

# NSA Implementation Issues Are Failing Patients & Providers

## Payers versus Breast Cancer Awareness Month

### Background

Since 1985, the United States has brought special attention to breast cancer due to its widespread prevalence. Nearly one-third of all newly diagnosed cancers in women every year are breast cancer, and an estimated 1-in-8 American women are projected to develop invasive breast cancer at some point in their lives. As a result, the nation has rightly emphasized the vital importance that awareness and early detection can play in survival. That's why October has long been designated Breast Cancer Awareness Month, with many groups leading the way to help Americans learn more about this disease, the risk factors they and their loved ones face, and the importance of early screening. Despite this, **some payers are putting breast cancer patients at risk.**

### Payers Are Denying Coverage for Breast Cancer Screening

In previous [Impact Alerts](#), AFHC has revealed evidence of payers acting in a manner contrary to the letter and spirit of the *No Surprises Act*. These exposés include denial of NSA-covered services to [at-risk patients](#), [cost-shifting](#) to patients, [ignored](#) IDRE determinations, [financial ties](#) with IDREs, and [slashed](#) reimbursement rates.

As another example of documented NSA non-compliance, **some payers are denying coverage for breast cancer screening.** AFHC members have compiled numerous examples of breast cancer screenings being denied, with payers' rationale that the screening was provided by an out-of-network clinician. However, many of these screenings were delivered at in-network facilities and therefore protected by the NSA. Additionally, as detailed in AFHC's [national survey](#) of more than 48,000 clinicians, clinicians are frequently being pushed out-of-network by the payers themselves due to slashed payment rates and contract terminations. As a result, enrollees are being forced to bear the cost of the breast cancer screening they need (see below).

Claim Overview			
Claim Number	Member Name	Member ID	Patient Account Number
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Current Claim Status	First Date of Service	Total Billed	Adjudication Status
<b>Finalized</b>	<b>07/06/2023</b>	[REDACTED]	<b>Out-of-Network</b>

  

Billing Summary			
Total Billed	Total Adjustments	Total Patient Responsibility	Total Paid
<b>\$346.00</b>	<b>\$0.00</b>	<b>\$346.00</b>	<b>\$0.00</b>

(Supporting documentation for this and numerous other examples is available upon request.)