

# Eliminate Hidden Fees in Healthcare Provider Payments

## THE PROBLEM:

Mental health providers face growing barriers to receiving full insurance payments due to hidden transaction fees imposed by managed care organizations (MCOs) and third-party payment processors.

These include:

- Mandatory fees deducted from payments;
- Quicker electronic funds transfer (EFT) payments requiring additional fees; and
- Virtual card payments incurring credit card processing fees.

These unnecessary costs create a “double discount”—reducing provider earnings beyond the agreed insurance reimbursement rates. Current laws prohibit providers from passing these fees to clients, yet MCOs impose them on providers, making insurance participation financially unsustainable. This worsens the mental health workforce shortage and limits access to care.

## THE SOLUTION:



### ELIMINATE TRANSACTION FEES FOR PROVIDERS

Ensure they receive full contracted payments.



### INCREASE TRANSPARENCY

Allow providers to opt out of payment methods with hidden fees.



### SUPPORT TIMELY AND FAIR COMPENSATION

Ensure providers are paid in a reasonable time.

**By removing these financial barriers, we can improve access to mental health care and ensure a sustainable practice environment for providers.**