

## Part B Insider (Multispecialty) Coding Alert

### AMA Comes Down On Managed Care Plans

The big health plans are getting bigger and smaller plans are going away--and you could feel the squeeze soon, warns a new study from the **American Medical Association**.

In most health care product markets--95 percent of the individual markets AMA analyzed--a single insurer dominates 30 percent or more of the combined HMO/PPO market share. In more than half the health care markets, a single insurer holds 50 percent or more of the market share, the study finds.

The AMA study raises many palpable concerns. One is the impact that industry consolidation could have on new plans' ability to enter the market and local plans' ability to stay in it. When a small plan's only path to success is to pay more to providers and charge less to consumers than the region's leading insurer, there's little incentive to get into the ring.

Experts also fear that industry consolidation is turning many insurers into monopolies, eroding their financial motivation to develop new or enhanced coverage and reducing the pressure to keep premiums and deductibles within consumers' reach.