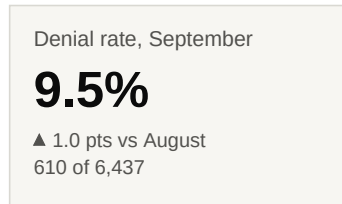


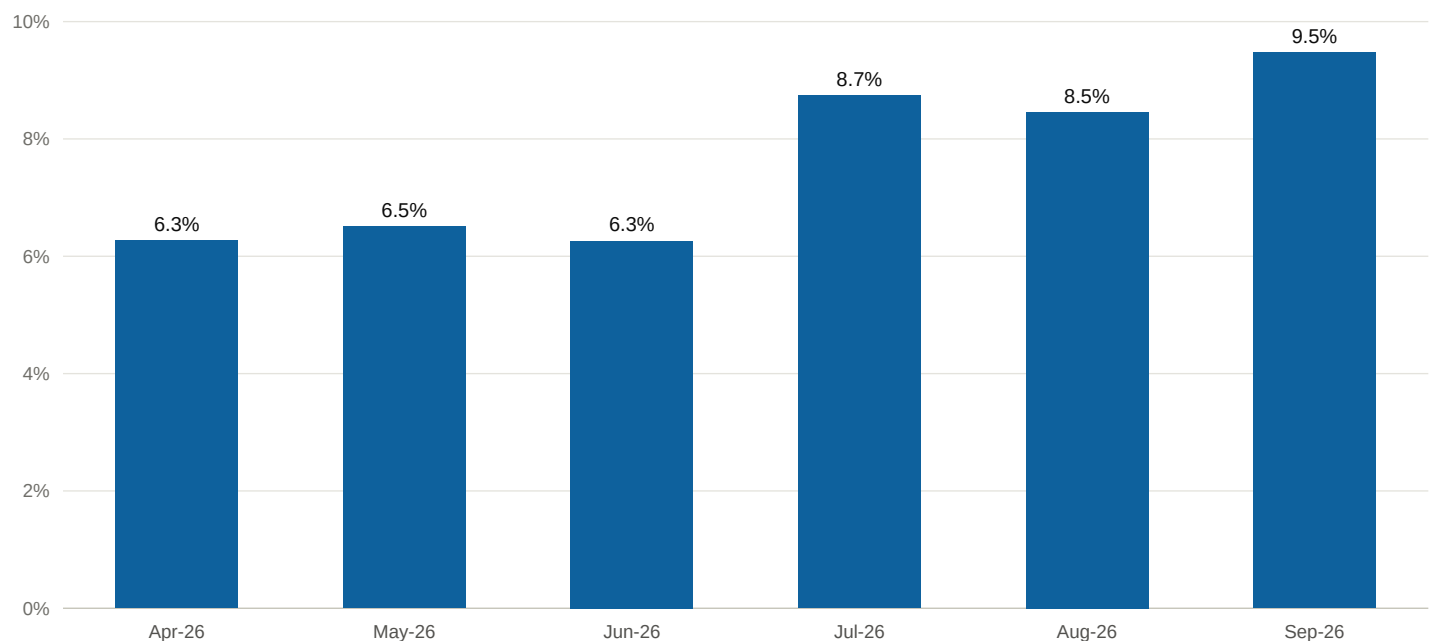
## Denial rate, by date of answer

Lines the first insurer refused, of its answers, by answer date (KPI Money's answers where held)

Last 6 calendar months: Apr-26 to Sep-26



Higher than usual (about 6.7% expected): September 9.5%, up 1.0 points on August and up 3.1 points on September last year; highest in 6 months



By claim, as HFMA counts: a claim the first insurer answered is denied when it refused any line on it; a claim of several lines reads higher than its lines.

How it's calculated: Bottom: every first insurer's answer on a line, by the answer's date. On days KPI Money holds: an electronic (ERA) insurer line-payment, \$0 included, one answer per line per Payment ID as 371.03 and 37.12 make it (the EOB lines 37.12 lists, identical ones once; a payment and its reversal on one Payment ID net, as in 371.03), whose first-insurer test reads eCW's own insurance slot and Processed As code. On earlier days: an insurer row in 371.03 whose Processed As begins "Processed as Primary", or "Denied" from a payer that is not the claim's named second or third insurer. Reversals out. Top: those answers where the insurer paid \$0 on the line with a CO, OA or PI refusal reason (not 45, 253, 23, 59, 94, B13 or 246, the normal reductions, and not 18, a duplicate), the line is not a not-charged drug line, and no insurer had paid the line before. Rate = top / bottom. Insurer type: the answering insurer's type.

Who is counted: first insurer answers on lines

From the practice's eBO reports 37.12, 371.03, 43.03, by the insurer's answer date.

### The numbers

| Period | Denial rate, by date of answer (% of lines answered) | Lines answered (Denial rate, by date of answer) | By claim, as HFMA counts |
|--------|------------------------------------------------------|-------------------------------------------------|--------------------------|
| Apr-26 | 6.3%                                                 | 6,074                                           | 10.1%                    |
| May-26 | 6.5%                                                 | 6,190                                           | 10.2%                    |
| Jun-26 | 6.3%                                                 | 6,034                                           | 10.1%                    |
| Jul-26 | 8.7%                                                 | 6,863                                           | 13.2%                    |
| Aug-26 | 8.5%                                                 | 6,822                                           | 13.3%                    |

The numbers, continued

| Period | Denial rate, by date of answer (% of lines answered) | Lines answered (Denial rate, by date of answer) | By claim, as HFMA counts |
|--------|------------------------------------------------------|-------------------------------------------------|--------------------------|
| Sep-26 | 9.5%                                                 | 6,437                                           | 14.3%                    |