

Two insurers pay this practice below the middle of their own networks. Reaching the median is worth \$30K a year; the 75th percentile, a stretch goal, \$127K.

A fictional 11,800–visit physical therapy practice in Atlanta, benchmarked against what Ambetter and Alliant pay 7,921 practices in their Georgia networks, from the insurers' own published rate files.

94%

Alliant pays this practice, as % of Medicare.
Network median: 112%.

7th

Percentile in the Ambetter network (69% of Medicare vs a 80% median).

33%

Share of Ambetter practices paid 125%+ of Medicare: a higher tier exists.

By Insurer

Insurer	Practice % of Medicare	Network Median	Percentile	To Median	To 75th
Alliant	94%	112%	21st	\$18K	\$36K
Ambetter	69%	80%	7th	\$13K	\$91K

Largest Code Gaps (Both Insurers)

Code	Service	To Median, Annual
97110	Therapeutic exercise, per 15 min	\$10.0K
97530	Therapeutic activities, per 15 min	\$7.2K
97140	Manual therapy, per 15 min	\$4.4K
97162	PT evaluation, moderate complexity	\$2.3K
97112	Neuromuscular re-education, per 15 min	\$2.0K

What to Do, in Order

#	Action	Annual Value
1	Open renegotiation with Alliant: ask for the network median (112% of Medicare) with a fee schedule pegged to current-year Medicare and an annual escalator.	\$18K
2	Open renegotiation with Ambetter: ask for the network median (80% of Medicare) with a fee schedule pegged to current-year Medicare and an annual escalator.	\$13K
3	Request public rate files for Payer C and Payer D and repeat this benchmark before their renewal windows; test a 105% of Medicare floor.	\$71K

Sample data: the practice, its contracts, volumes and visit mix are modeled. Insurer rates are real (Ambetter Georgia and Alliant Health Plans Georgia Transparency in Coverage files, Sep 2026; professional, fee-for-service, office setting; one median rate per practice). Medicare: CMS 2026 PFS, Atlanta locality. The 75th percentile is a stretch: about a third of practices in each network sit on a higher pay tier. The Payer C and D figure is a modeled floor scenario. Dollars apply the 50% therapy multiple-procedure reduction (14% on a typical visit). Not legal or contracting advice. **Prepared by** Kameron Jackson · CuraSync · curasync.co