

"All the News  
That's Fit to Print"

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SUNDAY, APRIL 7, 2024

**THE WEATHER**  
 Today, clouds and sunshine, high 54.  
 Tonight, clear skies, low 41. Tomorrow, sunny, partly cloudy, milder, fair conditions for eclipse viewing, high 63. Weather map is on Page 22.

Prices in Canada may be higher

\$6.00



The private mercenary group, whose name is carved into the wall of a classroom in Ukraine, recruited criminals to fight for Russia.

## Freed to Fight War, Russia's Convicts Return to Kill Again

By NEIL MacFARQUHAR  
and MILANA MAZAEVA

Viktor Savinov had already been imprisoned several times for various crimes — including robbery, auto theft and assault — when he murdered a female drinking companion during a quarrel in 2020, stabbing her in the chest with four knives.

A court in Russia's Siberian region of Yakutia sentenced him to 11 years in a maximum-security prison. So when recruiters from

the private Wagner mercenary group offered him freedom and a clean slate if he deployed to fight in Ukraine, Mr. Savinov, a morgue orderly, seized the opportunity.

By February, Mr. Savinov had completed his service and was back in his native village of Kuttana. That month, on Defenders of the Fatherland Day, he was staggering drunk around the snowy streets, residents said, complaining loudly that villagers showed him insufficient respect as a veter-

### 'Inevitable,' Putin Said, Pardoning More

eran. The next night, he murdered two of them, according to a law enforcement report, striking a male drinking buddy dead with a metal crowbar before killing his own estranged aunt, who lived next door, by axing her in the head, and then torching her wooden house.

Russia's practice of recruiting

convicts has been the backbone of its success in Ukraine, providing an overwhelming manpower advantage in the war. But it is backfiring in tragic ways as inmates pardoned for serving in Ukraine return to Russia and commit new crimes.

Overall numbers on recidivist crimes are hard to establish because the Russian government restricts the release of any public information that puts the war in a bad light. A survey of Russian

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## Patients Hit With Big Bills While Insurers Reap Fees

### Data Company Also Profits by Pushing Low Reimbursements, Documents Show

By CHRIS HAMBY

Weeks after undergoing heart surgery, Gail Lawson found herself back in an operating room. Her incision wasn't healing, and an infection was spreading.

At a hospital in Ridgewood, N.J., Dr. Sidney Rabinowitz performed a complex, hourslong procedure to repair tissue and close the wound. While recuperating, Ms. Lawson phoned the doctor's office in a panic. He returned the call himself and squeezed her in for an appointment the next day.

"He was just so good with me, so patient, so kind," she said.

But the doctor was not in her insurance plan's network of providers, leaving his bill open to negotiation by her insurer. Once back on her feet, Ms. Lawson received letter from the insurer, UnitedHealthcare, advising that Dr. Rabinowitz would be paid \$5,449.27 — a small fraction of what he had billed the insurance company. That left Ms. Lawson with a bill of more than \$100,000.

"I'm thinking to myself, 'But this is why I had insurance,'" said Ms. Lawson, who is fighting UnitedHealthcare over the balance. "They take out, what, \$300 or \$400 a month? Well, why aren't you people paying these bills?"

The answer is a little-known data analytics firm called MultiPlan. It works with UnitedHealthcare, Cigna, Aetna and other big insurers to decide how much out-of-network medical providers should be paid. It promises to help contain costs using fair and independent analysis.

But a New York Times investigation, based on interviews and confidential documents, shows that MultiPlan and the insurance

companies have a large and mostly hidden financial incentive to cut those reimbursements as much as possible, even if it means saddling patients with large bills. The formula for MultiPlan and the insurance companies is simple: The smaller the reimbursement, the larger their fee.

Here's how it works: The most common way Americans get health coverage is through employers that "self-fund," meaning they pay for their workers' medical care with their own money. The employers contract with insurance companies to administer the plans and process claims. Most medical visits are with providers in a plan's network, with rates set in advance.

But when employees see a provider outside the network, as Ms. Lawson did, many insurance companies consult with MultiPlan, which typically recommends that the employer pay less than the provider billed. The difference between the bill and the sum actually paid amounts to a savings for the employer. But, The Times found, it means big money for MultiPlan and the insurer, since both companies often charge the employer a percentage of the savings as a processing fee.

In recent years, the nation's largest insurer by revenue, UnitedHealthcare, has reaped an annual windfall of about \$1 billion in fees from out-of-network savings programs, including its work with MultiPlan, according to testimony by two of its executives. Last year alone, MultiPlan told investors, it identified nearly \$23 billion in bills from various insur-

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### Fact Check: An Explanation of Benefits

Insurers sometimes suggest that a medical provider agreed to a lower payment, even when it's not so. This patient was billed the amount that Cigna identified as savings.

for services provided by [REDACTED]		
Amount Billed	\$500.00	This was the amount that was billed for your visit on 07/12/2023.
Discount	\$370.62	You saved \$370.62. CIGNA negotiates discounts with health care professionals and facilities to help you save money.
What your plan paid	\$129.38	Your plan paid \$129.38 to [REDACTED]
What I owe	\$0.00	This is the amount you owe after your discount, your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe.
You saved	100%	You saved \$500.00 (or 100%) off the total amount billed. This is a total of your discount and what your plan paid.
		To maximize your savings, visit <a href="http://www.myCIGNA.com">www.myCIGNA.com</a> or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

## Gaza Protests Vex Democrats From White House to City Hall

This article is by Lisa Lerer, Reid J. Epstein and Katie Glueck.

ontrators objecting to his support for Israel.

In Detroit, a congressman's holiday party devolved into chaos and a broken nose after demonstrators protesting the war in Gaza appeared with bullhorns.

In Fort Collins, Colo., the mayor abruptly ended a meeting during which protesters demanding a cease-fire in Gaza glued their hands to a wall.

And in places as disparate as a historic church in South Carolina and Radio City Music Hall in Manhattan, President Biden has been heckled and drowned out by dem-

onstrators over the Biden administration's handling of the war are disrupting the activities of Democratic officials from city halls to Congress to the White House, complicating their ability to campaign — and, at times, govern — during a pivotal election year.

Mr. Biden successfully avoided a messy primary fight, facing no viable opposition within his party.

But the Gaza conflict has stoked intraparty tensions nonetheless, raising Democratic concerns that

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**AN ARMS AGREEMENT** The war in Gaza casts a spotlight on the pipeline of U.S. weapons sent to Israel under an Obama-era deal. PAGE 9

**NETANYAHU ON THE FENCE** Some Israelis wonder if the prime minister, to postpone a political reckoning, has tried to prolong the war. PAGE 8

## It's Lunchtime. Your Baconator May Cost More.

By LYDIA DePILLIS

It's been a strange and maddening couple of years for consumers, with prices of essential goods soaring and then sinking, turning household budgets upside down.

Perhaps that's why, in late February, the internet revolted over Wendy's plan to test changing its menu prices across the day. If the Breakfast Baconator winds up costing \$6.99 at 7 a.m. and \$7.99 three hours later, what in life can you really count on anymore?

The company later issued a statement saying it would not raise prices during busy parts of the day, but rather add discounts during slower hours. Nevertheless, the episode won't stop the continued spread of so-called dynamic pricing, which describes an approach of setting prices in response to shifting patterns of demand and supply. It might not even stop the growth of "personalized pricing," which targets individuals based on their personal willingness to pay.

And in many circumstances, customers may come around — if they feel companies are being forthright about how they're changing prices and what information they're using to do it.

"There's a need for some transparency, and it has to make sense to consumers," said Craig Zawada, a pricing expert with PROS, a consultancy that helped pioneer dynamic pricing by airlines in the

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The sun has always nourished humankind in body and soul, inspiring a sense of wonderment.

## Gazing at the Sky, Awaiting a Moment of Awe

By ELIZABETH DIAS

The moment she saw the sun, something inside Julie McKelvey changed.

She was hanging from a rope on the side of Mount Everest, four hours from the summit. The night was frozen, the slope some 60 degrees steep, the oxygen thin as she ascended to the highest point on earth. In the dark, she felt the fear and power of the mountain.

Ms. McKelvey, a mother and executive from central Pennsylvania, searched for words to capture the emotion of that moment. She felt so connected with something

her fellow climbers.

Then, peripherally to her right, she saw an orange flash.

"I see this sunrise that I will never forget as long as I live," she reflected. "The colors — it is just red, and then it is orange, and then it is yellow, and then the blue is coming. It was so incredibly spiritual for me, and beautiful."

Ms. McKelvey, a mother and executive from central Pennsylvania, searched for words to capture the emotion of that moment. She felt so connected with something

so much bigger than herself, something that she believed loved her. "The whole thing is very awful. A-w-e," she said.

Millions of people are hoping for their own sun-powered experience of awe on Monday. A total solar eclipse will sweep across North America, from Mazatlán up through Indiana to Newfoundland. More than 30 million people live in the path of totality, where for a few brief minutes the moon will entirely block out the sun, and

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## METROPOLITAN

### Death of a Hamptons Laborer

Near the mansions of eastern Long Island, day laborers spend their winters living in the woods. Julio Florencio Teo Gomez was one of them.

PAGE 1

How Brandon Blackwell, from New York City, helped turn London's Imperial College into a quiz show powerhouse in Britain.

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## SUNDAY BUSINESS

### Cracking Quiz's Top Echelon

On its fifth album, the maximalist indie-rock band gets noisier and journeys out of negativity toward songs that are more profound.

## SUNDAY STYLES

### Retirement Is Not for Them

Four people in their 80s and 90s — Giorgio Armani, Joan Collins, Bette Midler and Martha Stewart — say why their ambitions haven't ebbed.

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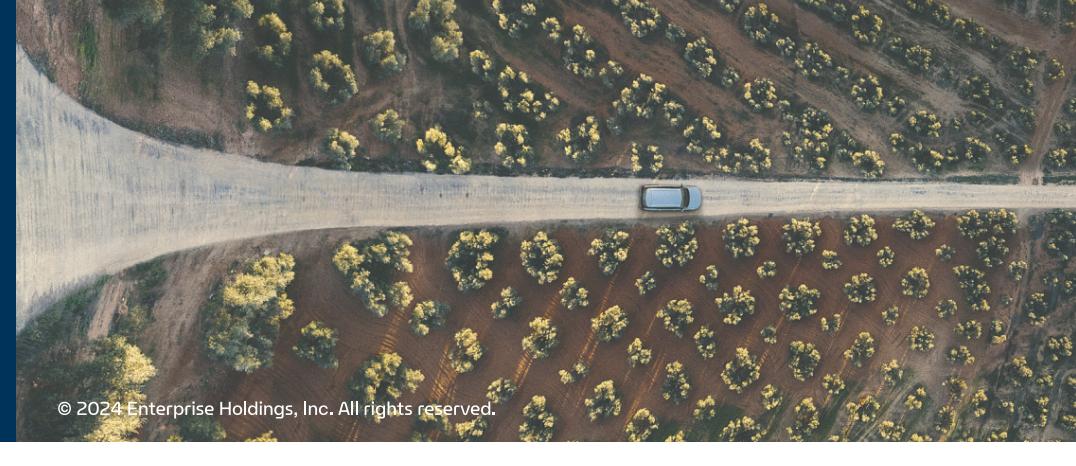
## SUNDAY OPINION

### Justin Wolfers

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WE SEE ROADS  
THAT MAKE  
MOBILITY SIMPLER



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 Enterprise  
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