

NSA Abuse by Insurers is a Threat to Patients & Providers

Big Insurance Strikes Out

Courts Are Ruling Against Corporate Health Insurers – Again and Again (and Again)

Background

In 2020, Congress passed and President Trump enacted the *No Surprises Act* (NSA) to protect patients from unexpected out-of-network medical bills and create the Independent Dispute Resolution (IDR) process, which empowers neutral, third-party arbiters to fairly resolve payment disputes between insurers and providers.

But Big Insurance apparently doesn't want fair resolution of payment disputes.

Flush with the more than [\\$1.3 trillion](#) they rake in from employers, workers, and families in the form of ever-increasing premiums, insurance corporations are spending enormous sums on media, lobbying, and legal action. Their goal is simple: to discredit the IDR process established by Congress so insurers can pay as little and profit as much as possible. Towards that troubling end, they are filing frivolous lawsuits to smear providers, intimidate medical practices, and undermine the IDR process, all while clogging the courts.

The Courts Strike Back

Despite their huge resources, **Big Insurance has struck out.** In recent weeks, the courts weighed in – and the results expose why insurers should spend money on patients instead of on lawyers, lobbyists, and publicists:

STRIKE 1: Anthem Blue Cross v. HaloMD

On April 9, 2026, the U.S. District Court for the Central District of California [dismissed every claim](#) brought by Anthem Blue Cross, clearly rejecting the insurance giant's attempt to thwart the IDR process Congress created – simply because it makes Anthem to pay fairly and appropriately for care.

STRIKE 2: Aetna Health v. Radiology Partners

On April 16, 2026, the U.S. District Court for the Middle District of Florida [summarily threw out](#) Aetna's attempt to use litigation to unwind IDR outcomes and skirt its obligation to pay the awards that independent arbiters had ordered Aetna to make for the care needed by and delivered to its enrollees.

STRIKE 3: UnitedHealthcare v. Northstar Anesthesia

On April 28, 2026, the U.S. District Court for the Eastern District of Pennsylvania [shut down](#) United's lawsuit against favorable IDR awards, noting that just because "the insurer does not like the way Congress mandated the protocol for resolving reimbursement disputes," lawsuits are not the remedy.

As Wendell Potter [said](#), "A law meant to protect patients and equalize bargaining power is being weaponized by insurers to suppress those who question insurer payment practices and, in doing so, to silence the underdog." He's right – and Big Insurance is wrong. Time will tell if they hear what courts are telling them.