

Exposing Insurers' "Shared Savings" Kickback Scheme

It's Time to Stop the "Shared Savings" Kickback Scheme!

Americans for Fair Health Care (AFHC) has been [raising awareness](#) about a serious problem: the "Shared Savings" Kickback Scheme. Thanks to inquiries and investigations, this assault on the *No Surprises Act* (NSA) is now the focus of [Congressional scrutiny](#) and [media coverage](#). Due to its threat to patients, providers, and employers, **the "Shared Savings" Kickback Scheme must be stopped!**

What Is the "Shared Savings" Kickback Scheme?

Insurers and third party administrators (TPAs) are driving up healthcare costs for employer-funded health plans by charging a hefty fee based on the "savings" supposedly achieved on out-of-network care. The "savings" are alleged based on the difference between an out-of-network provider's billed charge and the amount ultimately paid to the provider. The insurers/TPAs then impose a fee of 30-50% against those "savings." Here's the rub: the "savings" are fictitious because insurers/TPAs rarely, if ever, pay the full charges billed by out-of-network providers. As a result, insurers/TPAs are making *billions* in additional profit by pushing and keeping providers out-of-network, low-balling the payments made to them, and charging employers and employees more.

Who Does the "Shared Savings" Kickback Scheme Hurt?

This scheme is putting millions of Americans at risk, shortchanging providers, and costing employers billions:

- [Employees and families](#) face higher out-of-pocket costs and are losing access to in-network care.
- Low-income, vulnerable [communities](#) are especially threatened by insurers' fee scheme and access loss.
- The "shared savings" kickback causes many [employers and their employees](#) to pay more for coverage.
- Already [struggling medical practices](#) are not receiving fair payment and losing access to their patients.
- NSA's patient protections are being undermined by this scheme's manipulation of [QPAs](#) and [arbitration](#).

Congress and Media Are Paying Close Attention

Already, concerned lawmakers are pressing insurers to explain their behavior, and major media – such as *The New York Times* – are exposing the scheme's impact in hard-hitting articles like these:

- "Insurers Reap Hidden Fees by Slashing Payments. You May Get the Bill." ([link](#))
- "Collusion in Health Care Pricing? Regulators Are Asked to Investigate." ([link](#))
- "Senators See Possible Conflicts of Interest in Health Care Pricing Tools" ([link](#))

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Patients and providers shouldn't lose the security of in-network access, employers shouldn't be burdened with billions in extra charges, and insurers/TPAs shouldn't be rewarded for disrupting care networks. That's why we call on Congress to **Stop the "Shared Savings" Kickback Scam!**