

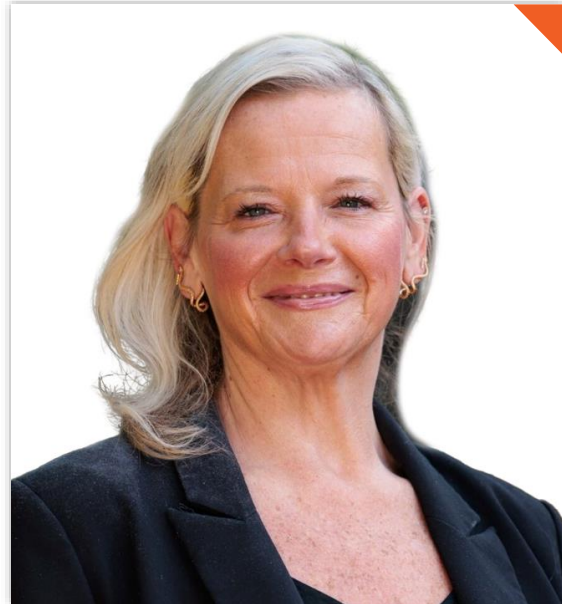


MYTH BUSTERS

Independent Dispute Resolution Edition

Expert Discussion of the word on the street in IDR LAND

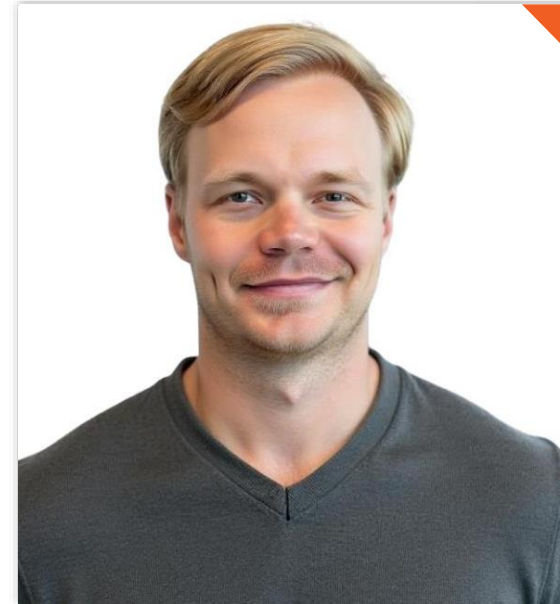
Speakers



Shanna Howe

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Agenda Items

1 IDR 101

2 Myths & Truths

3 Comprehensive Payer Strategy

4 360 RCM: Benefit of Holistic Vendor Partnerships

Introduction to the No Surprises Act (NSA)



What does this mean for Providers?

The Positives ...

Lucrative Reimbursement

- ▶ IDR outcomes are favorable for providers and are reimbursed at an average of 3-4x Medicare

Stronger Contracting Leverage

- ▶ Most IDR awards are materially higher than market contract rates, providing leverage to contract at a savings to the payer

Patient Protection

- ▶ Patient responsibility is based on the payor's initial payment (minimal) and is not affected by engaging in IDR

The Negatives ...

Impact on Reimbursement Rates

- ▶ Providers found that payers could lower out-of-network reimbursement rates, affecting their financial stability.

Incentives to Stay In-Network

- ▶ The changes created an unfair incentive for payers to exclude providers from networks, limiting patient choices.

Financial Burden on Providers

- ▶ Providers were left with the financial responsibility for services rendered, impacting their operations significantly.

Myths & Truths



Introducing No Surprises Act Independent Dispute Resolution (“IDR”) New, Highly Lucrative & Underutilized

IDR is an opportunity to push back against payors ...

Big opportunity, big challenges

- In effect as of 2022, broken until late 2023
- IDR is very burdensome & time consuming, but worth it
- Unique opportunity: 3rd-party arbiter decides reimbursement

Antidote to declining INN reimbursement

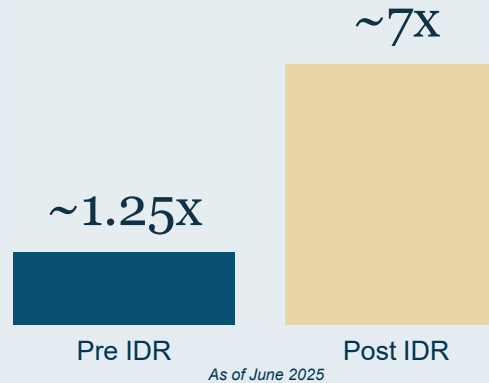
- IDR is an alternative to poor in-network contracts ...
- ... and provides leverage to pressure payors in negotiations

The patient is 100% protected

- Patient responsibility is based on the payor’s initial payment (minimal) and is not affected by engaging in IDR

... and realize lucrative reimbursement ...

Reimbursement as a Multiple of Medicare

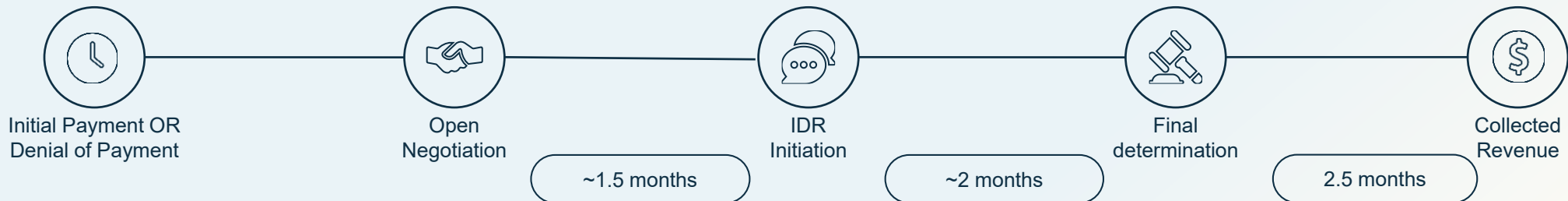


... yet only a fraction of providers engage

% eligible claims submitted to IDR



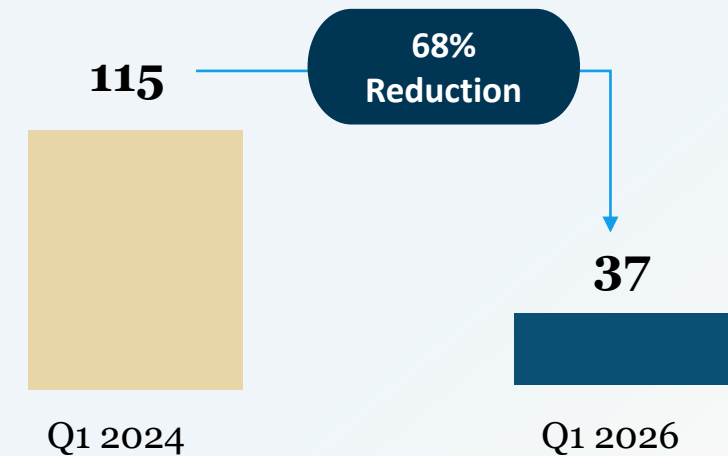
IDR PROCESS MILESTONES & TIMELINES



Are IDR backlogs still huge, and delays still lengthy?

- ▶ **Truth:** No, IDR timelines have improved immensely
- ▶ Increased IDRE sophistication
- ▶ More IDREs
- ▶ Process clarifications
- ▶ Providers contributing to a streamlined dispute process
- ▶ However, collections still take longer than they are supposed to

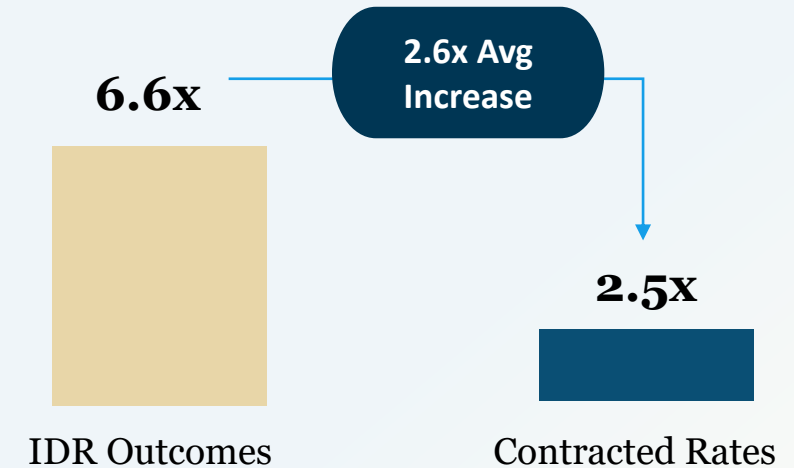
Business Days in IDR



Can providers use IDR as contract negotiation pressure?

- ▶ **Truth:** Yes, IDR is an effective tool for INN negotiation
- ▶ IDR awards exceed in-network reimbursements
- ▶ Payers typically pay the process fees (add up!)
- ▶ Success stories “from the field”

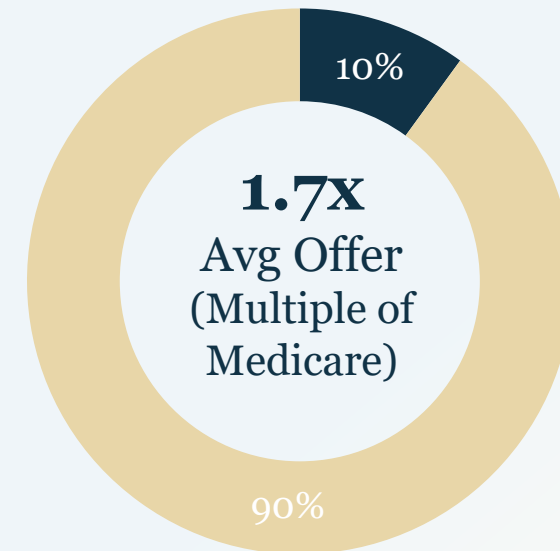
IDR Outcomes vs. Contracted Rates



Are payers engaging in the open negotiation period?

- ▶ **Truth:** No, but there is hope with small payers and re-pricers
- ▶ Payers offer sub-par reimbursement in open negotiation, or don't respond at all...
- ▶ ... but then offer significant increases during IDR
- ▶ Hypothesis: not enough payor infrastructure

Payor Engagement in Open Negotiation

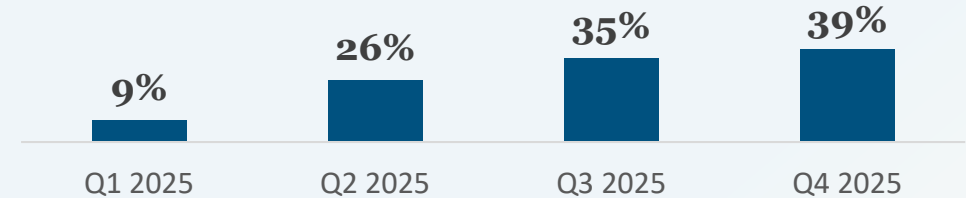


■ No Offer ■ Offer

Are payers complying with IDR awards?

- ▶ **Truth:** For the most part, but eligibility is crucial
- ▶ Let's be clear: payers don't naturally comply with IDR awards
- ▶ ... it requires follow-up and close tracking
- ▶ The main underlying reasons are payers protesting eligibility and too elevated outcomes. Expertise matters and drives collections!

Payor Compliance Over Time



70%
IDR Awards
actually paid out

Is the evolution of IDR provider friendly?

- ▶ **Truth: For the most part, but eligibility is crucial**
- ▶ IDR is not going away based on conversations with politicians, the CMS, providers, and payers
- ▶ But payers will continue to put resources behind the process, which will drive outcomes down
- ▶ Near-term changes will also practically narrow the claims going into the process to truly eligible ones only (positive in our view), and force payers to comply with awards

A History of Legal Battles: The Texas Medical Association's Multi-Lawsuit Campaign under the No Surprises Act

Murphy Introduces Bipartisan, Bicameral Legislation to Improve Enforcement of No Surprises Act

Health Brief from WP Intelligence

The arms race over surprise bills

Big Surprise for The No Surprises Act: Study Shows Insurer Benchmark Dangerously Lower Than In-Network Rate

AHA urges Elevance Health to rescind Anthem's 'Nonparticipating Provider Policy,' citing harm to patient care access

Congress of the United States
Washington, DC 20515

December 18, 2025

Anthem hits 11 Prime Healthcare hospitals with No Surprises Act lawsuit

Comprehensive Payer Strategy



Combining IDR with Payer Strategy

Comprehensive Payer Strategy

- ▶ Integrating IDR into a broader payer strategy enhances overall financial outcomes for healthcare providers.
-

In-Network Contracts

- ▶ Successful IDR outcomes for high-volume payers can lead to securing favorable in-network contracts, improving profitability.
-

Revenue-Optimization Tool

- ▶ Combining strategies for IDR with payer contracting and reimbursement transforms IDR into a powerful revenue optimization tool for healthcare providers.
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Holistic Approach

- ▶ When providers incorporate IDR into a broader payer strategy, it becomes more than a dispute tool – it becomes a strategic advantage that reshapes negotiations, strengthens contracting power, and drives better outcomes

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360 RCM: Benefit of Holistic Vendor Partnerships





RCM Company and IDR Vendor Collaboration

Strategic Collaboration

- ✓ Ventra Health and Radix Health collaborate strategically, leveraging their strengths to enhance healthcare delivery and client services.

Revenue Enhancement

- ✓ The collaboration aims to increase revenue through streamlined processes and improved payer relationships, benefiting healthcare providers.

Simplified Processes

- ✓ By simplifying processes, Ventra Health and Radix Health make effective solutions more accessible to their clients at scale.

Technology and Expertise Integration

- ▶ **Merging Data Insights:** We leverage proprietary data insights to enhance decision-making processes and improve reimbursement outcomes.
- ▶ **Efficient Claim Batching:** Our technology allows for efficient batching of claims, significantly speeding up the reimbursement process.
- ▶ **Quicker Payment Determinations:** With our innovative tech, we achieve quicker determinations on claims, improving cash flow for our clients.
- ▶ **Improving Time to Reimbursement:** Clients experience an average of 48 days in IDR, a significant improvement over traditional processes.





Thank you!