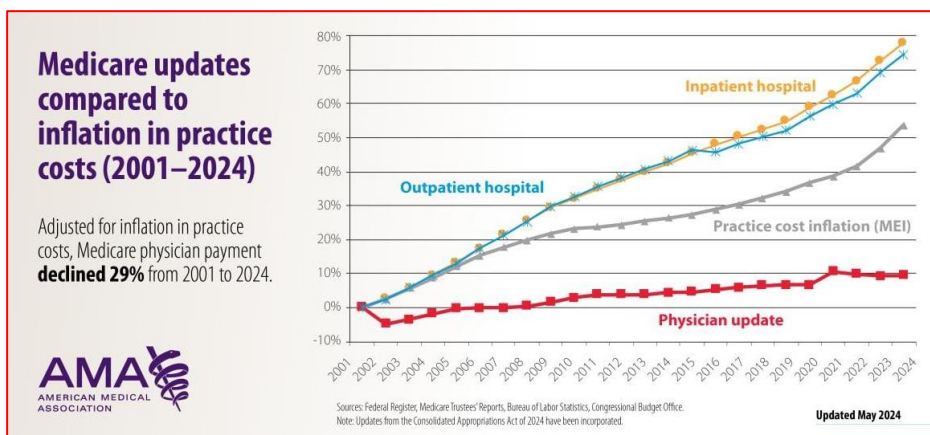


NSA Implementation Issues Are Failing Patients & Providers

How Insurer Abuse Exacerbates Medicare Cuts

Background

The just-released Medicare Physician Fee Schedule for 2025 proposes a **2.8% cut** – making it the fifth time in as many years Medicare physician reimbursement has been hit with a steep reduction since 2020. As the AMA reveals in this troubling chart, Medicare physician payment is actually effectively *declining*. With the cost of delivering healthcare rising, Medicare reimbursement is failing to keep pace with practice cost inflation.



The Impact of Insurer Abuse

Against this backdrop, it is more important than ever for insurers to make fair and stable payments. Physician practices have generally been able to withstand prior Medicare cuts due to the availability of reasonable insurer reimbursement. Since implementation of the federal *No Surprises Act*, however, insurers have been manipulating the law in ways that are adding tremendous strain to the healthcare delivery system. As documented by AFHC [Impact Alerts](#), these tactics include [slashing](#) reimbursement rates, [shifting costs](#) to patients, [ignoring](#) arbitration decisions, and the infamous [“Shared Savings” Kickback Scheme](#) that is being highlighted by AFHC and [leading physician professional societies](#). In addition, AFHC’s national [survey](#) of nearly 50,000 clinicians demonstrates this abuse extends to canceling commercial contracts – putting in-network care access in jeopardy. Specifically, the AFHC survey documents the following:

- **100%** of providers have been threatened with contract termination – on average, **16** times.
- **81%** of providers have had an average of **9** in-network contracts terminated by payers.
- After they terminated contracts, payers cut payment rates by an average of **52%**.

Congress Must Stop Insurers from Exacerbating Medicare Cuts

Members of Congress are deeply concerned about the impact Medicare cuts have on patients and providers. While they work to fix the Physician Fee Schedule, it’s essential that insurers be made to stop their abuse and once again make fair and stable payments. **Congress, End Insurer Abuse!**