Who knew health care could be so complicated?

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Puzzle by Peter Lyu

ACROSS

1 Gatekeeper, in HMOs
4 Reviews NDAs and ANDAs
7 Atul Gawande's safe space?
12 Palin called it a death panel
14 1983 change to hospital payment
15 Current head of CMS
16 Vehicle for tax-free spending?
18 Equality (in benefits)
19 Induce demand
20 ___TUS
22 Unfortunately
23 "Break a ___!"
25 Marketplace enrollment on Nov 1
27 Plan for gaming werewolves?
33 Saturn moon, but without vowels
34 And colleagues
35 Subtract?
36 Prior, shortened
37 34 Across, for example
39 This, Sp.
40 Fed gov't will have to do with risk corridor payments
42 Low zero?
43 Final month of 59 Across, abbr.
44 Incentive to spend more carefully
47 Program that regulates testing labs
48 "Ugh!"
49 Not quite non-parametric
52 Acronym for a lengthy admission, perhaps
54 Male helpers?
59 ___Sebelius
61 When the pathologist was actually out-of-network
63 Fellowship dude?
64 World-renowned, hip doctor
65 Order
66 Catch some Z's
67 Brew of medical groups?
68 Spread stats

DOWN

1 Where little lives are saved
2 Breathing machine, but for sleep apnea
3 Soften blows
4 Determines Medicaid thresholds, but redundant
5 Recently invoked to due to the pandemic
6 Facilities with <24-hour stays
7 Often comes with 44 Across
8 High impact in economics and medicine
9 Rawls' curtain?
10 ___LA
11 No's
13 Two E's?
17 200 in ancient Rome
18 Slang for police
21 Crashed
24 Researchers hope to, after a long run?
26 Water, Fr.
27 ICD-10 Codes I21 to I23
28 Young and uninsured
29 Drumming of fingers
30 It's guaranteed by Obamacare
31 Nothing, casually
32 Payments that support residents
33 Star___
36 Personal bests
38 Cutting Medicare benefits, politically
41 Precedes an interesting fact on Twitter
45 Zeros
46 Lobby for health insurers
49 Settings whose coverage depends on a "3-day rule"
50 State yet to expand Medicaid, abbr. out loud
51 Part of a high school fitness test
53 Its recipients qualify for Medicare after 2 years
55 MDs and PhDs
56 Mine, Sp.
57 Entitled to Medicare, after 1972
58 Brooklyn ballers
60 Hospital P4P measure
62 Followed by "excuse me"