

# Tiered and narrow physician networks

## How to challenge your profile or placement

1. **Review your contract.** Does the insurer have the right to profile physicians and restrict their access to patients? Does the contract specify the appeal mechanism or other physician rights with respect to profiling or tiering? Make sure you do not miss any deadlines.
2. **Request a complete copy of your profile,** the profiling methodology and the data used. If the insurer does not respond, initiate a second contact. Do not accept incomplete information/data from the insurer. You should be given a complete analysis of the data and system used to determine your rating.
3. **Review your profile report carefully:**
  - a. Compare the data referenced in the report with your actual claims/chart data—is the insurer missing vital information or using another physician’s data?
  - b. Are there valid reasons for your practice variation? Examine your data for outlier cases, severity of illness, co-morbidities, unusual demographics and patient compliance problems. If cost efficiency indicators are not properly risk adjusted to control for such differences when they exist, measured physician performance will be inaccurate.
4. **Determine whether the profiling methodology is sound:**
  - a. What is the margin of error? Pay attention to the number of cases used to determine your rating—small sample sizes are the single biggest cause of inaccurate ratings.
  - b. Visit [www.ama-assn.org/go/pfp](http://www.ama-assn.org/go/pfp) for more information on the problems with current efficiency measurement programs and to download “Economic profiling of physicians: What is it? How is it done? What are the issues?” (This report is available to AMA members only.)
5. **Request reconsideration immediately** if the data are incorrect or do not belong to you, or if the profiling methodology has been inaccurately applied to your practice. Follow up with a certified letter, with return receipt requested, identifying the incorrect data or methodological issue. **Make sure you file a formal appeal.**
6. **Show your patients you care,** and educate them about physician profiling activities. Conduct patient satisfaction surveys, and order and display the AMA poster on unfair physician measurement systems. Poster #NC424607 is free to AMA members by calling (800) 621-8335.
7. **Contact your medical associations/societies** if you are unsuccessful in your attempts to reconcile your rating. The AMA has established a Web link to help you easily access contact information on your state and county medical associations. This service is available to AMA members only.

If you believe that an insurer is not providing you with the necessary information or is treating you unfairly, contact the AMA Private Sector Advocacy unit at (312) 464-4835.

