

NSA Implementation Issues Are Failing Patients & Providers

Investigate Anthem!

Background

Anthem Blue Cross Blue Shield [recently announced](#) yet another policy attacking out-of-network providers. Specifically, Anthem's latest tactic threatens to penalize facilities that use out-of-network providers to care for Anthem members.

Instead of contracting fairly with independent medical groups, Anthem is using below-market rates that do not sustain high quality patient care, a dynamic that drives many physicians out of network in the first place.

Anthem threatens hospitals who use out-of-network radiology providers

RADIOLOGY BUSINESS

October 23, 2025

Why It Matters

Subjected to this abuse, providers are being forced to seek relief via the No Surprises Act (NSA) Independent Dispute Resolution (IDR) process. There, neutral third-party arbiters overwhelmingly determine insurers like Anthem substantially underpay providers. As a result, **Anthem's new strategy is to threaten and exploit already vulnerable hospitals to enforce Anthem's unfair tactics.** Often operating on razor thin margins, many hospitals simply cannot shoulder more cuts. By threatening them with payment reductions unless they block out-of-network providers, Anthem's policy aims to coerce hospitals into pressuring provider groups to accept in-network rates that are not sustainable.

Beginning Jan. 1 in 11 states, Anthem will impose an administrative penalty equal to 10% of the allowed amount on a facility's claims that include out-of-network providers. These facilities will also be at risk of termination from Anthem's provider network..."



October 31, 2025

Of great concern, this strategy is being used in lieu of good faith negotiations. Unwilling to negotiate fairly, insurers are forcing providers out of network. Indeed, [AFHC's 2025 Impact Analysis](#) reveals that *nearly one-in-five* provider groups were subjected by insurers to unilateral take-it-or-leave-it contract amendments containing unrealistic reimbursement rates in 2024.

Congressional Investigation is Needed

There is simply no justification for abusive tactics such as the one now being deployed by Anthem.

Congress should investigate this policy to determine why Anthem is using coercive tactics and threatening hospitals instead of engaging in good faith negotiations.