



Market-Leading NSA Claim Resolution & IDR Defense

The No Surprises Act (NSA) seeks to protect members from surprise medical bills and provides a process for resolving certain out-of-network claims, including Independent Dispute Resolution (IDR) when payment disputes arise.

Why employers should care

27%
of claim
charges¹ fall
under the NSA

These claims are often tied to emergency care and other unavoidable out-of-network services.

Federal IDR data (2025)

88%²
Provider win rate in
IDR determinations

445% of QPA³
Median payment awarded
when providers prevailed

Higher awards can drive higher plan costs.
Effective IDR management helps protect plan savings.

Qualifying Payment Amount (QPA) is a benchmark based on average commercial rates.

Imagine360 delivers market-leading results

Most NSA-eligible claims never advance to IDR. When they do, Imagine360 delivers strong outcomes that help maximize plan savings.

- **Proven RBP methodology** that delivers a defensible alternative to QPA
- **Decades of reimbursement expertise** built through balance bill defense and applied to NSA claims

>90%
of NSA claims
resolved without
negotiation or IDR

39%²
IDR success rate -
(vs. 12% industry
average)

81%⁴
average savings -
(vs. 67% for traditional
commercial)

¹ Based on average RBP plan

² Analysis of IDR reports from CMS; 2025 reporting year (<https://www.cms.gov/nosurprises/policies-and-resources/reports>)

³ <https://www.healthaffairs.org/content/forefront/substantial-costs-no-surprises-act-arbitration-process>

⁴ Average NSA-eligible claim payment as % of initial billed charge

Why Imagine360 succeeds in IDR

Successful IDR outcomes require more than a reimbursement benchmark. Our approach combines rigorous claims analysis, strong reimbursement support, and real-world dispute resolution expertise.

Our approach is built on three key strengths:



Analyze the full claim

Provider charges, quality, market conditions and other factors inform reimbursement decisions.



Build a stronger reimbursement position

Proven RBP methodology and supporting documentation create a defensible position.



Leverage real-world dispute resolution expertise

Decades of reimbursement dispute experience help drive favorable outcomes.

THE RESULT:

Reduced disputes. Better cost control. More plan savings.

Let's connect: imagine360.com/connect

Learn more at imagine360.com/solutions and imagine360.com/out-of-network-out-of-area-coverage.

