

TDI **InsurED**

Independent Dispute Resolution Process

October 30, 2025

TDI | Background

- Senate Bill 1264, 2019 Legislature.
- Created independent dispute resolution (IDR) process.
- Protects consumers.
- Prohibits providers from balance billing.
- Requires health plans to give notice of balance billing prohibitions.
- Creates two processes to resolve disputes: mediation and arbitration.

TDI | Application

- Applies to plan types:
 - Fully insured group and individual health plans.
 - Employees Retirement System of Texas (ERS).
 - Teacher Retirement System of Texas (TRS).
 - Self-funded plans regulated through ERISA that have opted-in.
 - Nonprofit agriculture organization and higher education issued plans.
- Applies to out-of-network services or supplies:
 - Provided for emergency care.
 - Planned professional services received at an in-network facility.
 - Lab or imaging services provided in connection with in-network care.

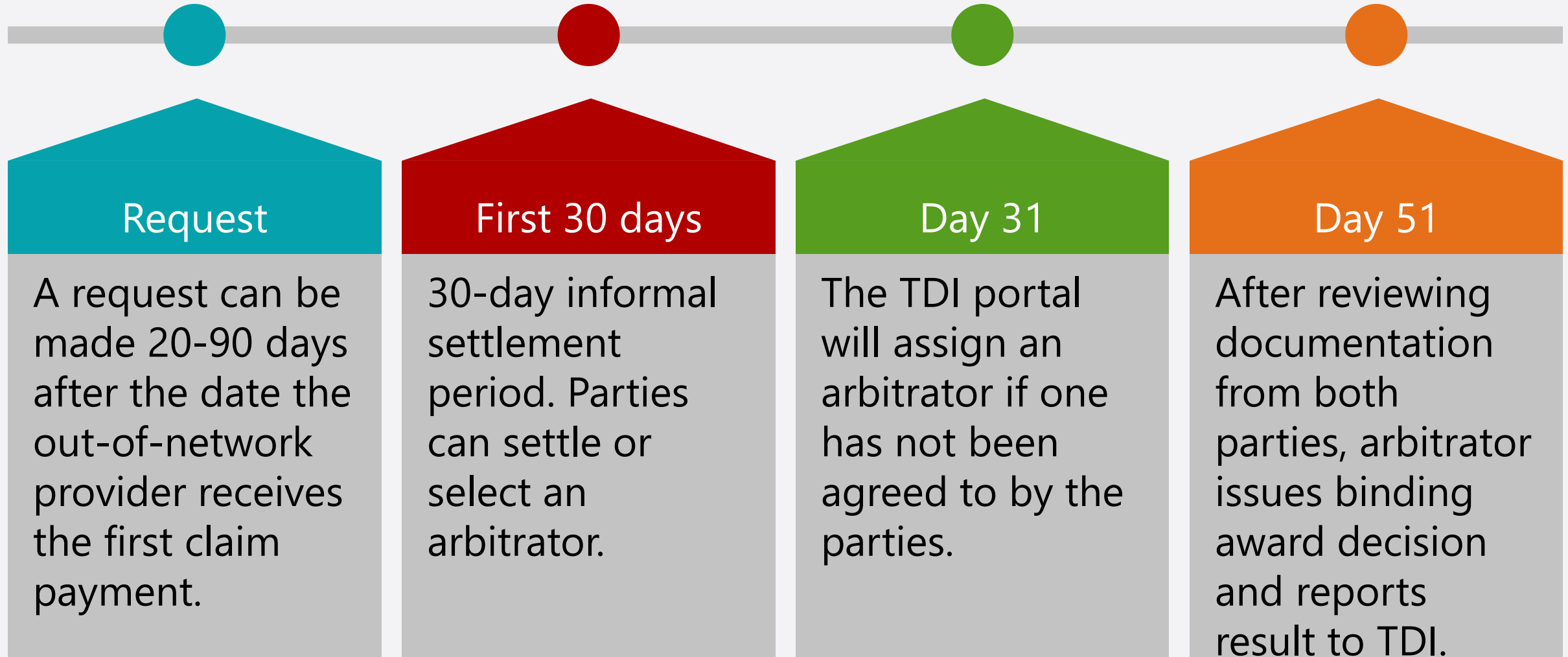
TDI | Program goals

- Make sure all parties comply with SB 1264.
 - Educate health plans, health care providers, mediators and arbitrators.
 - Administer the IDR portal.
 - Provide customer service to all participants.
- Refer compliance concerns.
- Maintain the commissioner's list of approved mediators and arbitrators.
- Collect and analyze data.

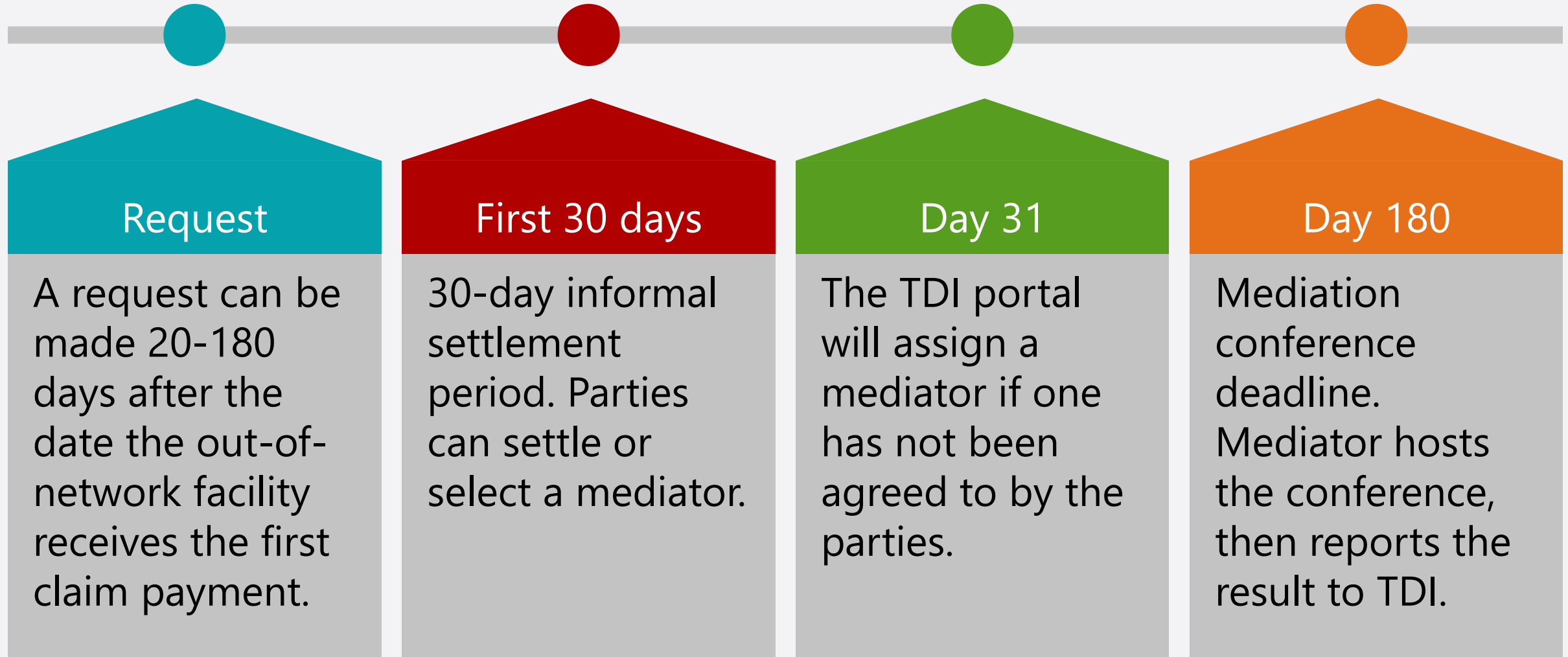
TDI | Legislative updates

- In 2023, ERISA opt-in was passed by the legislature.
- Allows self-funded plans regulated through ERISA to opt-in to Texas IDR process.
- ERISA plans may opt-in a year at a time.
- Plans that opt-in will be listed on TDI's website.

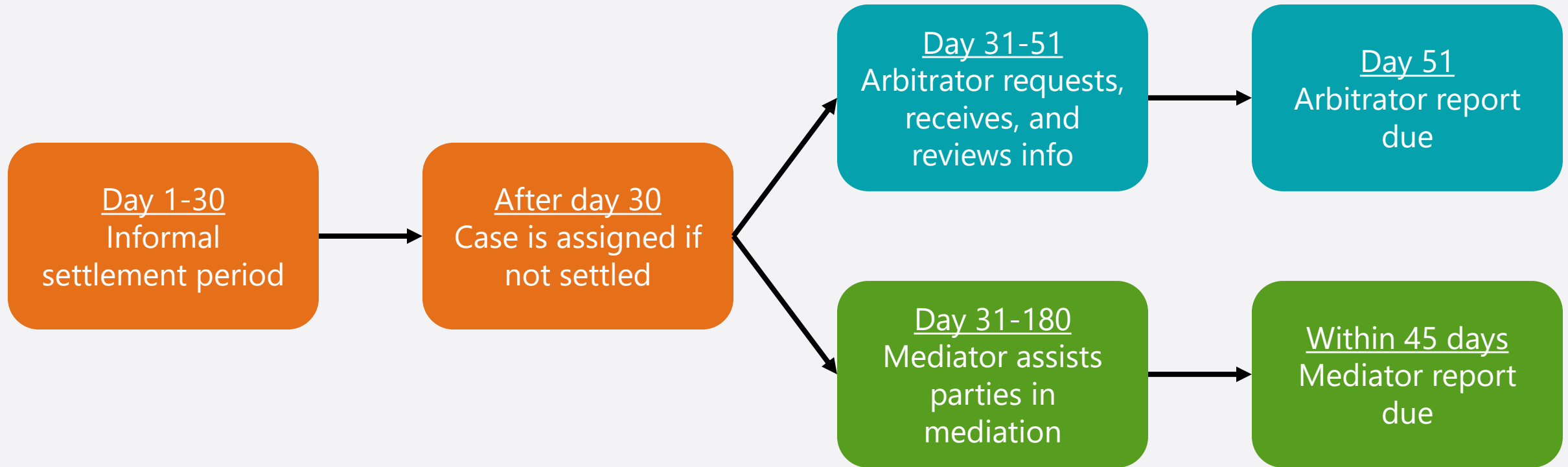
TDI | Arbitration timeline



TDI | Mediation timeline

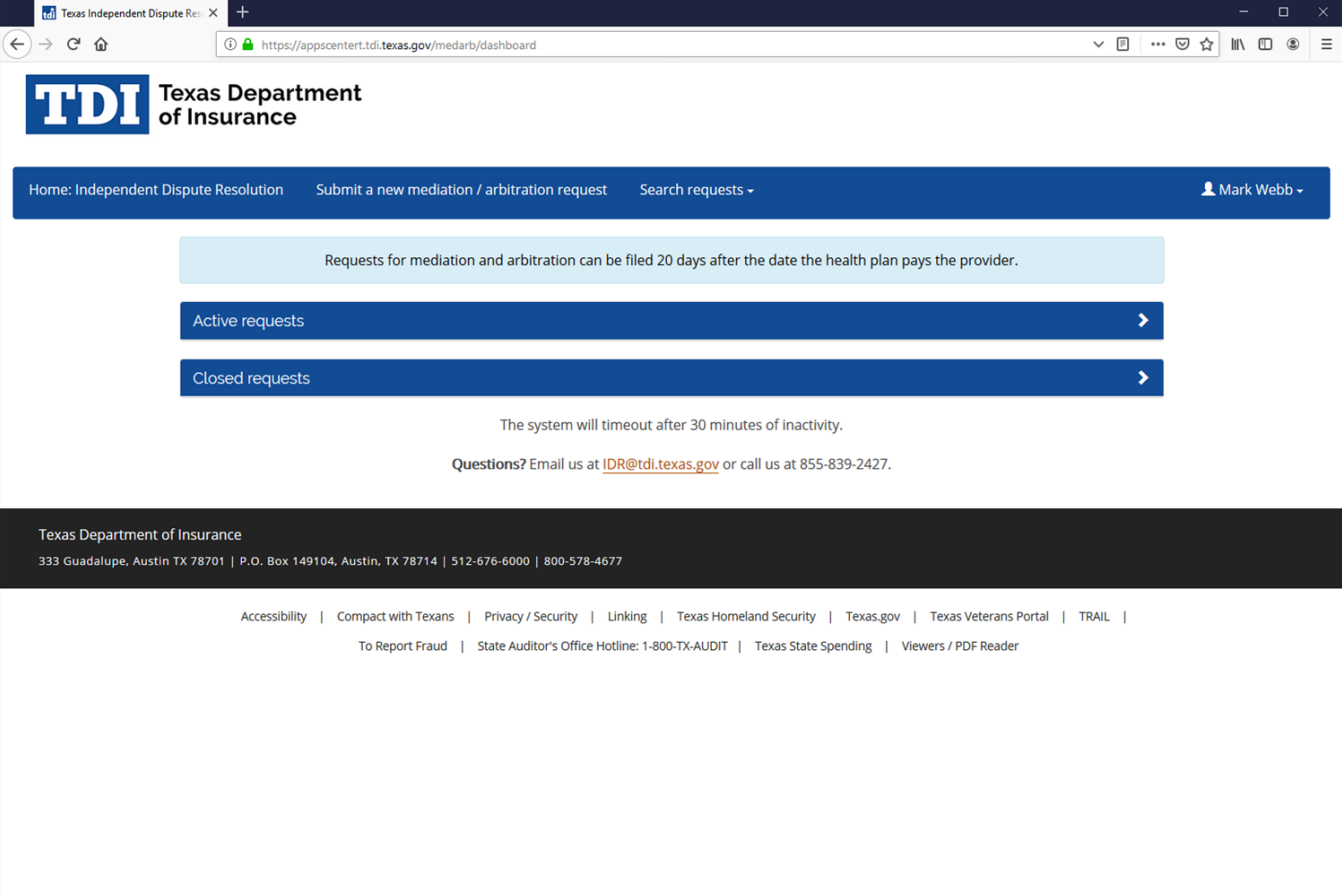


TDI | IDR system timelines



TDI | IDR portal overview-provider

- Providers or their representatives can access the IDR portal through TDI's website.
- Requests can be entered 20 days after the first claim payment.
- Providers can monitor submitted requests from their portal dashboard.



The screenshot shows a web browser window displaying the TDI Texas Department of Insurance IDR portal dashboard. The browser address bar shows the URL <https://appscenter.tdi.texas.gov/medarb/dashboard>. The page header includes the TDI logo and the text "Texas Department of Insurance". Below the header, there is a navigation bar with links for "Home: Independent Dispute Resolution", "Submit a new mediation / arbitration request", and "Search requests -". A user profile for "Mark Webb" is visible in the top right corner. The main content area features a light blue box with the text: "Requests for mediation and arbitration can be filed 20 days after the date the health plan pays the provider." Below this, there are two dark blue buttons: "Active requests" and "Closed requests", both with right-pointing chevrons. A message states: "The system will timeout after 30 minutes of inactivity." Below this, there is a link for "Questions? Email us at IDR@tdi.texas.gov or call us at 855-839-2427." The footer contains the Texas Department of Insurance contact information: "333 Guadalupe, Austin TX 78701 | P.O. Box 149104, Austin, TX 78714 | 512-676-6000 | 800-578-4677". At the bottom, there is a row of links: "Accessibility | Compact with Texans | Privacy / Security | Linking | Texas Homeland Security | Texas.gov | Texas Veterans Portal | TRAIL | To Report Fraud | State Auditor's Office Hotline: 1-800-TX-AUDIT | Texas State Spending | Viewers / PDF Reader".

TDI | IDR portal overview-provider

- Basic claim details are required.
- Providers should verify that their patient's plan is eligible.
- Portal questions guide the user through the submission.
- After the request is submitted, the health plan can view and update.

Claim details for Doctors ER ×

Claim number: ✓	Patient name: ✓
<input type="text" value="23545096Y340X"/>	<input type="text" value="First Name & Last Name"/>
Group policy number: ✓	Plan ID: ✓
<input type="text" value="102154"/>	<input type="text" value="123445"/>

What type of plan does the patient have?

- Their health plan card has TDI or DOI on it
- Their health plan card has HealthSelect of Texas on it (ERS / Employees Retirement System of Texas)
- Their health plan card has TRS-ActiveCare on it (TRS / Teachers Retirement System of Texas)
- Their health plan card has TXI on it (ERISA opt-in)
- Other

TDI | IDR portal overview-health plan

Health plan updates plan details for each request.

The screenshot displays a web browser window with the URL <https://appscenter.tdi.texas.gov/medarb/requestDetails/797>. The page content is partially obscured by a modal dialog titled "Additional health plan details".

The modal dialog contains the following fields and options:

- NAIC:** A text input field containing the value "68785".
- Health plan type:** A list of radio button options: HMO, PPO (selected), EPO, ERS, TRS, and None of these.
- Did the health plan issue an EOB that says, "If you disagree with the payment amount, you can request mediation or arbitration"?:** A list of radio button options: Yes (selected) and No.

At the bottom of the modal, there are two buttons: "Exit" (orange) and "Save" (green). The background page shows a table with columns for "Patient share amount", "Disputed amount", "Policy type", and "Incl den". A table row is visible with values: 500.00, 500.00, PPO, and No. Navigation buttons "Previous" and "Next" are also visible.

TDI | IDR portal overview-provider

Health plans may provide a list of self-funded plans' group numbers. An error message will appear if a self-funded group number is entered.

Claim number: ✓	Patient name: ✓
<input type="text" value="23545096Y340X"/>	<input type="text" value="First Name & Last Name"/>
Group policy number:	Plan ID: ✓
<input type="text" value="123456"/>	<input type="text" value="123445"/>

What type of plan does the patient have?

- Their health plan card has TDI or DOI on it
- Their health plan card has HealthSelect of Texas on it (ERS / Employees Retirement System of Texas)
- Their health plan card has TRS-ActiveCare on it (TRS / Teachers Retirement System of Texas)
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- Other

A claim can't be added using this group number because it is ineligible for the Texas IDR process. The health plan said this group number is not regulated by the state. [Learn more.](#)

TDI | IDR portal overview-health plan


Health plan is responsible for entering the informal settlement period results.

Informal teleconference information





Information about the informal teleconference can be entered by only the health plan.

Date the dispute resolution request was received by the health plan:	Date of informal teleconference:
<input type="text" value="08/29/2023"/>	<input type="text" value="08/29/2023"/>

Was this dispute settled during the informal teleconference?

Yes No 

Questions related to settled claims

Total settlement amount for this dispute: 	Additional amount paid: 	Date payment made:	Method of payment: 	Payment reference ID: 
<input type="text" value="2100"/>	<input type="text" value="100"/>	<input type="text" value="02/01/2024"/>	<input type="text" value="EFT"/>	<input type="text" value="Ab1213"/>

TDI | IDR portal overview

If no settlement is reached during the informal teleconference period, the parties can strike a facilitator before the assignment deadline.

Arbitrator selection

Below is a list of 5 arbitrators selected by rotation. The provider and health plan can: (1) each remove 2 arbitrators from this list, or (2) agree to another arbitrator not on this list. If both parties agree to an arbitrator not on this list, send the name and email of the agreed upon arbitrator to IDR@tdi.texas.gov. We will give that arbitrator an account on this portal.

If you remove an arbitrator from this list, you can't undo that action for this request.

[View arbitrator fees and resumes](#)

Action	Facilitator	Requester End Date	Healthplan End Date
Remove arbitrator from list	MJ MEDARB : mj@medarb.com : (456) 456-4564	N/A	N/A
Remove arbitrator from list	EE MEDARB : asdfds@asdf.comdd : (512) 676-6048	N/A	N/A
Remove arbitrator from list	MT Medarb : mt.medarb@test.com : (123) 456-7890	N/A	N/A
Remove arbitrator from list	Test Test : email@testemail.com : (512) 676-6040	N/A	N/A
Remove arbitrator from list	JW Medarb : asfasd@asfdss.asdf : (512) 676-6604	N/A	N/A

TDI | IDR portal overview – facilitator

Arbitrators record the reasonable amount based on 10 factors, the final offers, and indicate who is closest to the reasonable amount.

Arbitration detail

Date of Arbitration:

Date of arbitrator decision:

Date arbitrator report submitted:

Date parties notified of award:

Provider final offer:

Health plan final offer:

Final offer closest to reasonable:
 Provider Health plan

Reasonable amount:

Were you paid by the health plan?
 Yes No

Were you paid by the provider?
 Yes No

TO BE COMPLETED BY THE HEALTH PLAN

Additional amount paid:

Date payment made:

Method of payment:

Payment reference ID:

Submit

Mediators report whether the dispute was settled and the amount of settlement if applicable.

Mediation detail

Was mediation settled?
 Yes No

Date of Mediation:

Date mediation concluded:

Settlement amount:

Were you paid by the health plan?
 Yes No

Were you paid by the provider?
 Yes No

TO BE COMPLETED BY THE HEALTH PLAN

Additional amount paid:

Date payment made:

Method of payment:

Payment reference ID:

Submit

TDI | IDR portal overview-payment

Health plan enters payment information within 30 days which completes the request.

Arbitration request

TO BE COMPLETED BY THE HEALTH PLAN

Additional amount paid: <input type="text"/>	Date payment made: <input type="text"/>	Method of payment: <input type="text"/>	Payment reference ID: <input type="text"/>
Arbitration fee payment date: <input type="text"/>	Arbitration fee payment method: <input type="text"/>	Arbitration fee payment ID: <input type="text"/>	

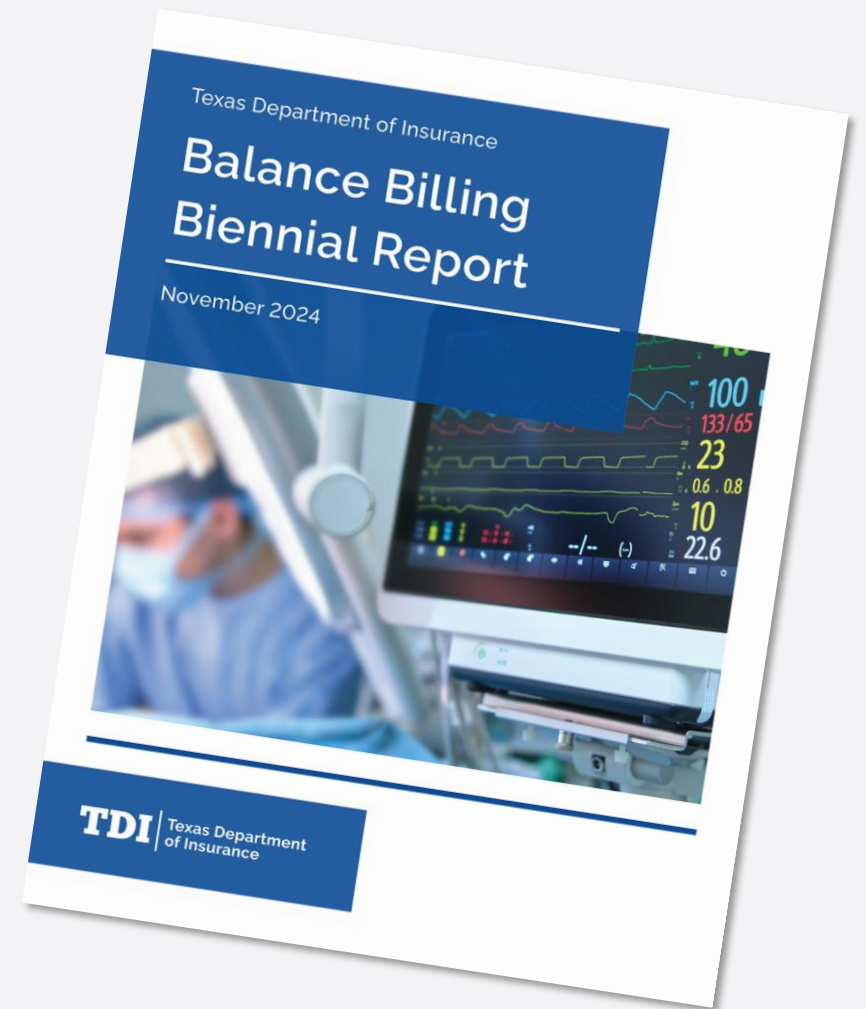
Mediation request

TO BE COMPLETED BY THE HEALTH PLAN

Additional amount paid: <input type="text"/>	Date payment made: <input type="text"/>	Method of payment: <input type="text"/>	Payment reference ID: <input type="text"/>
Mediation fee payment date: <input type="text"/>	Mediation fee payment method: <input type="text"/>	Mediation fee payment ID: <input type="text"/>	

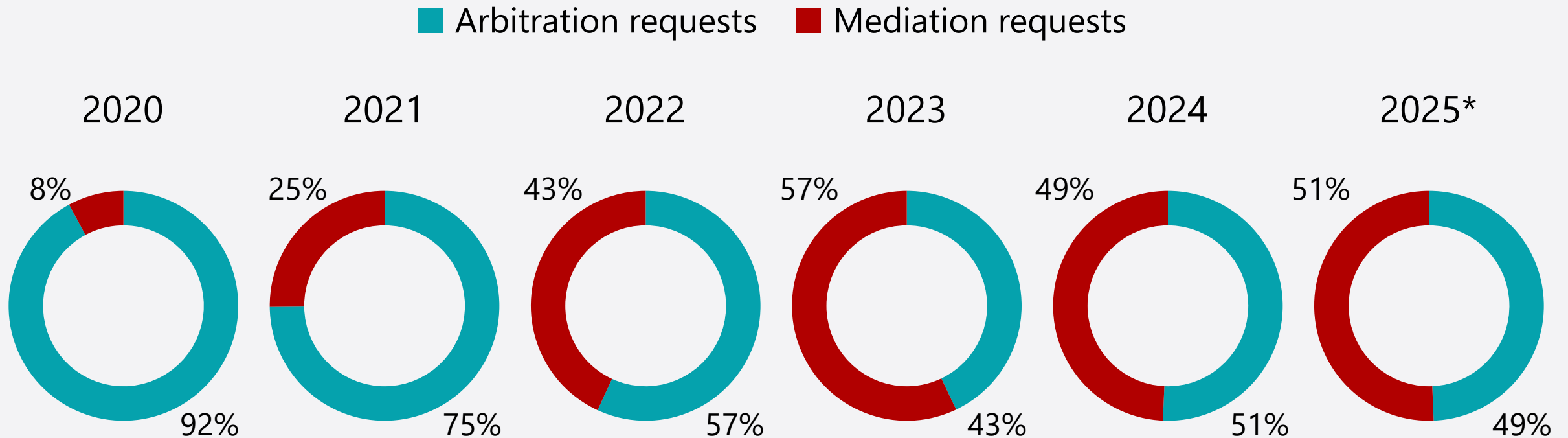
TDI | IDR biennial report

- State law requires TDI to:
 - Collect quarterly data from health benefit plan issuers and administrators.
 - [Conduct a study](#) on the bill's impact on Texas consumers and state health coverage.
 - Issue a report every two years on the survey findings.
- Data is presented by calendar year.
- 2024 report includes data for 2020-23.
- Report is posted online.



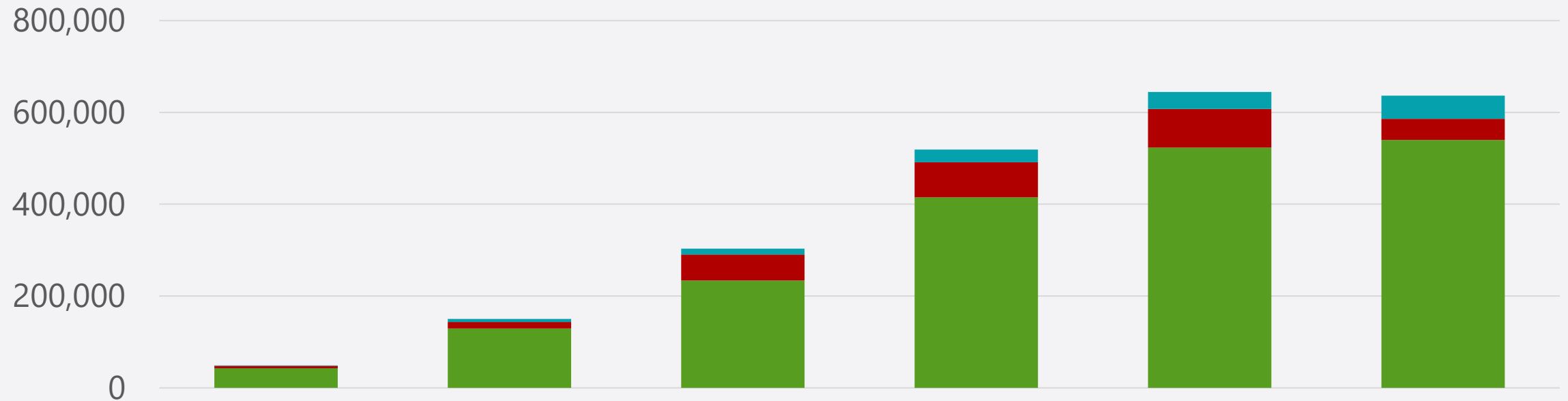
TDI | Portal request types

When the portal opened, only 8% of eligible requests were for mediation. Since then, mediation requests have grown to equal or exceed arbitration requests.



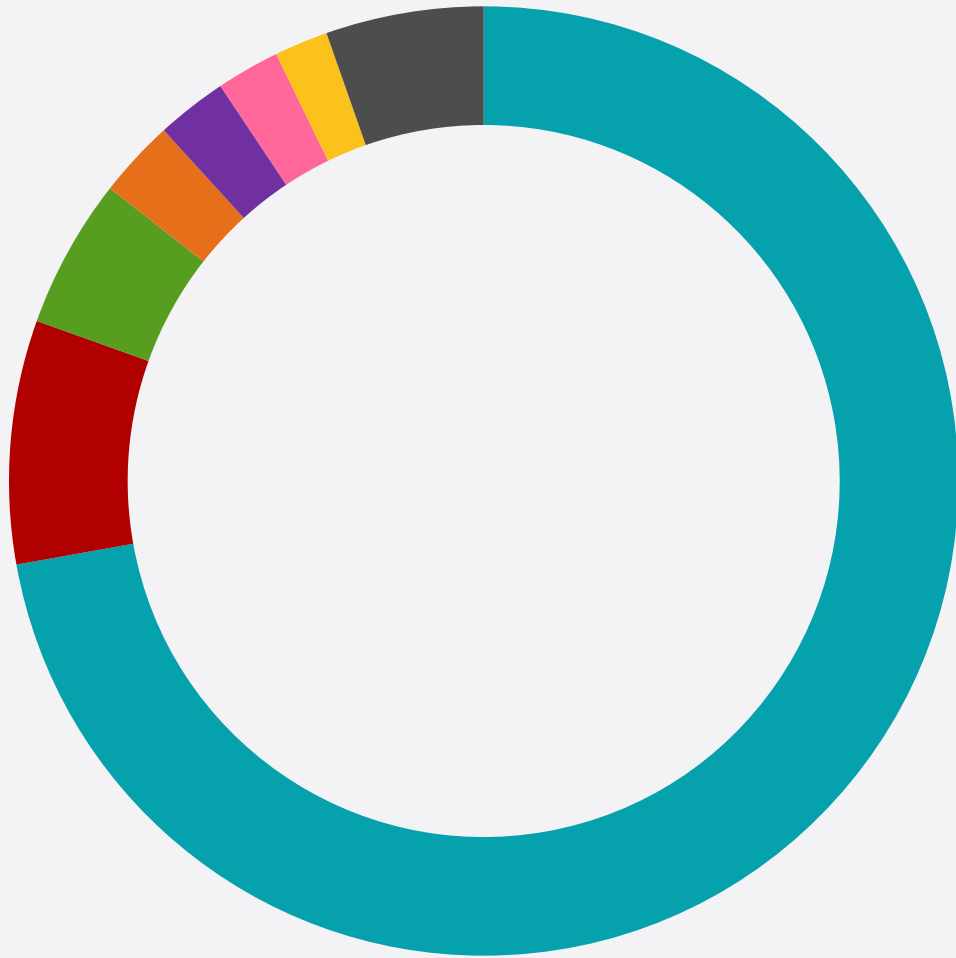
* January 1 through October 7, 2025.

TDI | IDR request eligibility



* January 1 through October 7, 2025.

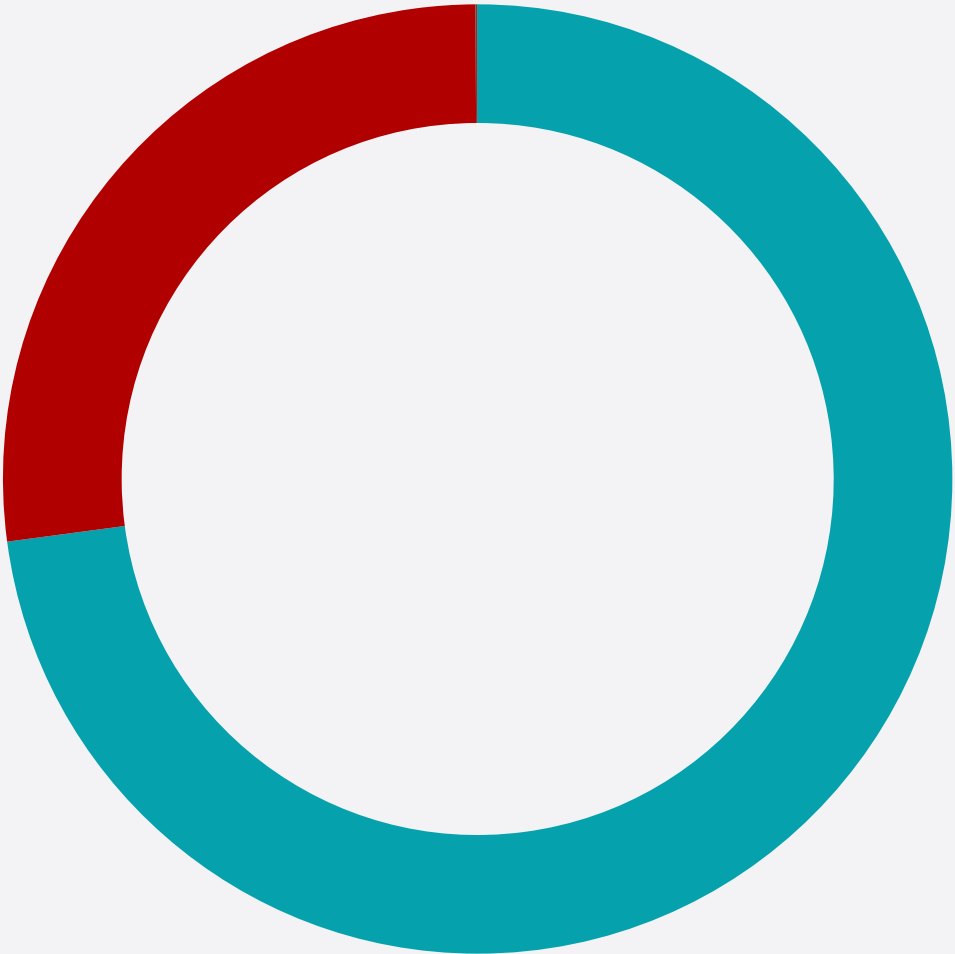
TDI | Top arbitration requests by provider type



Providers	Requests	Percent
ER doctor	858,255	72.18%
Anesthesiologist	98,594	8.29%
Certified RN anesthesiologist	60,652	5.10%
Physician assistant	31,589	2.66%
Surgical assistant	28,693	2.41%
Assistant surgeon	25,653	2.16%
Neurologist	21,717	1.83%
Smaller request subtotal	63,869	5.37%
Hospitalist	15,293	1.29%
Other	14,760	1.24%
Neuromonitor	10,354	0.87%
Nurse practitioner	8,119	0.68%
Radiologist	6,980	0.59%
Surgeon	5,486	0.46%
Neonatologist	2,334	0.20%
Pathologist	543	0.05%
Provider total	1,189,022	100.00%

Data includes requests from 2020 through October 7, 2025.

TDI | Top mediation requests by facility type

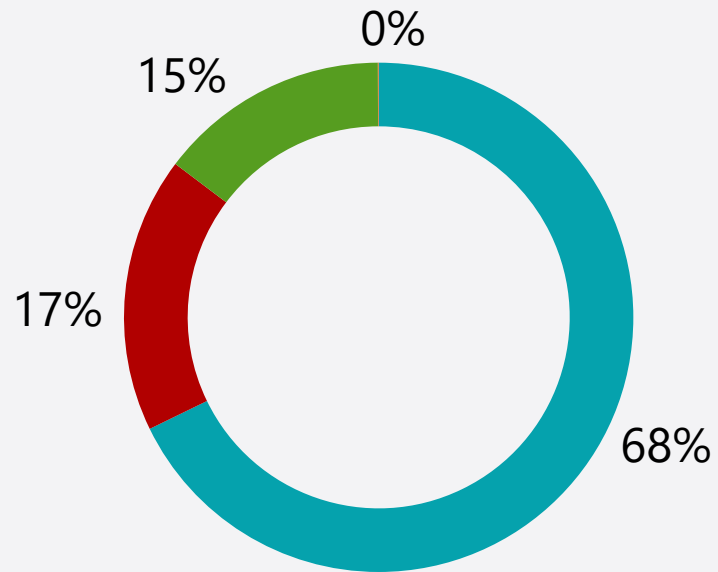


Facilities in chart	Requests	Percent
■ Freestanding emergency room	811,431	72.89%
■ Hospital	300,951	27.04%
■ Smaller request subtotal	801	0.07%
Surgical center	419	0.04%
Birthing center	259	0.02%
Laboratory facility	80	0.01%
Diagnostic imaging service	43	0.00%
Facility total	1,113,183	100.00%

Data includes requests from 2020 through October 7, 2025.

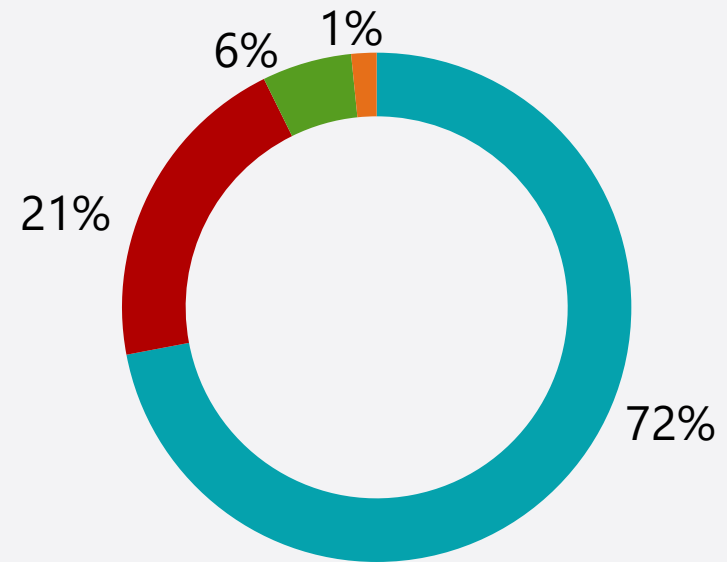
TDI | Request outcomes

Arbitration



Settled in the first 30 days	782,679
Ineligible or withdrawn	202,171
Decided by an arbitrator	169,228
Other outcome	608

Mediation



Settled in the first 30 days	745,305
Ineligible or withdrawn	213,708
Agreement reached after mediation	58,875
Other outcome	16,552

Data includes requests from 2020 through October 7, 2025. Excludes pending outcomes.

TDI | Questions

- Visit our webpage: [Balance billing: independent dispute resolution.](#)
- Questions can be sent to IDR@tdi.texas.gov.