

Health Care Alert:

2026 Ballot Initiative - Uber Profits, Patients and Medical Providers Suffer

Executive Summary: Uber is pursuing a November 2026 ballot initiative that will effectively block access to medical care for working class victims of car accidents. This discriminatory initiative, if successful, will put medical providers who treat personal injury patients out-of-business, and further strain already overburdened hospitals. It will push accident victims into crowded emergency rooms, increasing waiting times and limiting access for all patients. Accident victims and healthcare providers will lose solely to pad tech company profits.

Providers for Patient Care PAC (PPC PAC) is organizing medical providers to oppose this initiative. Please join our fight!

Ballot Initiative: Uber is exploiting consumer fears about ride share convenience and cost to shift the expenses of their wrongful actions onto accident victims, medical professionals, and an overburdened health care system in California.

Their <u>ballot initiative</u> draws voter attention to plaintiff attorney's fees by limiting them, and all other medical liens to 25% of the total amount recovered in accident cases.

Patients and medical providers beware! Uber's ballot initiative limits payment of uninsured and uninsured victims' past unpaid and future medical expenses to 125% of the fee-for-service Medicare reimbursement rate, or if there is no applicable Medicare reimbursement rate, then 170% of the Medi-Cal reimbursement rate.

This is a fraction of the actual cost of care in most accident cases, and medical providers cannot afford

to care for patients at these rates. Underinsured and uninsured patients will go without care, waiting until treatable injuries are so severe that they wind up in overcrowded emergency rooms.

The initiative not only applies to rideshare, but to all California automobile accidents.

Impact on Uninsured/Underinsured Patients: Who are uninsured and underinsured patients, and how will this ballot initiative impact them?

Many working Californians are uninsured or underinsured. Although they may have health insurance, they face high deductibles and other limits that force them to plan for major medical expenses or go without care. When they are hurt through no fault of their own, they face unplanned medical emergencies without the financial resources to recover.

Here is one anecdote which reflects the hardship that medical providers see every day: A young mother was hit by a drunk driver, and she had no health insurance. She needed a cervical MRI and later a C5 6 microdiscectomy. Under a lien, a diagnostic provider charged \$2,300 dollars, which is already below market, and waited 18 months to be paid. The evidence supported her claim, and her attorneys recovered the full cost of her medical care (after 18 months).

Under Uber's initiative, that same MRI would be reimbursed at \$350 dollars under 125% Medicare cap. This is a fraction of what the surgeon pays each month for malpractice insurance and ignores the true cost of medical care. No provider in California would have treated this young mother.

She would have remained injured, unable to work, and without any medical evidence to support her claim.

Uber wants to pay providers poorly, so they have no choice but to stop providing care or leave their profession – entirely. The result? Fewer doctors available to care for those who need it most.

Impact to Providers: Medical providers who treat personal injury patients are critical to access to care and the ongoing success of the medical profession. These providers are business owners and entrepreneurs, operating private practices that provide the gold standard in medical care for personal injury victims. This care is not limited to wealthy patients, but available to working class patients who become victims of personal injury.

Uber's ballot initiative creates a two-tiered healthcare system, punishing lower income patients while allowing wealthier individuals to continue to receive top tier care. If you can afford to pay out of pocket, you'll get the best care. If you rely on insurance, or are uninsured, you may struggle to find a doctor willing to treat you. Many providers already refuse to see Medicaid and Medical patients because the reimbursement rates are too low to cover the cost of care. Uber's ballot initiative will expand this problem, forcing more patients to into lower-quality treatment options. Does California want a healthcare system where the quality of care you receive after an injury depends on the size of your pocketbook?

Neurologists, Orthopedists, pain specialists, physical therapists, and chiropractors are among the many professionals who will be most heavily impacted. All providers face a new threat beginning January 1, 2026, when California's new medical-debt law will make it harder for providers to collect on medical liens, and further undermine the financial viability of medical providers statewide.

Uber's ballot initiative will compound existing hardship for providers, eliminating access to these top tier specialists for millions of injured Californias, who can no longer afford to treat personal injury patients.

Cost to California's Healthcare System: The Legislative Analyst's Office found that Uber's initiative could impact public and private health systems and health insurers:

- Millions annually in increased coverage costs to Medi-Cal—costs that will also be shared by other public and private health systems, and by victims and their insurers.
- Increased reliance on Medi-Cal by victims unable to secure medical liens.
- Millions in increased legal and administrative costs to Department of Health Care Services (DHCS), which is legally required to attempt to recover the cost of state-funded medical care from liable parties in the absence of private litigation.

Call to Action: PPC PAC formed to organize providers and patients in opposition to Uber's ballot initiative.

Our Advisory Board, composed of medical providers, has raised \$3 million in PPC PAC's first month. This is a great first step, but we have a long way to go!

Medical Providers, staff and patients, please stand with us and ACT:

- Endorse PPC PAC's campaign to oppose
 Uber's initiative, preserve patient choice in
 medical care, and fair reimbursement for
 providers.
- <u>Contribute to our campaign</u>, then call two other providers and encourage them to contribute!
- Join our <u>mailing list</u> for up-to-the-minute updates on our campaign and attend

regularly scheduled campaign calls as they are announced.

- If you are a member of a provider interest group, reach out to your board or leadership and encourage them to move quickly on adopting an "oppose" position on Uber's ballot initiative or endorsing PPC PAC's campaign to oppose the initiative. Please reach out to Pamela Lopez, pamela@kstreet.us.com, to share updates.
- Consider joining our finance committee by emailing Pamela Lopez at pamela@kstreet.us.com
- Our team seeks to coordinate, communicate, and ally with all groups that oppose the Uber ballot initiative, and mobilize groups to oppose.

For More Information: pamela@kstreet.us.com

Our PPC PAC Board: Nima Hosseini, MD; Andrew Fox, MD; Mark Liker, MD; Matthew Bernstein, DC; Joseph Enayati, DO.

(updated 12/5/25)

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