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New study finds physicians accept widely different prices for the same services depending on patient’s insurance company

Peer-reviewed analysis of 5.6 million rates reveals large within-provider price variation, raising questions about healthcare affordability and network design.

WASHINGTON, DC, UNITED STATES, July 28, 2026 /EINPresswire.com/ -- A new research article published in the Interactive Journal of Medical Research finds that physicians frequently accept substantially different commercial prices for the exact same office-based service depending on a patient's insurance plan, even when the provider is the same.

David Muhlestein, PhD, JD, CEO of Simple Healthcare, and Yuvraj Pathak, PhD, VP of Strategy and Research at Simple Healthcare, analyzed approximately 5.6 million negotiated commercial rates from the Transparency in Coverage (TiC) files released by UnitedHealthcare, Aetna, Cigna, and Blue Cross Blue Shield plans. The study focused on the 20 most commonly performed office-based services and found that the average difference between the highest and lowest negotiated rate accepted by a provider for a service was equal to 40% of the service’s Medicare payment rate.

The findings suggest that healthcare spending is influenced not only by which provider patients see, but also by the patients’ health insurance plan.

"Transparency in Coverage data is giving researchers an unprecedented view into how healthcare prices are negotiated," said David Muhlestein, PhD, JD, CEO of Simple Healthcare. “This study demonstrates that even within the same provider, negotiated prices can vary dramatically across insurers. Understanding this variation is essential for employers, policymakers, and others working to improve healthcare affordability.”

The findings have implications for employers designing health benefits, insurers developing provider networks, policymakers evaluating healthcare markets, and researchers studying commercial healthcare pricing. They also demonstrate the growing value of Transparency in Coverage data as a resource for understanding how negotiated prices shape healthcare spending.

About Simple Healthcare
Simple Healthcare is an independent healthcare price and access platform. We build plan-sponsor, advisor, and consumer facing products on top of federal price-transparency data, with no ownership or financial ties to insurance carriers. Our mission is to translate the raw material of the transparency rules into products that patients, employers, and policymakers can actually use.

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