



How to Challenge Your “Profile” or Placement in a Tiered or Narrow Network

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 the system used to determine your rating.
3. Review your profile report carefully:
 - a. Pay attention to the number of cases used to determine your rating – small sample sizes are the single biggest cause of inaccurate ratings.
 - b. Compare the data referenced in the report with your actual claims/chart data – is the insurer using another physician’s data or missing vital information?
 - c. 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. Insurers’ risk adjustment systems are often minimal and expert opinions indicate that all physician risk adjustment systems are woefully inadequate.
4. Determine if the profiling methodology is sound. What is the margin of error? If the insurer considered only a small number of cases, or did not use an adequate risk adjustment system, your result may be statistically invalid. For more information on the problems with current efficiency measurement programs, go to www.ama-assn.org/go/psa and get a copy of the AMA report prepared by J. William Thomas, PhD.
5. Request reconsideration immediately if the data is incorrect, or does not belong to you, or if the profiling methodology is invalid as applied to your practice. Follow-up with a certified letter, return receipt requested, identifying the incorrect data or methodological issue. **Make sure you file a formal appeal!**
6. **Show your patients that you care**, and educate them about physician profiling schemes. Conduct patient satisfaction surveys, and order and display the AMA poster on unfair physician measurement systems (poster #NC424607 free to 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 site](#) to provide you with easy access to contact information on your state and county medical associations. This service is available to AMA members only.
8. If you believe that an insurer is not providing you with the necessary information or is otherwise treating you unfairly, please contact the AMA Private Sector Advocacy Unit at 312-464-4835.