Winning The War On Out-Of-Network Claims: Updating Your Battle Plan For Avoiding No Surprises Act & Other Out-Of-Network Claims Compliance, Cost Control & Claims Management Minefields

Wednesday, October 7, 2026 • 12:00 PM CST- 12:10 PM CST • Networking 12:11 -1 PM CST: Presentation
Where: Zoom Meeting ID: 896 5958 5581 Passcode: 835760

Employer-sponsored group health plans and their fiduciaries must update their plan budgets and strategy for pricing and handling out-of-network claims to comply with recent No Surprises Act rule changes and to defend their plans and plan fiduciaries against existing and future cost overruns and compliance and fiduciary liability risks created by preexisting and future NSA compliance deficiencies in their group health plans. Updating your strategy is especially important, as new HHS data show most employer-sponsored health plan out-of-network costs already significantly exceed projections and budgeted rates, even before the new rules increase responsibilities and risks.

What You Will Learn

In this program, American College of Employee Benefit Counsel Fellow and Board Certified Labor and Employment Attorney Cynthia Marcotte Stamer Esq. and The OccuNet Company Chief Production Officer Carol Lockwood will explain:

- ✓ Why and how common No Surprises Act ("NSA") and other design and administration defects are fueling significant unanticipated group health plan costs and liabilities for group health plans, their sponsoring employers, and fiduciaries.
- ✓ Key ERISA, NSA, and other legal requirements for processing and paying out-of-network versus in-network emergency and non-emergency claims.
- ✓ How to distinguish NSA-protected claims from other out-of-network claims and the significance of this distinction.
- ✓ The special NSA documentation, notice and other communication, negotiation, Independent Dispute Resolution, and other requirements the NSA requires your plan to meet for NSA-covered out-of-network claims and how mismanagement of these and other out-of-network claims responsibilities fuels significantly higher plan costs and liabilities.
- ✓ Why and how Texas out-of-network claims rules and precedent affect potential costs and liabilities for out-of-network claims not covered by the NSA.
- ✓ Common weaknesses in out-of-network claims cost forecasting, vendor selection and contracting, plan design and documentation, and administration that can and often do fuel higher than necessary out-of-network claims costs and fiduciary, administrative, and other liabilities for plan sponsors and fiduciaries.
- ✓ Practical strategies for forecasting, auditing, managing, and controlling out-of-network claims, regulatory compliance, costs, and liabilities.
- ✓ Key plan design and documentation, vendor selection and contracting, NSA and other out-of-network claims handling, compliance audit, plan year-end stop loss and other reinsurance, and other best practices for managing plan, plan sponsor, and plan fiduciary out-of-network claims costs and liabilities.
- ✓ Best practice options for managing fiduciary and employer liability, and mitigating other plan and employer losses if your plan or its vendor mishandled NSA or other out-of-network claims.

This program qualifies for 1 hour of General HRCI credit.

The Presenters

Cynthia Marcotte Stamer is an American College of Employee Benefits Counsel Fellow & TBLS board-certified labor and employment attorney, nationally recognized as a "Top Rated Lawyer," "LEGAL LEADER™," and "Best Lawyer" in Employee Benefits, Labor & Employment, and Health Care law for her more than 30 years of work, advocacy, scholarship and leadership on employer-sponsored health and other employee benefits, workforce, health care, insurance, and HRIS/IT design, compliance, operations, legislative and regulatory reform, and other related concerns.

Nationally celebrated for her decades of leading-edge health benefit work and advocacy, "Cindy" advises employers, health and other employee benefit plans, their fiduciaries, insurers, third-party administrators, managed care organizations, health/HR technology, their investors and vendors, federal and state legislators and regulators, and others about health and other plan design, vendor selection and contracting, claims and appeals administration, fiduciary responsibility and governance, regulatory compliance and enforcement, participant education and management, and other compliance, risk management and operations concerns.

A former lead advisor to the Government of Bolivia on its Social Security Pension Privatization, Cindy also regularly provides input to federal and state legislators and regulators on health, severance, pension and other employee benefits, compensation, workforce, disability, health care, and other legislation, regulation, and enforcement. Cindy also is a popular speaker and prolific author on emerging health and other benefits, compensation, employment, and other workforce, health care, insurance, and other compliance, risk management and operations strategies and concerns, with a lengthy resume of leadership and other service in the American Bar Association, the Society of Human Resources Management, the Texas Association of Business, and many other professional, civic, and other organizations. Cindy is the founder and managing member of her law firm, Cynthia Marcotte Stamer P.C., and its education and advocacy affiliate, Solutions Law Press, an HRCI-accredited reeducation provider. Before founding her firm, Cindy practiced as a partner or shareholder in the employee benefits, labor and employment, and health care practices of several large national and multinational law firms. Connect with Cindy on LinkedIn to learn more.

Carol Lockwood is Chief Production Officer of The OccuNet Company and a healthcare industry executive with more than 30 years of experience in healthcare cost containment, provider contracting, network development, claims operations, and benefit administration. Her experience spans commercial group health, accident and health, workers' compensation, pharmacy benefit management, dental benefits, product and vendor management, technology, and healthcare operations.

At The OccuNet Company, Ms. Lockwood helps lead contracting strategy and develop innovative solutions designed to improve healthcare affordability and the member experience. Her background includes extensive experience with out-of-network claims, provider negotiations, reference-based pricing, network development, reimbursement strategies, and the operational challenges faced by health plans, employers, TPAs, and other medical bill payers.

Before joining The OccuNet Company, Ms. Lockwood spent 18 years with Zelis, formerly GlobalCare, where she served as Vice President of Product and Vendor Management and held leadership roles in network development, information technology, and operations. Earlier in her career, she served as Assistant Vice President of National Contracting with BeechStreet, which was subsequently acquired by MultiPlan.

Her combination of provider contracting, network, claims, and cost-containment experience provides a practical operational perspective on managing out-of-network claims, controlling healthcare costs, and navigating the evolving requirements of the No Surprises Act. Connect with Carol on LinkedIn to learn more.

When and How To Participate

The Fort Worth HR Compensation and Benefits PEG will host the complimentary virtual briefing as part of the monthly meetings it hosts for compensation and benefits and other human resources professionals. Membership in Fort Worth HR or its Compensation and Benefits PEG is not required to participate. Use the following details to join the meeting:

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Founded in 1966, Fort Worth HR is a nonprofit, SHRM-affiliated organization serving HR professionals, veterans, and students in the Fort Worth metroplex. With more than 600 human resources professional members from 480 countries, Fort Worth HR hosts monthly luncheons, two annual conferences, workshops, networking events, online forums and other activities. To learn more about Fort Worth HR and involvement opportunities, see fwhr.org.

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