

LOREN ADLER

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EMPLOYMENT

2023-	Fellow and Associate Director, Center on Health Policy, Economic Studies Program, Brookings Institution
2016-2022	Associate Director, USC-Brookings Schaeffer Initiative for Health Policy, Economic Studies Program, Brookings Institution
2013-2016	Research Director, Committee for a Responsible Federal Budget
2010-2013	Senior Policy Analyst, Economic Policy Project, Bipartisan Policy Center
2008	Data Fellow, Obama for America 2008
2007-2008	Research Associate, National Economic Research Associates
2006	Summer Research Analyst, Goldman, Sachs & Co.

EDUCATION

2019	M.S. in Applied Economics, Johns Hopkins University
2007	B.A. in Mathematics-Economics, Wesleyan University

PROFESSIONAL ACTIVITIES

2024-2025	Healthcare Benchmark Initiative Technical Team Member, Healthcare Benchmarks Initiative, Connecticut Office of Health Strategy
2023-	Associate Editor, Health Affairs Scholar
2023-24	Special Government Employee, Advisory Committee on Ground Ambulance and Patient Billing, Department of Health & Human Services

ORIGINAL RESEARCH

1. **Adler, Loren**, Samantha Crow, Matthew Fiedler, Richard Frank, Rahul Fernandez, Derek Lake, and Robert Tyler Braun. “The changing landscape of primary care: an analysis of payer-primary care integration.” *Health Affairs Scholar*, June 2025.
2. Singh, Yashaswini, Nandita Radhakrishnan, **Loren Adler**, and Christopher Whaley. “Growth of Private Equity and Hospital Consolidation in Primary Care and Price Implications.” *JAMA Health Forum*, January 2025.
3. Duffy, Erin, Christopher Garmon, **Loren Adler**, Adam Biener, and Erin Trish. “No Surprises Act independent dispute resolution outcomes for emergency services.” *Health Affairs Scholar*, November 2024.
4. Fiedler, Matthew and **Loren Adler**. “Outcomes under the No Surprises Act arbitration process: A brief update.” Brookings Institution, July 2024.
5. Fiedler, Matthew and **Loren Adler**. “A first look at outcomes under the No Surprises Act arbitration process.” Brookings Institution, March 2024.
6. **Adler, Loren**, Conrad Milhaupt, and Samuel Valdez. “Measuring private equity penetration and consolidation in emergency medicine and anesthesiology.” *Health Affairs Scholar*, July 2023.
7. Gardner, Danielle, Amalis Cordova-Mustafa, Conrad Milhaupt, and **Loren Adler**. “Provider charges relative to Medicare rates, 2013-2021.” Brookings Institution, July 2023.
8. **Adler, Loren**, Bich Ly, Erin Duffy, Kathleen Hannick, Mark Hall, and Erin Trish. “Ground Ambulance Billing and Prices Differ By Ownership Structure.” *Health Affairs*, January 2023.
9. **Adler, Loren**, Erin Duffy, Matthew Fiedler, Paul Ginsburg, Bich Ly, and Erin Trish. “The Impact of New York’s Surprise Billing Law on Payment Rates to Emergency Physicians.” *SSRN*, September 2022.
10. Duffy, Erin, **Loren Adler**, Benjamin Chartock, and Erin Trish. “Dispute Resolution Outcomes for Surprise Bills in Texas.” *JAMA*, June 2022.
11. Ippolito, Benedic, **Loren Adler**, and Conrad Milhaupt. “Do drugmakers ‘revenue target’? Evidence from the differential timing of biosimilar entry across markets.” *AEI Economic Perspectives*, January 2022.
12. **Adler, Loren**, Conrad Milhaupt, Bich Ly, and Erin Trish. “Private equity-owned air ambulances receive higher payments, generate larger and more frequent surprise bills.” Brookings Institution, November 2021.

13. **Adler, Loren**, Erin Duffy, Bich Ly, Conrad Milhaupt, and Erin Trish. “Changes in emergency physician service prices after Connecticut’s 2016 surprise billing law.” Brookings Institution, September 2021.
14. Duffy, Erin, Bich Ly, **Loren Adler**, and Erin Trish. “Commercial and Medicare Advantage Payment for Anesthesiology Services.” *American Journal of Managed Care*, June 2021.
15. Hannick, Kathleen and **Loren Adler**. “Provider charges relative to Medicare rates, 2012-2018.” Brookings Institution, May 2021.
16. Trish, Erin, Matthew Fiedler, Ning Ning, Laura Gascue, **Loren Adler**, and Eugene Lin. “Payment for Dialysis Services in the Individual Market.” *JAMA Internal Medicine*, March 2021.
17. Chartock, Benjamin, **Loren Adler**, Erin Duffy, Bich Ly, and Erin Trish. “Arbitration Over Out-of-Network Medical Bills: Evidence from New Jersey Payment Disputes.” *Health Affairs*, January 2021.
18. **Adler, Loren**, Kathleen Hannick, and Sobin Lee. “High air ambulance charges concentrated in private equity-owned carriers.” Brookings Institution, October 2020.
19. Duffy, Erin, Bich Ly, **Loren Adler**, and Erin Trish. “Policies to Address Surprise Billing Can Affect Health Care Premiums.” *American Journal of Managed Care*, September 2020.
20. Brown, Erin C. Fuse, Erin Trish, Bich Ly, Mark Hall, and **Loren Adler**. “Out-of-network air ambulance bills: prevalence, magnitude, and policy solutions.” *Milbank Quarterly*, June 2020.
21. Duffy, Erin, **Loren Adler**, Paul B. Ginsburg, and Erin Trish. “Prevalence and characteristics of surprise out-of-network bills from professionals in ambulatory surgery centers.” *Health Affairs*, April 2020.
22. **Adler, Loren**, Sobin Lee, Kathleen Hannick, and Erin Duffy. “Provider charges relative to Medicare rates, 2012-2017.” Brookings Institution, December 2019.
23. **Adler, Loren**, Erin Duffy, Bich Ly, and Erin Trish. “California saw reduction in out-of-network care from affected specialties after 2017 surprise billing law.” Brookings Institution, September 2019.
24. Fiedler, Matthew and **Loren Adler**. “How would the revised Senate health care bill affect individual market premiums in 2026 and over the long run?” Brookings Institution, July 2017.

25. **Adler, Loren** and Paul B. Ginsburg. “How BCRA 2.0 would impact enrollee costs, according to your age and income.” Brookings Institution, July 2017.
26. **Adler, Loren** and Paul B. Ginsburg. “How the BCRA would impact enrollee costs, according to your age.” Brookings Institution, July 2017.
27. Fiedler, Matthew and **Loren Adler**. “How would the Senate’s health care bill affect individual market premiums?” Brookings Institution, June 2017.
28. **Adler, Loren**, Matthew Fiedler, and Tim Gronniger. “Effects of the more austere Medicaid per capita cap included in the Senate’s health bill.” Brookings Institution, June 2017.
29. **Adler, Loren**, Matthew Fiedler, and Tim Gronniger. “Effects of the Medicaid per capita cap included in the House-passed American Health Care Act.” Brookings Institution, May 2017.
30. Fiedler, Matthew and **Loren Adler**. “How will the House GOP health care bill affect individual market premiums?” Brookings Institution, March 2017.

SELECTED POLICY WRITING

1. **Adler, Loren** and Matthew Fiedler. “How do Republicans plan to cut health coverage? Two basic ways.” *Washington Post*, May 2025.
2. Hoagland, G. William, Andrew Patzman, James C. Capretta, Benedic Ippolito, **Loren Adler**, and Matthew Fiedler. “Restraining Health Spending While Protecting Access: Potential For Bipartisan Action.” *Health Affairs Forefront*, May 2025.
3. Ippolito, Benedic, Matthew Fiedler, and **Loren Adler**. “Assessing early experience with arbitration under the No Surprises Act.” Brookings Institution, January 2024.
4. Fiedler, Matthew, **Loren Adler**, and Richard G. Frank. A brief look at current debates about pharmacy benefit managers.” Brookings Institution, September 2023.
5. Sachs, Rachel, **Loren Adler**, and Richard Frank. “A holistic view of innovation incentives and pharmaceutical policy reform.” *Health Affairs Scholar*, July 2023.
6. Ippolito, Benedic, Matthew Fiedler, and **Loren Adler**. “Weighing policy options for returning savings from site-neutral payment reforms to hospitals.” Brookings Institution, May 2023.
7. **Adler, Loren**, Matthew Fiedler, and Benedic Ippolito. “Assessing recent health care proposals from the House Committee on Energy and Commerce.” Brookings Institution, May 2023.

8. **Adler, Loren** and Benedic Ippolito. “Procompetitive health care reform options for a divided Congress.” Brookings Institution, March 2023.
9. Sachs, Rachel, Marta E. Wosińska, Richard G. Frank, and **Loren Adler**. “The FDA could do more to promote generic competition: Here’s how.” Brookings Institution, June 2022.
10. **Adler, Loren** and Erin Trish. “Who Are The Winners in the No Surprises Act?” MedPage Today, December 2021.
11. Fuse Brown, Erin C., **Loren Adler**, Erin Duffy, Paul B. Ginsburg, Mark Hall, and Samuel Valdez. “Private equity investment as a divining rod for market failure: Policy responses to harmful physician practice acquisitions.” Brookings Institution, October 2021.
12. **Adler, Loren**. “Cost-shifting in drug pricing, or the lack thereof.” Brookings Institution, September 2021.
13. Sachs, Rachel, **Loren Adler**, and Paul B. Ginsburg. “A framework for categorizing and analyzing prescription drug pricing reform options.” Brookings Institution, August 2021.
14. Fiedler, Matthew, Benedic Ippolito, and **Loren Adler**. “‘Equal weighting’ is a poor framework for arbitration decisions under the No Surprises Act.” Brookings Institution, June 2021.
15. Fiedler, Matthew, **Loren Adler**, and Benedic Ippolito. “Recommendations for implementing the No Surprises Act.” Brookings Institution, March 2021.
16. Brown, Erin C. Fuse, **Loren Adler**, Karan Chhabra, Barak D. Richman, and Erin Trish. “The Unfinished business of air ambulance bills.” *Health Affairs Blog*, March 2021.
17. **Adler, Loren**, Matthew Fiedler, Paul B. Ginsburg, Mark Hall, Benedic Ippolito, and Erin Trish. “Understanding the No Surprises Act.” Brookings Institution, February 2021.
18. **Adler, Loren** and Sabrina Corlette. “Expanded coverage for COVID-19 testing must include limits on costs.” *Health Affairs Blog*, February 2021.
19. Duffy, Erin, Erin Trish, and **Loren Adler**. “Surprise medical bills increase costs for everyone, not just for the people who get them.” *The Conversation*, October 2020.
20. **Adler, Loren** and Christen Linke Young. “The laws governing COVID-19 test payment and how to improve them.” Brookings Institution, July 2020.
21. Young, Christen Linke, Stan Dorn, **Loren Adler**, Cheryl Fish-Parchman, and Tara Straw. “Responding to COVID-19: Using the CARES Act’s hospital fund to help the uninsured, achieve other goals.” *Health Affairs Blog*, April 2020.

22. **Adler, Loren.** “How the CARES Act affects COVID-19 test pricing.” Brookings Institution, April 2020.
23. Fiedler, Matthew, Christen Linke Young, and **Loren Adler.** “What are the health coverage provisions in the House coronavirus bill?” Brookings Institution, March 2020.
24. Fiedler, Matthew, **Loren Adler,** and Christen Linke Young. “Health Care in President Trump’s Fiscal Year 2021 Budget.” *JAMA Health Forum*, February 2020.
25. **Adler, Loren.** “Experience with New York’s arbitration process for surprise out-of-network bills.” Brookings Institution, October 2019.
26. **Adler, Loren,** Paul B. Ginsburg, and Steven M. Lieberman. “Understanding the bipartisan Senate Finance prescription drug reform package.” Brookings Institution, October 2019.
27. **Adler, Loren,** Steven M. Lieberman, Christen Linke Young, and Paul B. Ginsburg. “Considerations for expanding international reference pricing beyond Medicare Part B.” *Health Affairs Blog*, September 2019.
28. Young, Christen Linke, Matthew Fiedler, **Loren Adler,** and Sobin Lee. “What is surprise billing?” Brookings Institution, August 2019.
29. **Adler, Loren,** Erin Duffy, Paul B. Ginsburg, Mark Hall, Erin Trish, and Christen Linke Young. “Rep. Ruiz’s arbitration proposal for surprise billing (H.R. 3502) would lead to much higher costs and deficits.” *Health Affairs Blog*, July 2019.
30. **Adler, Loren,** Matthew Fiedler, and Benedic Ippolito. “Network matching: An attractive solution to surprise billing.” *Health Affairs Blog*, May 2019.
31. **Adler, Loren,** Paul B. Ginsburg, Mark Hall, and Erin Trish. “Breaking down the bipartisan Senate group’s new proposal to address surprise billing.” *Health Affairs Blog*, May 2019.
32. **Adler, Loren,** Paul B. Ginsburg, Mark Hall, and Erin Trish. “Analyzing the House E&C committee’s bipartisan surprise out-of-network billing proposal.” *Health Affairs Blog*, May 2019.
33. Young, Christen Linke, **Loren Adler,** Paul B. Ginsburg, and Mark Hall. “The relationship between network adequacy and surprise billing.” Brookings Institution, May 2019.
34. Fiedler, Matthew, Henry J. Aaron, **Loren Adler,** Paul B. Ginsburg, and Christen L. Young. “Building on the ACA to Achieve Universal Coverage,” *New England Journal of Medicine*, March 2019.

35. **Adler, Loren**, Matthew Fiedler, Paul B. Ginsburg, Mark Hall, Erin Trish, Christen Linke Young, and Erin Duffy. “State approaches to mitigating surprise out-of-network billing.” Brookings Institution, February 2019.
36. Dekhne, Mihir, **Loren Adler**, Kyle Sheetz, and Karan Chhabra. “Federal policy to end surprise billing: Building on prior approaches.” *Health Affairs Blog*, February 2019.
37. Hall, Mark A., **Loren Adler**, Paul B. Ginsburg, and Erin Trish. “Reducing Unfair Out-of-Network Billing – Integrated Approaches to Protecting Patients,” *New England Journal of Medicine*, January 2019.
38. **Adler, Loren**, Paul B. Ginsburg, Mark Hall, Erin Trish, and Benjamin Chartock. “Analyzing Senator Hassan’s binding arbitration approach to preventing surprise medical bills.” *Health Affairs Blog*, October 2018.
39. **Adler, Loren**, Paul B. Ginsburg, Mark Hall, and Erin Trish. “Analyzing new bipartisan federal legislation limiting surprise medical bills.” *Health Affairs Blog*, September 2018.
40. **Adler, Loren**, Andres de Loera-Brust, Matthew Fiedler, Paul B. Ginsburg, Will Palmisano. “CMS’ positive step on site-neutral payments and the case for going further.” Brookings Institution, August 2018.
41. Lieberman, Steven M, Erin Trish, **Loren Adler**, Joseph Antos, John Bertko, Paul B Ginsburg. “The case for reforming competitive bidding in Medicare Advantage.” *Health Affairs Blog*, May 2018.
42. Lieberman, Steven M., **Loren Adler**, Erin Trish, Joseph Antos, John Bertko, and Paul B. Ginsburg. “A proposal to enhance competition and reform bidding in the Medicare Advantage Program.” Brookings Institution, May 2018.
43. Fiedler, Matthew, Tim Gronniger, Paul B. Ginsburg, Kavita Patel, **Loren Adler**, and Margaret Darling. “Congress Should Replace Medicare’s Merit-Based Incentive System.” *Health Affairs Blog*, February 2018.
44. **Adler, Loren**, Henry Aaron, Paul Ginsburg, and Matthew Fiedler. “The Graham-Cassidy Plan – The Most Harmful ACA Repeal Yet,” *New England Journal of Medicine*, October 2017.
45. Fiedler, Matthew and **Loren Adler**. “How will the Graham-Cassidy proposal affect the number of people with health insurance coverage?” Brookings Institution, September 2017.
46. Darling, Margaret, Caitlin Brandt, **Loren Adler**, and Mark Hall. “Receive a surprise medical bill? Here are three federal actions that may address surprise bills.” Brookings Institution, August 2017.

47. Aaron, Henry, Matthew Fiedler, Paul Ginsburg, **Loren Adler**, and Alice Rivlin. "Turmoil in the Individual Insurance Market – Where it Came From and How to Fix it." *New England Journal of Medicine*, July 2017.
48. Fiedler, Matthew, Henry Aaron, **Loren Adler**, and Paul Ginsburg. "Moving in the Wrong Direction – Health Care under the AHCA." *New England Journal of Medicine*, June 2017.
49. Trish, Erin, **Loren Adler**, and Paul B. Ginsburg. "To promote stability in the health insurance exchanges, end the uncertainty around cost-sharing and other rules." Brookings Institution, April 2017.
50. Gronniger, Tim, Matthew Fiedler, Kavita Patel, **Loren Adler**, and Paul B. Ginsburg. "How should the Trump administration handle Medicare's new bundled payment programs?" *Health Affairs Blog*, April 2017.
51. Fiedler, Matthew and **Loren Adler**. "The House GOP amended its health care bill, but CBO estimates of coverage losses are not likely to meaningfully improve." Brookings Institution, March 2017.
52. **Adler, Loren** and Matthew Fiedler. "Expect the CBO to estimate large coverage losses from the GOP health care plan." Brookings Institution, March 2017.
53. **Adler, Loren**, Mark Hall, Caitlin Brandt, Paul B. Ginsburg, and Steven M. Lieberman. "Stopping surprise medical bills: Federal action is needed." *Health Affairs Blog*, February 2017.
54. Sood, Neeraj, **Loren Adler**, Paul B. Ginsburg, and Margaret Darling. "What Medicare Advantage's success in delivering post-acute care means for Medicare reform." Brookings Institution, January 2017.
55. **Adler, Loren** and Paul B. Ginsburg. "Health insurance as assurance: The importance of keeping the ACA's limits on enrollee health costs." Brookings Institution, January 2017.
56. **Adler, Loren** and Paul B. Ginsburg. "Paying for an ACA replacement becomes near impossible if the law's tax increases are repealed." Brookings Institution, December 2016.
57. Hall, Mark, Paul Ginsburg, Steven Lieberman, **Loren Adler**, Caitlin Brandt, and Margaret Darling. "Solving Surprise Medical Bills." Brookings Institution, October 2016.
58. Patel, Kavita, **Loren Adler**, Margaret Darling, Paul Ginsburg, and Steven Lieberman. "How the Money Flows Under MACRA." Brookings Institution, July 2016.
59. Rivlin, Alice and **Loren Adler**. "5 Takeaways from the 2016 Medicare Trustees Report." Brookings Institution, June 2016.

60. **Adler, Loren.** “Tax Extenders Deal Could Undermine the ACA.” *RealClearPolicy*, December 2015.
61. **Adler, Loren** and Adam Rosenberg. “The \$500 Billion Medicare Slowdown: A Story About Part D.” *Health Affairs Blog*, October 2014.
62. **Adler, Loren**, G. William Hoagland, and Shai Akabas. “How \$85 Billion Became \$80 Billion: The Story of the Shrinking 2013 Sequester.” Bipartisan Policy Center, June 2013.
63. Akabas, Shai and **Loren Adler**. “A Guide to the 2014 Sequester.” Bipartisan Policy Center, June 2013.
64. Collins, Brian, Shai Akabas, and **Loren Adler**. “Debt Limit Reinstated at \$16.7 Trillion: Updated X Date Estimate.” Bipartisan Policy Center, May 2013.
65. **Adler, Loren**, Shai Akabas, and Brian Collins. “Paul Ryan’s Fiscal Year 2014 Budget: The Details.”
66. Hoagland, G. William and **Loren Adler**. “Origins of Sequester.” Bipartisan Policy Center, February 2013.
67. **Adler, Loren** and Shai Akabas. “The Sequester: What You Need to Know.” Bipartisan Policy Center, February 2013.
68. Bell, Steve, Brian Collins, **Loren Adler**, and Shai Akabas. “H.R. 325, The Debt Limit, and Extraordinary Measures: A Technical Note (Warning: Wonky).” Bipartisan Policy Center, January 2013.
69. **Adler, Loren**, Steve Bell, and Shai Akabas. “What is a Government Default on its Debt?” Bipartisan Policy Center, January 2013.
70. Collins, Brian and **Loren Adler**. “Platinum Coins and IOUs: Missing the Point.” Bipartisan Policy Center, January 2013.
71. Collins, Brian, Shai Akabas, and **Loren Adler**. “Debt Limit Analysis Update.” Bipartisan Policy Center, January 2013.
72. **Adler, Loren** and Shai Akabas. “Debt Ceiling Uncertainties.” Bipartisan Policy Center, January 2012.
73. **Adler, Loren** and Shai Akabas. “The 2013 Sequester May Not Be What You Think.” Bipartisan Policy Center, January 2012.
74. **Adler, Loren** and Shai Akabas. “Everything You Ever Wanted to Know About the

Sequester.” Bipartisan Policy Center, November 2011.

75. **Adler, Loren** and Shai Akabas. “Possibly the Last Debt Ceiling Blog Post until 2013.” Bipartisan Policy Center, October 2011.

76. Powell, Jerome, **Loren Adler**, and Shai Akabas. “Raising the Debt Ceiling – Let’s Do That Again Real Soon!” Bipartisan Policy Center. August 2011.

77. **Adler, Loren** and Shai Akabas. “How the Sequester Works if the Joint Select Committee Fails.” Bipartisan Policy Center, August 2011.

78. Powell, Jerome, Shai Akabas, **Loren Adler**, and Chris Hildebrand. “Debt Limit Analysis - July 2011.” Bipartisan Policy Center, July 2011.

TESTIMONY, LEGISLATIVE AND REGULATORY COMMENTS

1. **Adler, Loren** and Matthew Fiedler. “Comments on site-neutral payment provisions of CMS’ proposed OPPS rule.” Comment letter, September 2025.

2. **Adler, Loren** and Matthew Fiedler. “Response to a request for information on improving data on Medicare Advantage.” Comment Letter, June 2024.

3. **Adler, Loren**, Matthew Fiedler, and Richard Frank. “Comments on CMS proposals on researcher data access.” Comment Letter, May 2024.

4. **Adler, Loren** and Matthew Fiedler. “Comments on the Request for Information on consolidation in health care markets.” Comment Letter, May 2024.

5. **Adler, Loren**. Oral testimony on facility fee legislation before the Colorado General Assembly, House Committee on Health & Insurance. March 2023.

6. **Adler, Loren** and Matthew Fiedler. “Comments on federal independent dispute resolution operations in the No Surprises Act.” Comment Letter, January 2024.

7. **Adler, Loren**. “Lowering unaffordable costs: Legislative solutions to increase transparency and competition in health care.” Testimony before the United States House of Representatives Committee on Energy and Commerce Subcommittee on Health, April 2023.

8. **Adler, Loren**, Matthew Fiedler, Richard G. Frank, and Marta E. Wosińska. “Comments on the Request for Information on Medicare.” Comment Letter, August 2022.

9. **Adler, Loren**, Erin Duffy, and Matthew Fiedler. “Comments on the 2023 Notice of Benefit and Payment Parameters.” Comment Letter, January 2022.

10. **Adler, Loren**, Matthew Fiedler, and Benedic Ippolito. “Re: Requirements Related to Surprise Billing; Part II.” Comment Letter, December 2021.

11. Fiedler, Matthew and **Loren Adler**. “Comments on the development of a public health insurance option.” Brookings Institution, July 2021.
12. **Adler, Loren**, Matthew Fiedler, and Benedic Ippolito. “Re: Requirements Related to Surprise Billing; Part I.” Comment Letter, September 2021.
13. **Adler, Loren**, Matthew Fiedler, Paul B. Ginsburg, and Christen Linke Young. “Comments on the Lower Health Care Costs Act of 2019.” Official comments on legislation. June 2019.
14. **Adler, Loren**, Matthew Fiedler, Paul B. Ginsburg, and Christen Linke Young. “Comments on the No Surprises Act.” Official comments on legislation. May 2019.
15. Aaron, Henry J., **Loren Adler**, Joseph Antos, James Capretta, Matthew Fiedler, Paul B. Ginsburg, Benedic Ippolito, and Alice M. Rivlin. “Joint recommendations of Brookings and AEI scholars to reduce health care costs.” Brookings Institution and American Enterprise Institute, March 2019.

CONSULTING

Serves as an expert witness in ambulance billing and payment cases