

FACT CHECK FRIDAY

NO INSURERS, THE NSA HAS **NOT** RAISED COSTS

Big Insurance claims the No Surprises Act is driving up costs. Federal data say the opposite. The fact is, since the law took effect, payments for covered services have fallen and patients pay far less out of pocket.



FEDERAL DATA: NSA IS DRIVING COSTS DOWN

FACT: Payments and Patient Expenses Are Now Substantially Lower

Percent decline over each period

GAO · In-network payments, 2019–2023

Emergency services  ↓ 20.1%

Diagnostic radiology  ↓ 9.4%

Anesthesiology  ↓ 9–11.9%

↓
9.0–20.1%

ASPE · Emergency-service payments, 2019–2022

In-network  ↓ 35%

Out-of-network  ↓ 38%

↓
35–38%

ASPE · Patient out-of-pocket costs, 2019–2022

In-network ER care  ↓ 32%

Out-of-network ER care  ↓ 54%

↓
32–54%

ASPE · Claims billed out of network

Emergency services  ↓ 24%

↓
24%

SOURCE GAO-26-107169 (Feb 19, 2026) · ASPE, NSA Third Report to Congress (Feb 9, 2026)

BY THE NUMBERS



Meanwhile, Big Insurers are pocketing unprecedented profits.



\$4.1B

UNITEDHEALTH PROFIT
IN Q3 2026



+75%

UNITEDHEALTH PROFIT
GROWTH, Q3 2026 VS. Q3 2025



\$3B

UNITED HEALTH REDUCED
SPENDING ON MEDICAL CARE



2.5M

FEWER PEOPLE COVERED
WHILE PROFITS SOARED

GAO-26-107169 (Feb 19, 2026); ASPE (Feb 9, 2026); UnitedHealth Group Q3 2026 results; W. Potter, Health Care Uncovered (Oct 13, 2026); WSJ via Becker's, \$15B in IDR payouts in 2025 (Jul 22, 2026); CMS Federal IDR PUF



FOLLOW THE MONEY

United Health's 2026 Q3 profit is more than **all IDR awards to all providers nationwide in any quarter — ever.** It makes one wonder: **who is really responsible for rising healthcare costs?**

\$4.1B UNITEDHEALTH PROFIT, Q3 2026

≈\$3.75B IDR AWARDS, ALL PROVIDERS, ONE QUARTER