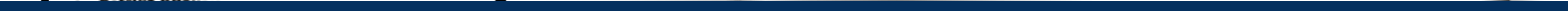


The New York Times
 Insurers Reap Hidden Fees by Slashing Payments. You
 May Get the Bill

How Cigna Saves Millions by Having Its Doctors Reject Claims Without Reading Them

Intelligencer
 MEDICINE | JULY 10, 2023
 The Two Words That Can Make Health Care a Nightmare **Prior authorization**, buries doctors in paperwork and delays care, sometimes with disastrous results.



Prior Authorization was supposed to save money. Instead, it's adding to the high cost, bureaucracy and headaches of the U.S. Health Care System.



87% of commercial claims initially denied get overturned.



Certain payers can routinely take 6 months or more to process claims.



Some payers require appeals to be paper mailed, and can take no less than 60 days.

*Results from WHA Member Survey

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 The *Improving Seniors' Timely Access to Care Act*

Legislation to Reform Prior Authorization for Medicare Advantage Plans



Establish Electronic Prior Auth Standards



Reduce Prior Auth Waiting Times



Require Insurer Prior Auth Transparency Metrics



Encourage Evidence-Based Guidelines

April 2026

