MARC
MEDICARE ADVOCACY AND RECOVERY COALITION

Repair Abuses of MSP Payments (RAMP) Act

S. 3816/H.R. 4056

Endorsement Letters

As of July 2026

Great American Insurance Group Tower
301 East Fourth Street – Floor 39
Cincinnati OH 45202

March 29, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan:

On behalf of Great American Insurance Company, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate our endorsement of this important legislation.

As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a

Classified as General

possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Sincerely,



Aaron B. Latto
Senior Vice President
Great American Insurance Company
alatto@gaig.com
(513) 287-8113

Classified as General

Liberty Mutual INSURANCE

March 23, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan,

On behalf of Liberty Mutual Insurance we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



Jeremy Cayton



Walt Disney Parks and Resorts U.S.

March 16, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan,

On behalf of Walt Disney Parks and Resorts U.S., Inc., we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains

© Disney

primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



Barry Dillard
Vice President, Risk Management Services

Nationwide®
is on your side

February 23, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan,

On behalf of Nationwide Insurance, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Laura Allen

Laura Allen
Vice President, Personal Lines Claims – Casualty
Nationwide Mutual Insurance Company

One Nationwide Plaza
Columbus, Ohio 43215

OGDEN MURPHY WALLACE, PLLC
701 FIFTH AVENUE, SUITE 5600
SEATTLE, WA 98104-7045

T 206.447.7000
F 206.447.0215

OMWLAW.COM

Mary Re Knack
206.442.1312
rknack@omwlaw.com

February 19, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan,

I write to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate my endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains

primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Re Knack

Mary Re Knack, WSBA #26945
OGDEN MURPHY WALLACE, PLLC
701 Fifth Avenue, Suite 5600
Seattle, Washington 98104-7045
Tel: 206.447.7000
Email: rknack@omwlaw.com

Jon Van Arsdell
Deputy Head of Federal Affairs
Government & Industry Relations

March 11, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senator Scott and Senator Hassan:

On behalf of Allstate Insurance Company, I want to thank you for your leadership in reintroducing *S.3816, the Repair Abuses of MSP Payments (RAMP) Act*. This bipartisan legislation takes a critical step toward restoring balance and efficiency in the Medicare Secondary Payer (MSP) system by addressing outdated legal provisions that have led to costly litigation and delayed claims resolution. For years, the MSP statute's private cause of action provision has created incentives for opportunistic litigation that does little to protect Medicare but significantly increases legal costs and uncertainty for parties attempting to resolve claims. By limiting the private right of action to situations where group health plans fail to make appropriate payments, the legislation curbs legal abuses that have driven up administrative and legal costs for auto and liability insurers and have delayed or jeopardized settlements for Medicare beneficiaries. By streamlining the claims process and reducing unnecessary litigation, the RAMP Act supports a more affordable insurance environment and helps ensure the MSP system functions as Congress originally intended. This helps ensure that drivers and other policyholders can access coverage at stable rates, while also protecting Medicare's financial integrity and reducing taxpayer burden.

The MSP laws were originally established to ensure that Medicare would not be held financially responsible for paying claims where another party is liable, for example, in cases for medical expenses related to auto accidents where a claimant was injured. A "private cause of action" provision was later added to allow individuals to bring double-damages lawsuits on Medicare's behalf in situations where the government might otherwise have been unaware of a settlement, judgment, or award. The intent was to motivate private parties to enforce Medicare's rights and ultimately save money for taxpayers.

That purpose, however, was effectively eliminated in 2007, when Congress required any entity resolving a claim with a Medicare beneficiary to report the payment to the Centers for Medicare & Medicaid Services (CMS), which then shares the information with Medicare Advantage and Part D plans. This mandatory reporting regime provides the federal government with comprehensive visibility into settlements and payments, eliminating the original rationale for private enforcement. With mandatory reporting in place, there is no longer a legitimate need for a private cause of action.

Today, the provision is being misused. Plaintiffs' attorneys bring double-damages claims not to protect the Medicare Trust Fund, but to enrich themselves, in fact, in most cases the Medicare Trust Fund does not receive its reimbursements. Instead, the threat of opportunistic double-damages litigation creates unnecessary risk for parties seeking to resolve claims and discourages timely settlement. This process is creating costly delays and placing settlements at risk. As a result, the private cause of action actively undermines the goals of the MSP program and makes it harder for beneficiaries to resolve their claims.

As one of the nation's largest property and casualty insurers, Allstate is deeply committed to legal system abuse reform efforts that improve fairness, reduce unnecessary litigation, and ensure that consumers receive timely resolutions to their claims. By advancing S. 3816, you are addressing a clear example of legal abuse and helping restore balance to the system. Your legislation modernizes the MSP statute to

Allstate Insurance Company
444 North Capitol St NW, Washington, DC 20001
jordan.canter@allstate.com

reflect the reporting framework Congress established nearly two decades ago and ensures that enforcement mechanisms align with today's claims environment. This legislation will protect beneficiaries from unnecessary litigation, ensure more efficient resolution of claims, and preserve Medicare's financial integrity.

We greatly value your leadership on this issue and look forward to continuing our partnership with you as the bill advances through Congress. We appreciate your commitment to bipartisan solutions that strengthen the MSP system while protecting beneficiaries, insurers, and taxpayers alike. Allstate stands ready to support your efforts to see this legislation enacted into law and to work together on additional reforms that promote fairness, efficiency, and stability in the legal system.

We appreciate this opportunity to share our thoughts on the RAMP Act with your offices and would be happy to make ourselves available for further discussions. If you have any questions or would like to discuss further, please contact Patrick Celestine, Allstate's Lead Federal Affairs Counsel, at Patrick.Celestine@Allstate.com.

Sincerely,



Jon Van Arsdell
Deputy Head of Federal Affairs
Government & Industry Relations

TRAVELERS

Vince J. Columbia Jr.
Executive Counsel
300 Windsor Street
Hartford, CT 06120
860.277.3604 TEL
866.889.3796 FAX

March 5, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan,

On behalf of Travelers, I am writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries, MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Vincent J. Columbia, Jr.

Vincent J. Columbia, Jr.
Executive Counsel
Travelers

United Parcel Service
55 Glenlake Pkwy NE
Atlanta, GA 30303

February 23, 2026

The Honorable Tim Scott
United States Senate
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Maggie Hassan
United States Senate
324 Hart Senate Office Building
Washington, DC 20510

Dear Senators Scott and Hassan,

On behalf of United Parcel Service, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (S.3816) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Kristi Montoya
Director of Claim Operations
United Parcel Service

The National Medicare Secondary Payer Network

620 Florida St, Suite 210
Baton Rouge, LA 70801
(225) 343-2776 | info@mspnetwork.org

August 4, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of The Medicare Secondary Payer Network (MSPN) and as its president, I am writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation.

Please know that MSPN is the only non-profit association exclusively addressing the issues and challenges of the Medicare Secondary Payer statute and its impact on workers' compensation and liability settlements. Through the voluntary efforts of our members, MSPN is a forum for the exchange of ideas and is a leading resource for information and news in this constantly evolving area of practice. Our membership is comprised of diverse groups of MSP industry stakeholders: plaintiff attorneys, defense attorneys, insurance carriers, self-insured employers, third-party administrators, MSP compliance vendors, structured settlement brokers, professional administrators, etc.

As you know, the current law continues to create an inefficient system for all parties trying to navigate the MSP statute by including a "private cause of action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve non-group health plan claims.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, the private cause of action was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award and pocket the damages as a reward for ensuring Medicare was paid back for payments owed.

In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS electronically via Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007 (MMSEA) (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains the primary payer. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



Annie M. Davidson, Esq., CMSP, MSCC, MSPA
President, The National Medicare Secondary Payer Network
adavidson@sandersoncomp.com | 612-310-1016

ACCLAMATION INSURANCE MANAGEMENT SERVICES

July 14, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Dominic Russo, AIMS President and CEO, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

10445 Old Placerville Road, Sacramento, CA 95827
(916) 563-1900
(916) 563-1919 Fax
www.aims4claims.com
CAL. LIC. 2G17034

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Joseph Chase

Joe Chase, SIA
Director Corporate Compliance
Acclamation Insurance Management Services (AIMS)

10445 Old Placerville Road, Sacramento, CA 95827
(916) 563-1900
(916) 563-1919 Fax
www.aims4claims.com
CAL. LIC. 2G17034

PROGRESSIVE

December 2, 2025

The Honorable Gus Bilirakis
United States House of Representatives
2306 Rayburn House Office Building
Washington, DC 20515

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Progressive Casualty Insurance Company and its affiliates, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

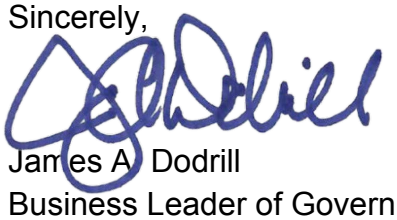
Under the law, in incidents ranging from auto accidents to workplace injuries, MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment, or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, parties (including beneficiaries and their attorneys, insurers, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait. Moreover, our experience is that the private cause of action provision does not help the Medicare program – litigants bringing these cases, if successful, are able to keep the double damages, and the Trust Fund receives nothing.

Progressive
300 N. Commons Blvd, W92
Mayfield Village, OH 44143
P 440 395 6159
F 833 558 9567

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



James A. Dodrill
Business Leader of Government Affairs
james_dodrill@progressive.com

Docusign Envelope ID: B65534BD-7B9B-4851-86F1-3D8B775FCF4E

SISCO

P.O. Box 42737
Baltimore, MD 21284
Phone: 888.377.7263
Fax: 410.583.5455

July 17, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of SISCO, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains

Docusign Envelope ID: B65534BD-7B9B-4851-86F1-3D8B775FCF4E

SISCO

primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Signed by:
Jill Root
415707151860407...

Jill Root, TPA Operations Manager

Liberty Mutual Insurance
225 Borthwick Avenue
Portsmouth, NH 03801
Office: 603-970-3360

October 1, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Liberty Mutual, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

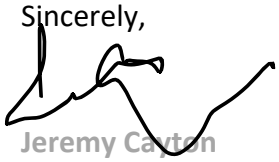
Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains

primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



Jeremy Cayton
VP, WC Examining, CCMU, & Medicare Compliance

ExamWorks ECS Compliance Solutions

1424 North Brown Road
Suite 100
Lawrenceville, GA 30043

August 5, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of ExamWorks Compliance Solutions (ECS), we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not

ExamWorks ECS Compliance Solutions
1424 North Brown Road
Suite 100
Lawrenceville, GA 30043

help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



Christie Britt
President
ExamWorks Compliance Solutions
E: christie.britt@examworkscompliance.com



Walt Disney Parks and Resorts U.S.

October 29, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Walt Disney Parks and Resorts U.S., Inc. we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

© Disney

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,



Barry Dillard
Vice President, Risk Management Services

OGDEN MURPHY WALLACE, PLLC
701 FIFTH AVENUE, SUITE 5600
SEATTLE, WA 98104-7045

T 206.447.7000
F 206.447.0215

OMWLAW.COM

October 1, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Ogden Murphy Wallace, PLLC, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

M. Re Knack

Mary Re Knack
Licensed in Washington, Alaska,
Connecticut and Massachusetts

TRAVELERS

Vince J. Columbia Jr.
Executive Counsel
300 Windsor Street
Hartford, CT 06120
860.277.3604 TEL
866.889.3796 FAX

July 28, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Travelers, we are writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Vincent J. Columbia, Jr.

Vincent J. Columbia, Jr.
Executive Counsel
Travelers

Nationwide®
is on your side

July 18, 2025

The Honorable Brad Schneider
United States House of Representatives
300 Cannon House Office Building
Washington, DC 20515

The Honorable Gus Bilirakis
United States House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Bilirakis and Schneider:

On behalf of Nationwide Insurance, I am writing to thank you both for your continued leadership in advocating for the Repair Abuses of MSP Payments (RAMP) Act (H.R. 4056) and to communicate our endorsement of this important legislation. As you know, the current law continues to create an inefficient system for all parties trying to navigate the Medicare Secondary Payer (MSP) statute by including a "Private Cause of Action" provision that has long outlived its purpose. The passage and enactment of the bipartisan RAMP Act is needed to correct this unnecessary vestige in the law that is today interfering with Medicare beneficiaries' ability to resolve claims, working against the very purpose of the MSP laws by leaving Medicare as the primary payer.

Under the law, in incidents ranging from auto accidents to workplace injuries MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable. Back in 1986, at the law's infancy, a "private cause of action" was added to allow individuals suffering damages to bring "double damage" claims for payments owed. The law's purpose was to ensure that private actors could pursue cases where Medicare was unaware of a settlement, judgment or award. In 2007, however, Congress amended the law to require any party resolving a claim with a Medicare beneficiary to notify CMS (which in turn notifies the Medicare Advantage and Part D Plans) of any payments. Thus, there is no remaining purpose for the private cause of action provision.

Unfortunately, however, because the private cause of action provision remains, it has been abused by opportunistic litigants, which in turn is significantly interfering with beneficiaries' ability to resolve their claims. Because parties (including beneficiaries and their attorneys, insurers, unions, and others) cannot resolve claims without risking a possible second lawsuit for double damages by a payer lying in wait, claims can't settle and ironically Medicare remains

primary. The private cause of action provision does not help the Medicare program – litigants bringing these cases are able to keep the double damages, and the Trust Fund receives nothing.

The private cause of action makes no sense today, and instead it is now harming the MSP program. For that reason, we thank you for your leadership on this issue, and for your legislation modernizing this outdated statutory provision. We stand ready to help in getting this bill signed into law as soon as possible.

Sincerely,

Shannon Cragg

Shannon Cragg
Vice President, Personal Lines Claims - Casualty
Nationwide Mutual Insurance Company