Andy Benchemmar LCSW	08/01/24 - 08/01/24	\$1,526.94	Awarded: \$1,526.94
Total			\$1,526.94	Awarded: \$1,526.94

- B. The insurer shall also compute and pay the applicant interest set forth below. 01/22/2025 is the date that interest shall accrue from. This is a relevant date only to the extent set forth below.

Applicant is awarded interest pursuant to the no-fault regulations. See generally, 11 NYCRR §65-3.9. Interest shall be calculated "at a rate of two percent per month, calculated on a *pro rata* basis using a 30 day month." See 11 NYCRR §64-3.9(a). A claim becomes overdue when it is not paid within 30 days after a proper demand is made for its payment. However, the regulations toll the accrual of interest when an applicant "does not request arbitration or institute a lawsuit within 30 days after the receipt of a denial of claim form or payment of benefits" calculated pursuant to

Insurance Department regulations. Where a claim is untimely denied, or not denied or paid, interest shall accrue as of the 30th day following the date the claim is presented by the claimant to the insurer for payment. Where a claim is timely denied, interest shall accrue as of the date an action is commenced or an arbitration requested, unless an action is commenced or an arbitration requested within 30 days after receipt of the denial, in which event interest shall begin to accrue as of the date the denial is received by the claimant. See, 11 NYCRR §65-3.9(c.) The Superintendent and the New York Court of Appeals has interpreted this provision to apply regardless of whether the particular denial was timely. LMK Psychological Servs. P.C. v. State Farm Mut. Auto. Ins. Co., 12 NY3d 217 (2009.)

C. Attorney's Fees

The insurer shall also pay the applicant for attorney's fees as set forth below

Applicant is awarded statutory attorney's fees pursuant to the no fault regulations. For cases filed after February 4, 2015 the attorney's fee shall be calculated as follows: 20% of the amount of first-party benefits awarded, plus interest thereon subject to no minimum fee and a maximum of \$1,360.00. See 11 NYCRR §65-4.6(d.)

- D. The respondent shall also pay the applicant forty dollars (\$40) to reimburse the applicant for the fee paid to the Designated Organization, unless the fee was previously returned pursuant to an earlier award.

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.

06/17/2025
(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:
8d78a78a21197c795c348ec9dc33bf58

Electronically Signed

Your name: Anne Malone
Signed on: 06/17/2025