

# **Navigating Through Payor Negotiations**

**Presenter: Greg Damron**

# About Me

- Twenty-nine years of health care finance experience
- Twenty-two years as finance executive with AMCs associated with:
  - University of Missouri
  - University of Arizona
  - Medical College of Georgia
  - Duke University
- Big Four public accounting experience
- Certified Public Accountant



# Learning Objectives



Prepare organization for conflict with a major payor

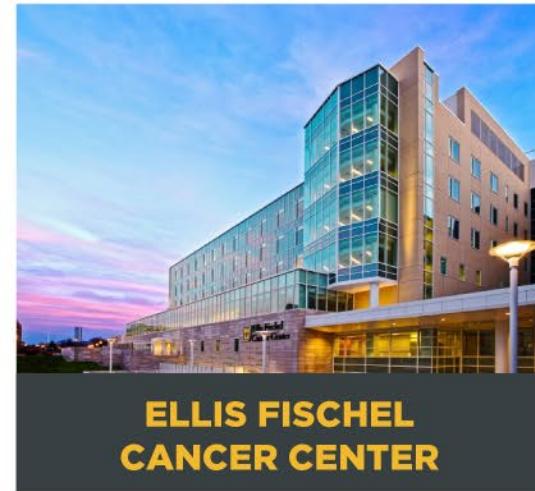
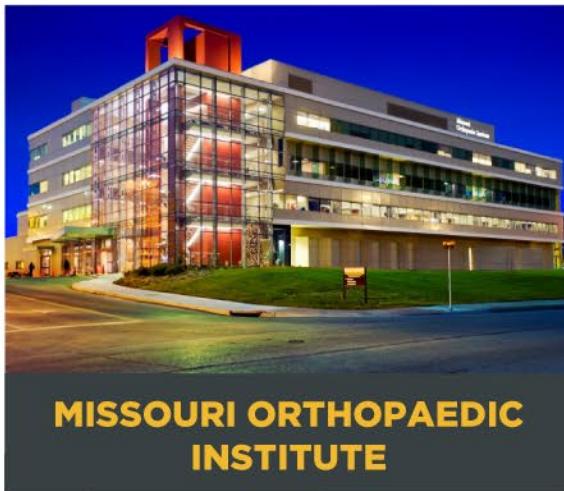


Communicate to stakeholders the complex issues between payors and providers



Mitigate when negotiations do not work out

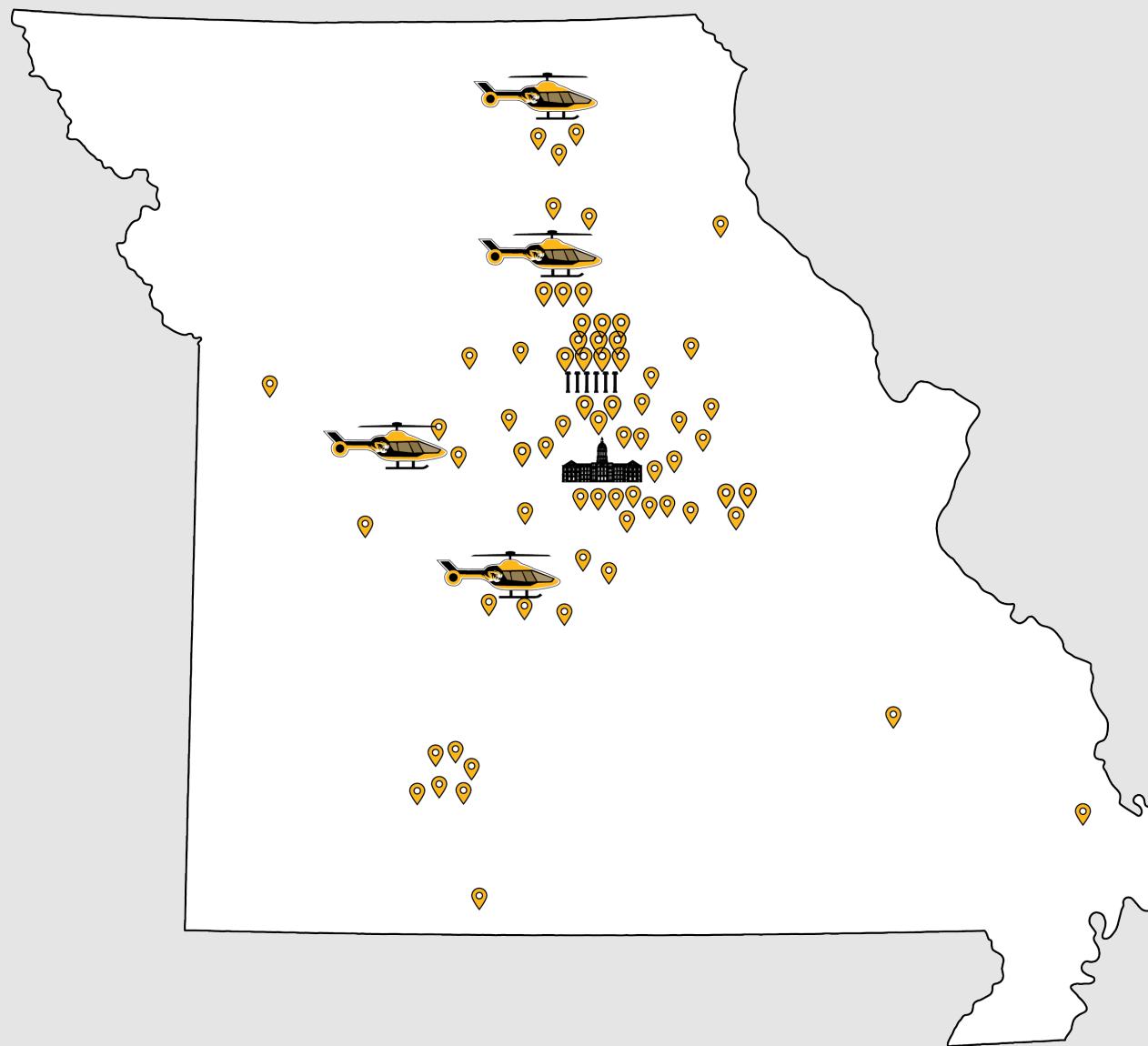
# MU HEALTH CARE



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# The Safety Net for Central Missouri



# MU Health Care's recent experience

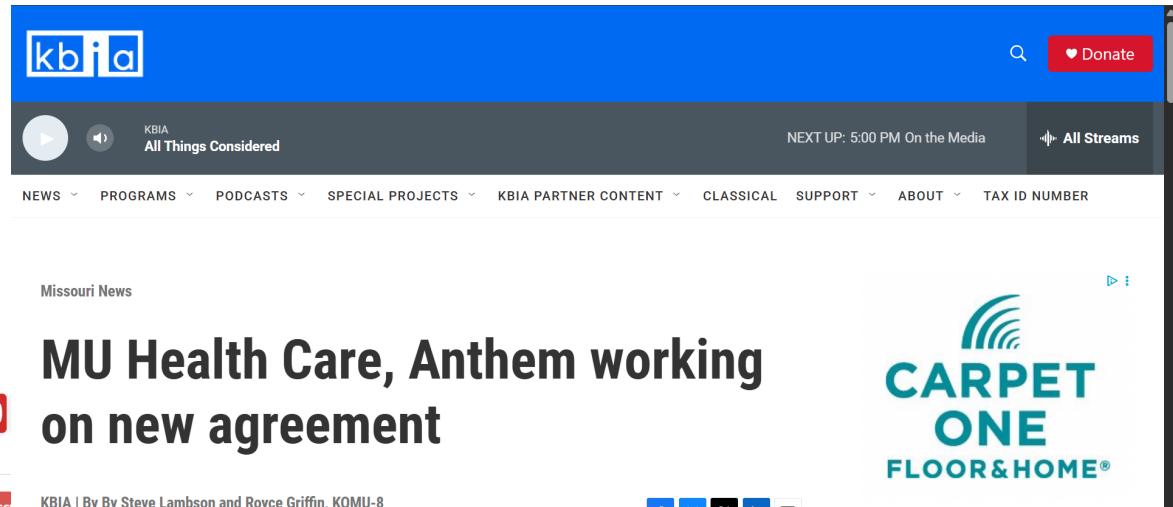
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## MU Health Care and Anthem health insurance contract set to end Tuesday

By Tierney Kugel Mar 31, 2025

Anthem is MU Health Care's largest commercial payor



KBIA All Things Considered

NEWS PROGRAMS PODCASTS SPECIAL PROJECTS KBIA PARTNER CONTENT CLASSICAL SUPPORT ABOUT TAX ID NUMBER

Missouri News

MU Health Care, Anthem working on new agreement

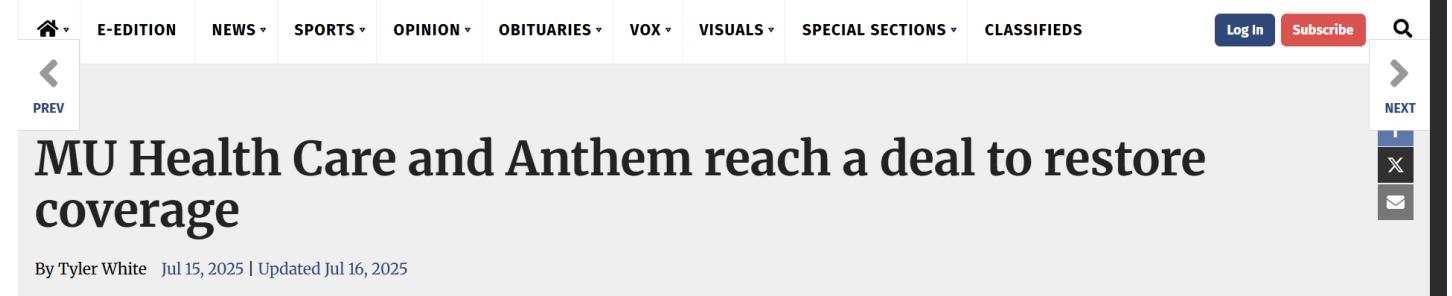
KBIA | By Steve Lambson and Royce Griffin, KOMU-8 Published December 11, 2024 at 4:18 PM CST

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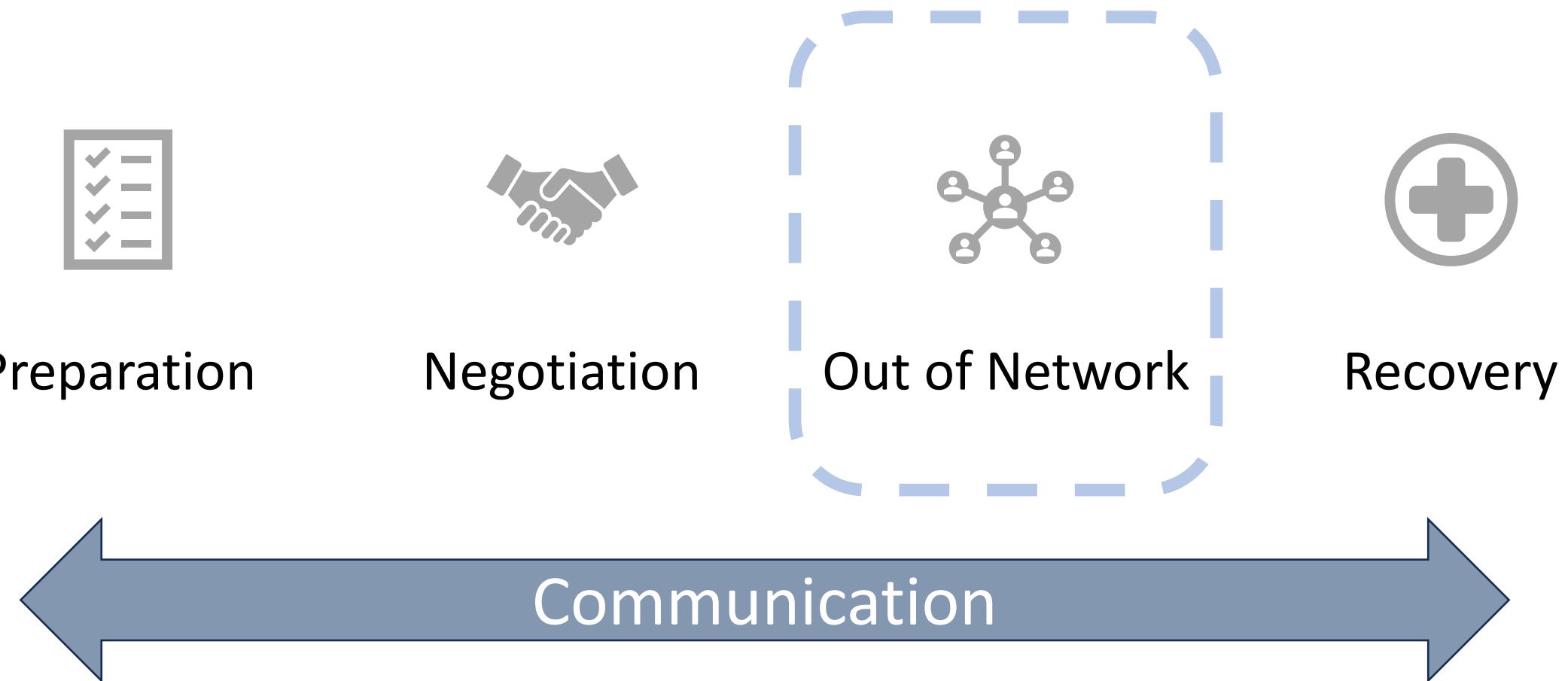
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MU Health Care and Anthem reach a deal to restore coverage

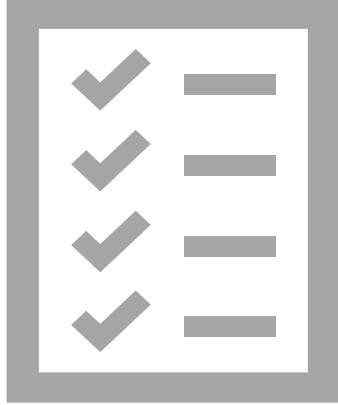
By Tyler White Jul 15, 2025 | Updated Jul 16, 2025

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# Phases



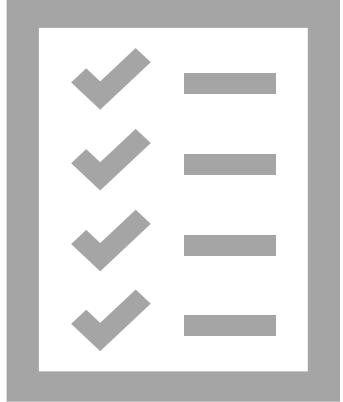
# Preparation



- Homework
- Target
- Alignment

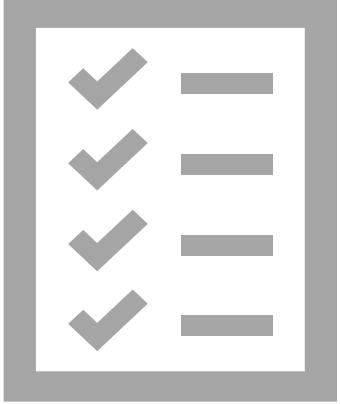
Start Early (6-12 months prior to termination)

# Preparation - Homework



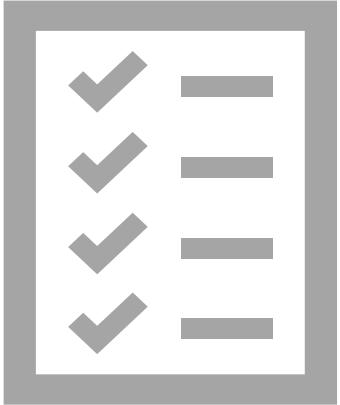
- Price transparency
- Understand your market
- Understand your strengths/weaknesses
- Create your story

# Preparation - Target



- Rates
- Language
- Scope (products, providers)
- Quality Programs
- Open disputes

# Preparation - Alignment



- Board
- Leadership
- Medical Staff
- Employees
- Government
- Patients
- Employers

# Negotiation



- Timelines
- Communication
- Escalation

# Negotiation - Timelines



- 6-12 Months Out: Kick-off, Non-renewal notice
- 90-180 Days Out: Payor Delay, Discuss Patient/member notices
- 90 Days Out: Public notice, media awareness, broker/employer
- 0-60 Days Out: Escalation, media campaign

Mind open enrollment

# Negotiation - Communication



The provider  
has the  
natural  
advantage

- >90 Days out = awareness
- <60 Days out = argue the case
- Be consistent (remember your story)
- Be prepared for ugly (they do this all the time)

# Negotiation - Escalation



- Establish connections early
- Business, not personal

# Out of Network



Planning is  
key

- Keep negotiating
- Keep public pressure up
- OON Billing (IDR)
- Continuity of Care
- Operational/Financial

# Recovery



This can take  
months

- Patient retention/acquisition
- Reputational recovery
- Reverse course on operations
- Negotiation is not over...

**Thank you**