# The No Surprises Act's Patient Safeguards Are Under Threat

## Could Someone Please Lend Elevance a Calculator?

### Background

Elevance's Chief Financial Officer (CFO) told investors the *No Surprises Act*'s Independent Dispute Resolution (IDR) process is responsible for 30% of higher healthcare system costs. A close look at Elevance's own numbers – a look Elevance's own CFO should have probably taken – shows something quite different, however: Elevance's math is significantly wrong. In fact, it doesn't even come close.

### A Calculator Would Have Helped

In 2026, Elevance hiked premiums 9% for $14.8 billion in additional revenue. Elevance did the math for us (which we appreciate) but then seem to have lost their calculator.

According to CMS, 8% of the 2.3 million IDR disputes in 2025 involved an Elevance plan. If IDR is to blame for 30% of higher costs, as Elevance claims, it would also be responsible for 30% of Elevance's premium increase – or $4.44 billion. And that means Elevance would have paid an average of $24,153 on each of its IDR disputes. But the average IDR award was $2,400, one-tenth that amount!

| ELEVANCE'S PREMIUM REVENUE | |
|---|---|
| Elevance 2026 Avg. Commercial Premium Increase | 9% |
| Elevance's 2025 Commercial Premium Revenue | $164,600,000,000 |
| Elevance's 2026 Premium Revenue (est.) | $179,414,000,000 |
| Elevance's New Premium Revenue in 2026 | $14,814,000,000 |
| **30% of Elevance's Premium Hike for 2026** | **$4,444,200,000** |

| ELEVANCE'S IDR VOLUME | |
|---|---|
| Total IDR disputes (CY2025) | 2,300,000 |
| Elevance's share of IDR disputes (CMS) | 8% |
| **Elevance's IDR disputes (CY2025)** | **184,000** |

### It Gets More Awkward

CMS data shows that arbitration paid providers roughly $1.1 billion industry-wide in 2024 across every insurer in the U.S. And yet, Elevance is asking premium payers to believe its own company alone incurred $4.44 billion in NSA-driven costs – more than four times what the entire U.S. insurance industry paid out through arbitration.

Either Elevance is a uniquely unlucky outlier, or someone reached for a bigger number than the facts support.

### Elevance, Show Your Work

Before decisionmakers rely on Elevance's figures, they should compel Elevance to show its work. Specifically, Elevance should be asked to release any calculation showing that arbitration produced $4.44 billion in costs from its 184,000 disputes, that its NSA-related costs exceed the entire industry by more than 4 times … and how much of its multi-billion dollar premium increase is attributable not to medical, administrative, or NSA costs – but to the insurance giant's extraordinary profits instead.

**Don't Let Insurer Misinformation Dismantle the NSA's Safeguards**

AMERICANS FOR FAIR HEALTH CARE