

5 RCM Headwinds in 2026 and How to Respond



The One Big Beautiful Bill Act (OBBBA) has created unpredictable and fiscally dangerous waters ahead for healthcare providers. But that doesn't leave revenue cycle leadership stranded.

From upheaval with Medicare Advantage (MA) to changes related to the Affordable Care Act (ACA), we're presenting you with actionable options to create clarity amid uncertainty.

10 Years of Declines in Reimbursement and Increased Financial Stress as a Result of the OBBBA



\$900 billion

in Medicaid cuts over 10 years¹



\$500 billion

in cuts via PAYGO mechanisms (starting in 2026)²



Barriers

Introduction of new eligibility barriers, disproportionately affecting vulnerable populations



Mastering Uncertainty:

Rural and safety-net institutions especially should get ahead of sharp declines in reimbursement via forward-looking payment forecasts.

[Meet SSI Claims Analytics](#)

41 States Face Uncompensated Care and Bad Debt Driven by Medicaid Redeterminations

- Expansion states will likely see spikes in uninsured numbers, thanks to waves of Medicaid redeterminations³
- Hospitals with high Medicaid volumes face negative margin impacts
- Lapses in eligibility screening are expected to drive increased self-pay burdens



Mastering Uncertainty:

Learn how a Washington hospital used eligibility and estimation tools from their trusted vendor to reduce denials.

[Explore Case Study](#)

9 States Facing Plummeting Collections and Increasing Charity Cases

- OBBBA subsidy reductions threaten residents on ACA marketplace plans
- Subsidy cuts could end coverage for many residents, with a disproportionate impact on rural and underserved areas



Mastering Uncertainty:

Get ahead of reduced collections and increased charity cases by beefing up provider outreach and payment estimation strategies through advanced pre-billing eligibility tools.

[Explore SSI PBE](#)

Budgets Disrupted by up to a 30% Revenue Drop

25-30% ↓

Providers shifting from commercial to MA contracts could see a 25-30% drop in revenue^{5,6}

54% to 64% ↑

Impact will be more severe if MA enrollment increases as expected—the Congressional Budget Office projects MA share to grow from 54% of eligible beneficiaries to 64% by 2034⁷



Mastering Uncertainty:

Prepare for tightening budgets and a shifting payor mix by **upgrading your denial prevention strategies.**

4 Channels of Proactive Revenue Cycle Focus Emerge

- 1 Medicare underpayments persist, costing hospitals about \$130 billion each year⁸
- 2 Commercial payers are still the go-to for margin rescue
- 3 Medicaid disenrollment demands close monitoring and strategic response
- 4 Increased sequestration and shrinking ACA support drive budget pressures



Mastering Uncertainty:

Mitigate risk with advanced cash flow forecasting that leverages historical claims and remittance data. Explore the **[AI-powered Predicted Payments Dashboard](#)**.

Want to learn more?
Request a **demo** today!

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SOURCES

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