

Fix Medicare Advantage to Protect Home Health



Texas Association for
Home Care & Hospice
Leading ★ Advancing ★ Advocating

Please Support H.R. 4559 (Prompt and Fair Pay Act)

The Problem

- Underpayment and delays are destabilizing care. Many providers are paid below Traditional Medicare rates and face significant delays and denials under MA, prompting withdrawals from MA networks and threatening access.
- No MA payment floor today. Federal law does not currently require MA plans to pay at least what Original Medicare would pay, creating a persistent gap that undermines home-based care sustainability.

Real World Impact on Home Health

FEWER VISITS



MA home health users receive fewer visits on average than fee-for-service patients, with prior authorization and cost-sharing often driving the gap.

ACCESS FRICTION



Patients can struggle to find an agency, and services may be reduced below the ordered plan of care when payments are delayed or denied.

CASH-FLOW STRAIN



CMS' 2026 rule reduced Traditional Medicare home health payments by 1.3 percent, compounding strain when MA claims are delayed or denied.



What H.R. 4559 Would Do

1 PAYMENT PARITY FLOOR

Beginning with plan years on or after Jan. 1, 2027, MA contracts must require payments to in-network providers at no less than what Traditional Medicare Parts A and B would have paid, including cost-based methods.

2 ENFORCEABLE PROMPT PAY

For contract years on or after Jan. 1, 2027, clean claims must be paid within 14 days electronically or 30 days otherwise. Claims are deemed clean if no deficiency notice is sent within 10 days electronically or 15 days otherwise. Interest accrues on late payments; HHS can enforce compliance.

3 TRANSPARENCY AND ACCOUNTABILITY

The bill codifies clear definitions and timelines for clean-claim processing and authorizes enforcement tools to protect timely payment and patient access.

WHY THIS MATTERS NOW

When providers are paid below cost and payment is delayed, agencies limit admissions, staffing, and timely starts of care - especially for Medicare Advantage patients.



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The Ask

- 1** Please co-sponsor and vote YES on H.R. 4559 to ensure payment parity and enforceable prompt-pay standards across Medicare Advantage.
- 2** Urge swift Committee action in Ways & Means and Energy & Commerce to move this bipartisan bill.
- 3** Support strong enforcement and transparent claim standards so providers can deliver timely, in-home care without disruptive cash-flow delays.



Status & Bipartisan Support

House (H.R. 4559) – Introduced July 21, 2025 by Rep. Lloyd Doggett (D-TX-37) with Rep. Greg Murphy, M.D. (R-NC); referred to Ways & Means and Energy & Commerce.

Broad Provider Endorsement – TAHC&H and national organizations – including LeadingAge and AOTA – support the bill’s rate floor and prompt-pay provisions to stabilize home health and long-term care access.

