



The Honorable Greg Murphy, M.D.
407 Cannon House Office Building
Washington, D.C. 20515

December 14, 2023

RE: EDPMA Support for the *No Fees for EFTs Act* (H.R.6487)

Dear Representative Murphy:

The Emergency Department Practice Management Association (EDPMA) is the nation's only professional trade association focused on the delivery of high-quality, cost-effective care in the emergency department. EDPMA's membership includes emergency medicine physician groups of all sizes, as well as billing, coding, and other professional support organizations that assist healthcare clinicians in our nation's emergency departments. Together, EDPMA members see or support 60% of all annual emergency department visits in the country.

Although declining reimbursements and rapid inflation affect all clinicians, the impacts of these trends are more pronounced for the emergency medicine community due to the Emergency Medical Treatment and Labor Act's (EMTALA) guarantee that every emergency patient will be seen, regardless of insurance status or ability to pay. While we are proud to play that important role in our nation's safety net, the EMTALA mandate – especially when coupled with underpayment and high levels of uninsured patients – leaves emergency providers with little to no “breathing room” to respond to downward financial pressures of any kind. That includes the imposition of transactional fees by insurance companies.

Last year, the Centers for Medicare and Medicaid Services (CMS) issued [guidance](#) to health plans on the topic of electronic funds transfer (EFT) fees, but medical practices continue to report sizable fees on electronic payments levied by insurers, including by Medicare Advantage plans. These fees may range from 2% to 5% on every transfer and can amount to six-figure – and even seven-figure – annual losses for medical practices, according to data recently gathered by the Medical Group Management Association.

The bipartisan *No Fees for EFTs Act* will help restore one of the threats to medical practice viability by prohibiting health plans from imposing fees on EFTs to healthcare providers. EDPMA thanks you for introducing this legislation, which we strongly support. Thank you for your leadership on this and so many other issues of critical importance to the medical community. If you have any questions or would like any additional information, please contact Cathey Wise, EDPMA's Executive Director, at cathey.wise@edpma.org.

Sincerely,

A handwritten signature in black ink that reads "Andrea Brault".

Andrea Brault, MD, MMM, FACEP
Chair

Emergency Department Management Association