

COALITION FOR
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**RELIABLE
MEDICAL ACCESS**



BIG, LOWER-48 INSURANCE COMPANIES ARE MEDDLING WITH YOUR ACCESS TO HEALTHCARE



Learn More



Lower-48 insurance companies are trying to abolish Alaska's 80th Percentile rule, a longstanding State of Alaska regulation used to hold insurance companies accountable and protect patients, families and workers from exorbitant out-of-pocket medical costs and surprise medical billing.



Repealing the 80th Percentile Rule Is Bad For Families, Seniors & Patients in Need of Specialty Care

Without Alaska's 80th Percentile Rule, insurance companies have ZERO incentive to negotiate with your doctor. The result – they get to pick the winners and losers in our healthcare system; shrinking our healthcare market, reducing access, and driving specialists out of Alaska. For vulnerable populations like seniors, veterans, and rural residents, this would be catastrophic and would result in less access to care at home.



Without the 80th Percentile Rule, Insurance Companies Have All the Control

If Alaska's 80th Percentile rule goes away, access to reliable medical care in Alaska will be significantly impacted. That's because the 80th Percentile Rule prevents insurance companies from completely controlling Alaska's healthcare system. Without the 80th Percentile Rule, insurance companies have all the bargaining power, deciding which doctors you see, when and where you'll see them, and arbitrarily deciding how much they'll pay.



Alaska's 80th Percentile Rule Protects Patients Access to Care

The 80th Percentile Rule was adopted by the State of Alaska due to the volume of complaints from Alaskans that their insurance companies were not paying their medical bills and Alaskans were left paying more than their health insurance policy promised. It was designed to ensure insurance companies based outside of Alaska do not pay only part of your medical bill and saddle you – the patient – with the remainder.

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JOIN THE CAUSE

State of Alaska regulators shouldn't fold to the pressures of the Big, Lower-48 insurance companies. They should be working to preserve the 80th Percentile Rule, one of the few tools we have to hold the insurance companies accountable, ensure they pay their fair share, and protect Alaska's vulnerable healthcare ecosystem.



Do your research and learn about the many ramifications associated with abolishing Alaska's 80th Percentile Rule



Contact your medical professional for more information on how you can get involved and voice your concerns for the repeal of the 80th Percentile Rule



Share this information with your friends, family and neighbors. Seniors, veterans, rural residents and other vulnerable populations are most at risk if this repeal is allowed to stand



"The [80th Percentile Rule] is a consumer protection that's meant to keep patients from getting a surprise bill for elective and outpatient procedures, and it's been very effective"

Dr. Steven Compton
Alaska State Medical Association



"Without this regulation in place, the insurance company arbitrarily decides what they pay the out-of-network providers. Anything over that amount ends up being billed to the patient."

Kati Harkreader
Alaska Medical Group Management Association



"Without [the 80th Percentile Rule], medical reimbursement rates will get slashed, our ability to hire and retain qualified medical professionals will only get worse, and Alaska's ability to provide quality care here at home will drastically decrease."

Dr. Stephen Baker
Full Spectrum Pediatrics



"If it weren't for Alaska's 80th Percentile Rule, I would've been on the hook for thousands of dollars of out-of-pocket medical costs for my life saving procedure. Now, they are trying abolish the rule that helped me when it mattered most."

Bernie Vannoy
Master Electrician · Wasilla, AK



"As a senior with Medicare, it's hard enough to find reliable medical care in Alaska. Now insurance companies are trying to eliminate the 80th percentile rule, a State of Alaska regulation that promotes competition, helps recruit and retain medical professionals, and ensures insurance companies don't have a monopoly on our healthcare system. The 80th Percentile Rule... helps ensure vulnerable populations like seniors, veterans and rural residents can access specialty care here at home."

Pam Ventgen
Alaska State Medical Association

The Coalition for Reliable Medical Access is a group of diverse Alaska community leaders, small businesses, public and private sector employees, non-profits, medical professionals and concerned citizens with the shared focused of providing reliable access to medical care in Alaska. Together we advocate for maintaining healthcare quality across our state by preserving the 80th Percentile rule, and emphasizing the positive impacts the rule has had on Alaska's unique healthcare market and vulnerable populations.

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