MDL 3121 PROVIDER RECOVERY ACTION

Educational Overview: Out-of-Network Reimbursement Claims Involving MultiPlan & Major Payors

Content as of October 22, 2026

HAVE YOUR OUT-OF-NETWORK CLAIMS BEEN SYSTEMATICALLY UNDERPAID?

If your health system, hospital, or physician practice processed out-of-network (OON) claims through MultiPlan (recently rebranded as Claritev), you may have a claim worth evaluating under federal antitrust law. Plaintiffs allege that major commercial health insurers collaborated with MultiPlan in a "buyers' cartel" to fix, suppress, and standardize provider reimbursement rates, leaving providers underpaid for patient care. These are allegations; the defendants deny them, and nothing has been proven.

THE ALLEGATIONS AT A GLANCE

81.5%
Alleged share of U.S. OON claims repriced via MultiPlan tools

$19B
Alleged annual underpayments to healthcare providers

10 / 10
Top commercial payors alleged to participate

3X
Treble damages available only if liability is proven

RECENT COURT & DOJ DEVELOPMENTS

> *"The defendants' argument amounts to sleight of hand... each third-party payor knows MultiPlan is capable of aligning rates without risk of subscriber loss."*
>
> **— Hon. Matthew F. Kennelly, U.S. District Court Judge**

- **DOJ Statement of Interest:** The DOJ filed a Statement of Interest on how antitrust law applies to shared pricing algorithms. It is not a ruling that any defendant broke the law. Claritev reports the DOJ closed its criminal grand jury on June 17, 2026; a civil inquiry continues.
- **Motion to Dismiss Denied:** The case is in discovery (fact discovery closes Jan. 29, 2027; first trial set for May 1, 2028). **No settlement has been reached.** A California appeals court also revived a related state case (*VHS Liquidating Trust v. MultiPlan*, Sep. 21, 2026).

HOW A DIRECT-ACTION PLAINTIFF (DAP) CASE DIFFERS

FEATURE	CLASS ACTION	DIRECT-ACTION PLAINTIFF (DAP)
Payout Calculation	Standardized formula / shared pool	**Based on YOUR specific financial injury**
Damages Multiplier	Share of any class recovery, if obtained	**Damages trebled only if liability is proven**
Control & Representation	Minimal control over outcomes	**Direct representation by the provider's own counsel**

- **Zero Operational Distraction:** Joining does NOT prevent you from continuing to negotiate or accept MultiPlan payments for ongoing patient care.
- **Simple Audit Process:** Minimal burden on your staff—simply provide your TIN/NPI, and historic claim data will be requested directly from MultiPlan records.

3 STEPS TO EVALUATE A POTENTIAL CLAIM

1 Check Your EOBs
Review Remittance Advices and Explanations of Benefits for MultiPlan, Data iSight, or Viant.

2 Submit TIN/NPI
Allow team assistance to audit your historical claim volume and estimate potential losses.

3 Preserve Data
Issue a standard internal litigation hold to preserve billing and claim records.

CONTACT & SUPPORT

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