



Physicians Caring for Texans

December 4, 2020

Dirk McMahon, CEO
UnitedHealth Group
C/O Kathy J. Richard
kathy_j_richard@uhc.com

Dear Mr. McMahon:

On behalf of the Texas Medical Association (TMA) and our more than 53,000 physician and medical student members, I write to express serious concern regarding UnitedHealthcare's announcement of a physician credentialing and recredentialing policy change. Over the past few days, TMA has received numerous communications from Texas physicians alarmed by the enclosed notice that UnitedHealthcare plans to require physicians to increase their professional liability insurance coverage to participate in your networks.

As reflected in the notice, UnitedHealthcare's increases are both substantial and sudden. This change places yet another financial burden on Texas physicians at a time when medical practices are barely making ends meet due to the severe effects of the COVID-19 public health emergency. **Please provide us with the rationale for this new requirement.**

As you may know, the public health emergency has had a dramatic impact on Texas physician practice viability. According to TMA's [COVID-19 Practice Viability survey](#):

- Six in 10 (66%) of Texas physicians reported their patient volume decreased by more than half, from 51 to 100%. Ninety-one percent of physicians reported their patient volume had decreased by 26% or more;
- Nearly two-thirds (63%) of physicians reported their practice revenue had decreased between 51% and 100%. Eighty-six percent of physicians reported their practice revenue had decreased by 26% or more; and
- Forty-three percent of respondents said they had to draw from their personal funds to counteract medical practice cash flow problems.

We are greatly concerned that UnitedHealthcare would implement such a credentialing requirement during a pandemic emergency. Patient volume and income are down for most practices. Personal protective equipment costs are up substantially. Meeting this demand will further harm physician practices. **Please reconsider requiring physicians to increase their professional liability insurance.**

Sincerely,

Diana L. Fite, MD
President, Texas Medical Association