FACT CHECK FRIDAY

WHY INSURERS LOSE SO MANY IDR DISPUTES

MYTH: Insurers say arbitration is broken because providers prevail 86% of the time.

FACT: One in three of those "wins" is an insurer forfeit — no offer at all, or an offer of $1 or less.

WHY INSURERS LOSE IN ARBITRATION

FACT: Insurers forfeit 1 in 3 IDR disputes by not showing up or offering $0 or less than $1 as payment for covered medical services.

Share of 2025 federal IDR disputed line items, by insurer behavior (CMS data)

#1 · INSURERS ARE AWOL

Didn't submit an offer — **24.5%**

Nearly 1 in 4 disputes: no offer, no award — an automatic loss.

#2 · INSURERS PITCH LOWBALLS

Offered $1 or less — **8.2%**

Another 8% include "offers" of $1 or less.

#3 · INSURERS DON'T PROVIDE DATA

No supporting documentation — **30%**

Arbitrators rely on both sides to make their case. Yet, according to industry analysis, insurers failed to provide supporting information in 30% of IDR disputes.

SOURCE CMS Federal IDR Public Use File, 2025 (ASA/ACEP/ACR analysis of insurer offers and defaults) · #3: industry analysis of 2025 disputed line items

MAJOR EMPLOYERS HAVE CAUGHT ON

6
MAJOR EMPLOYERS ARE SUING UNITED FOR SELF-DEALING

$1.8B
IN ALLEGED "SHARED SAVINGS" FEES PAID TO HEALTH PLANS FOR UNDERPAYING PROVIDERS

50%
OF SUING EMPLOYERS SAY UNITED GAVE NO USABLE CLAIMS DATA

2,500+
UNITED-OWNED PROVIDERS OVERPAID

United denies it all. But one thing is undeniable: the No Surprises Act's loudest critic has very serious problems of its own. **In court.**

Aramark Services et al. v. UnitedHealth Group et al., No. 2:26-cv-00949 (E.D. Tex.), filed Oct. 20, 2026. Allegations in the complaint; United denies them.

A QUESTION FOR EMPLOYERS

Employers pay insurers to manage their claims. **So why are those insurers forfeiting one in three disputes and pocketing "shared savings" for underpaying your doctors?** Six large employers have caught on.

1 in 3 IDR DISPUTES INSURERS FORFEIT OUTRIGHT

6 EMPLOYERS NOW SUING UNITED FOR SELF-DEALING ↑

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