

Exposing Insurers' "Shared Savings" Kickback Scheme

"Shared Savings": Fleecing Struggling Communities

The "Shared Savings" Kickback Scheme

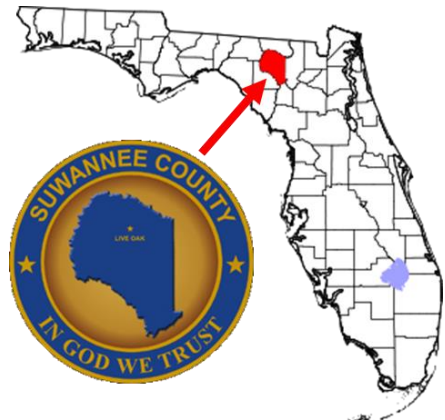
As detailed in [Stop the "Shared Savings" Kickback Scheme!](#), some insurers are terminating in-network contracts in order to reap billions of dollars in additional profits. Specifically, insurers are committing the following acts:

- Insurers push providers out of network by slashing reimbursement and terminating contracts.
- Once the provider is out of network (where rates have historically been higher than the discounted rates in-network), insurers tell employers that costs will go up because the provider is no longer in-network.
- Insurers then stick it to employers: the insurers say if they succeed in reducing the provider's rates, they get a kickback fee ranging from **30-50%** of the resulting "savings" – *even though the insurers pushed the providers out of the network in the first place and never intend to pay the higher out-of-network rates!*

"Shared Savings" Fleeces Struggling Communities

While insurers' "Shared Savings" Kickback Scheme poses a serious risk to all Americans, low-income communities are in particular danger. Consider Suwannee County, Florida for example. According to the [U.S. Census Bureau](#), Suwannee County's population is significantly poorer and more challenged than the nation. In fact, 18.9% of Suwannee County residents live in poverty and 16.1% have a disability, compared to 11.5% and 8.9%, respectively, of Americans.

Adding insult to injury, Suwannee County is also being hit with a "shared savings" kickback scheme. Specifically, United HealthCare is imposing a **35% kickback fee** on the Suwannee County School Board. Just as alarming, United's kickback is much as **\$17,500 per claim** – in a county where the per capita income is just [\\$24,991!](#)



fee
35% of the Savings Obtained. Savings Obtained means the amount billed by a health care provider minus the final amount paid to the health care provider pursuant to the out-of-network program selected by the Plan which includes amounts payable by the Participant.
The Fee per individual claim will not exceed \$17,500.

Source: Suwannee County School Board contract with United Healthcare (publicly posted [here](#))