

Claims & Appeals and the Consumer Experience

2023 Survey of Consumer Health Insurance experiences

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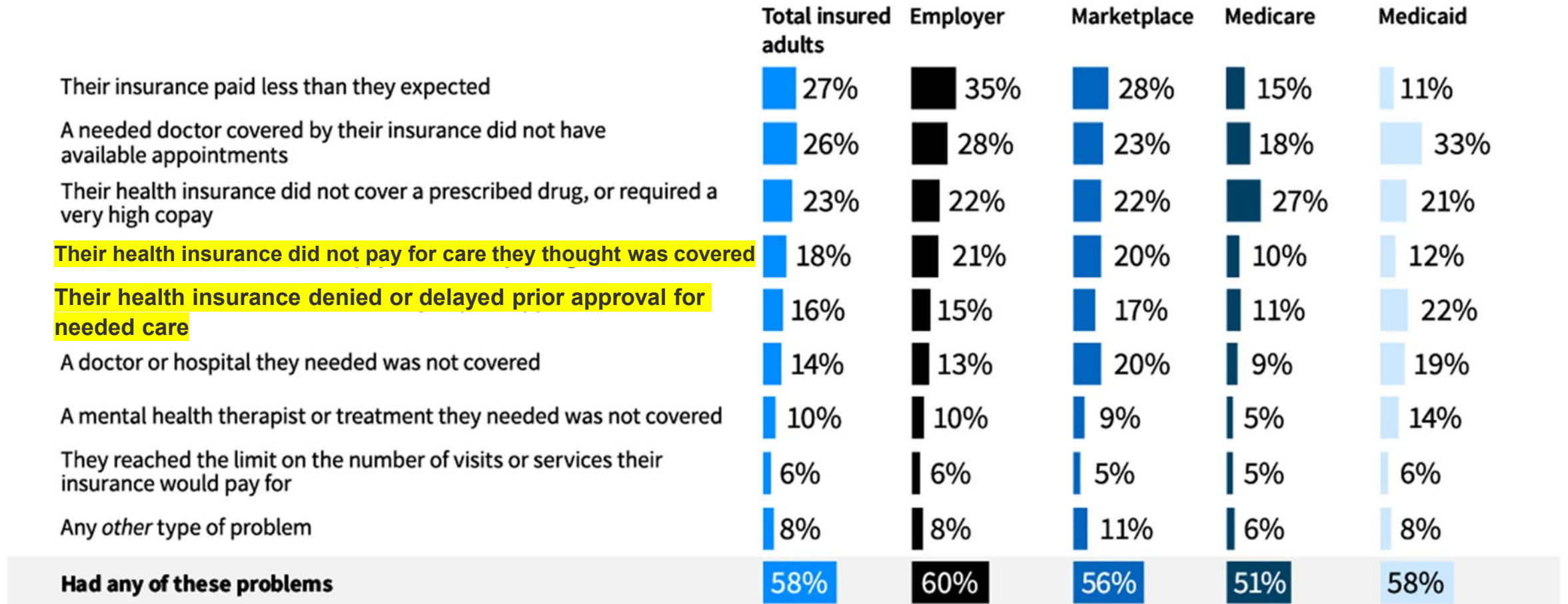
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Claims & Appeals and the Health Care Consumer

What do we know about how participants understand and navigate the claims and appeal process?

- Background: Claim and appeals, 1974 and now
- 2023 KFF Survey of Consumer Health Insurance experiences
- Data gaps/ Future research/ Information from analysis of other coverage types
- Considerations going forward

About Six In Ten Insured Adults Say They Have Had A Problem With Their Health Insurance In The Past Year

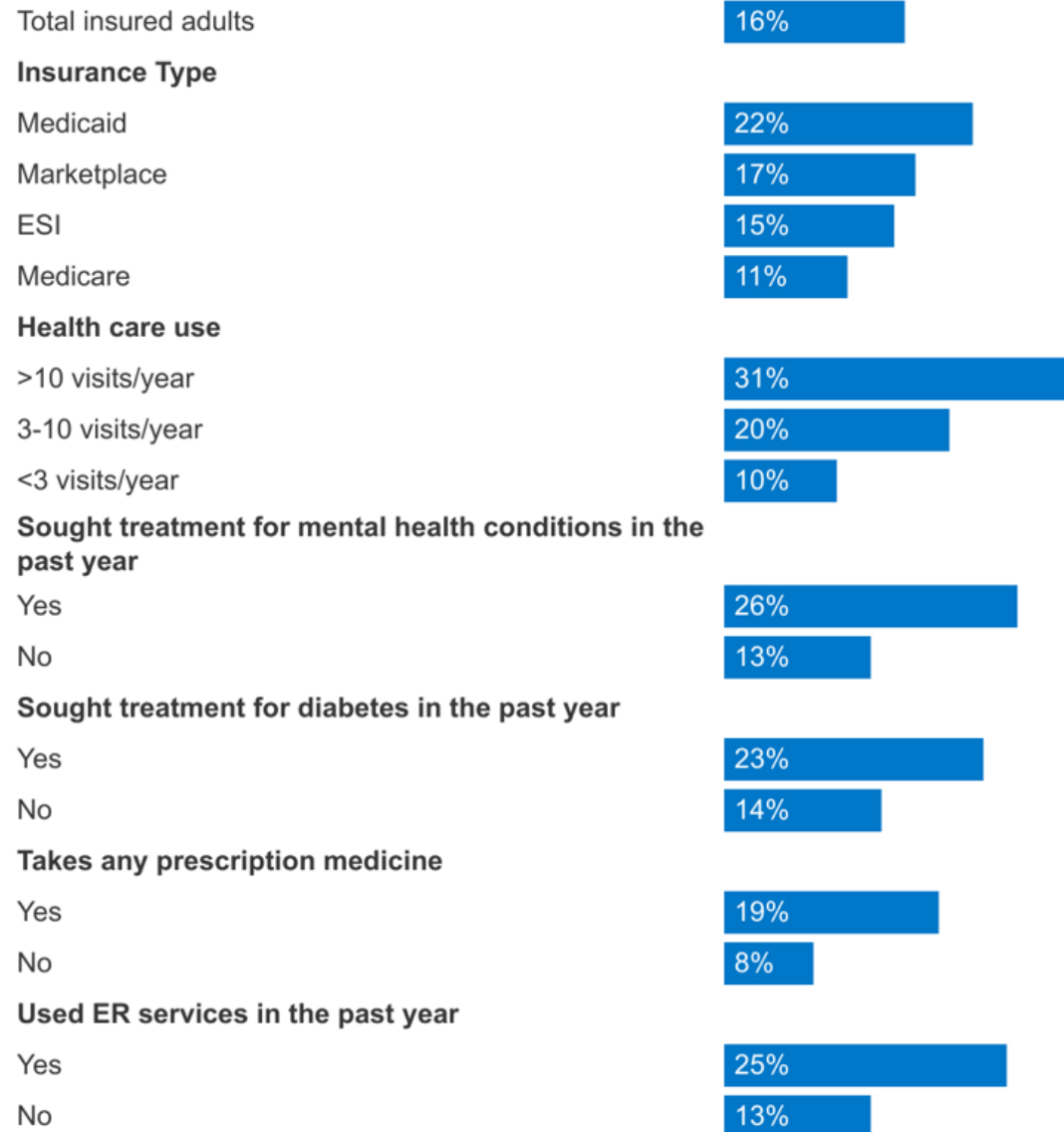


Note: See topline for full question wording.

SOURCE: KFF Survey of Consumer Experiences with Health Insurance (Feb. 21- Mar. 14, 2023)

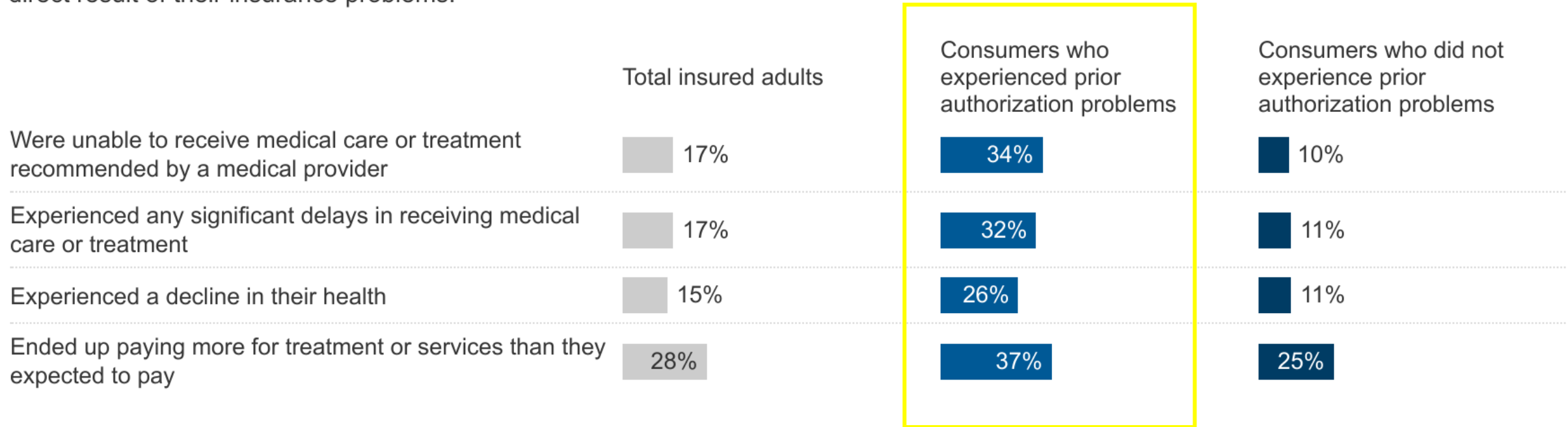
Characteristics of Consumers Who Reported Prior Authorization Problems

Percent of insured adults who say their health insurance denied or delayed prior approval for a treatment, service, visit, or drug before they received it in the past 12 months



Consumers Whose Insurance Problems Include Prior Authorization Are More Likely To Experience Serious Consequences

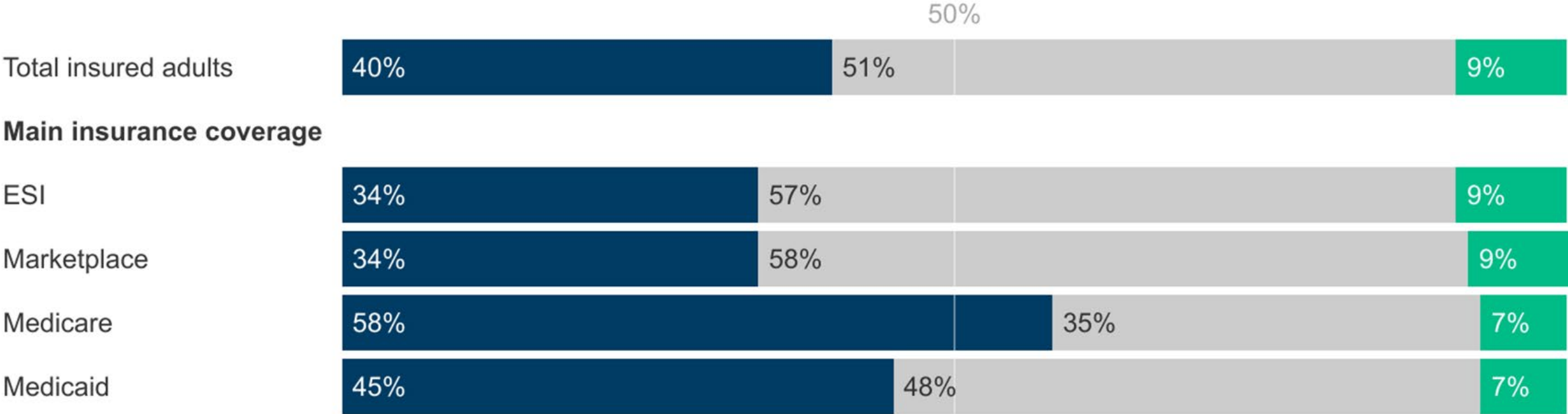
Percent of insured adults who had a problem with their health insurance in the past 12 months and say they experienced the following as a direct result of their insurance problems:



Most Insured Adults Are Unaware They Have A Right To Appeal Insurance Decisions

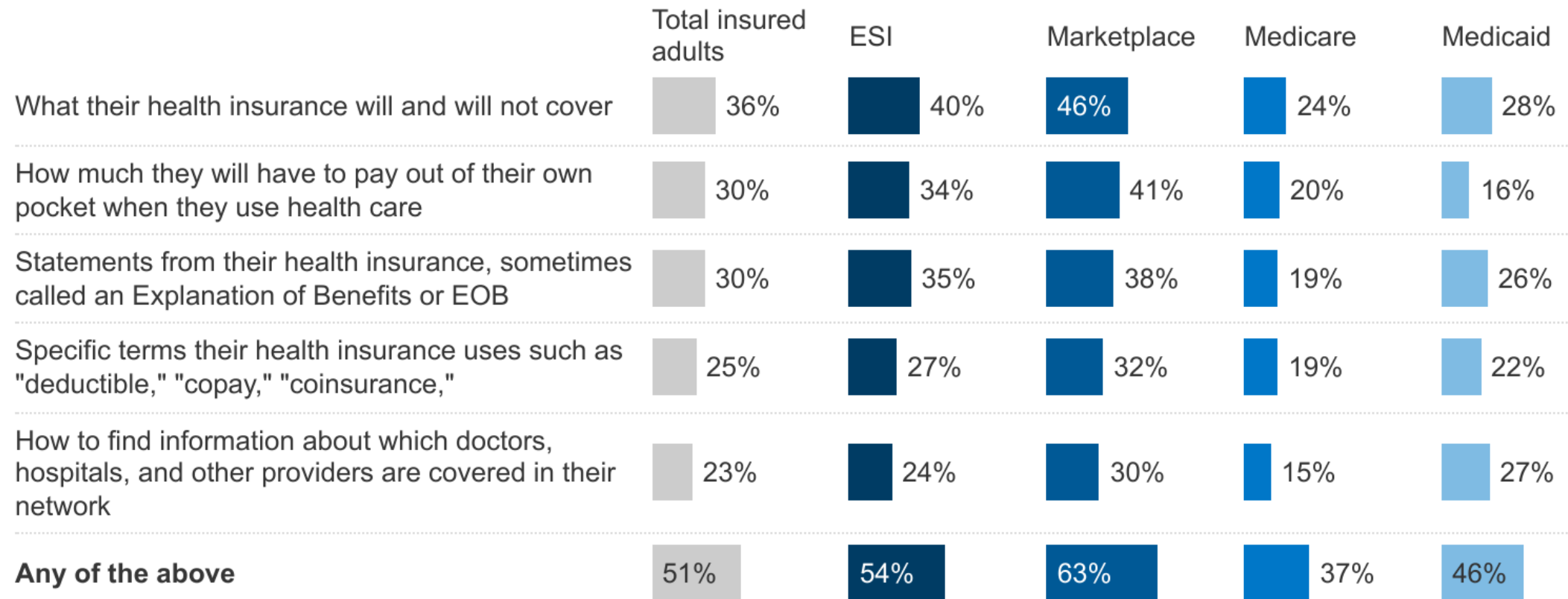
As far as you know, if your health insurance refuses to cover medical services you think you need, do you have the legal right to appeal to a government agency or an independent medical expert?

■ Yes, I have that right by law
 ■ Not sure
 ■ No, I do not have that right by law



Half Of Insured Adults Say It Is Difficult To Understand At Least Some Aspect Of Their Health Insurance

Percent who say the following is either **"somewhat difficult"** or **"very difficult"** to understand when it comes to their current health insurance:

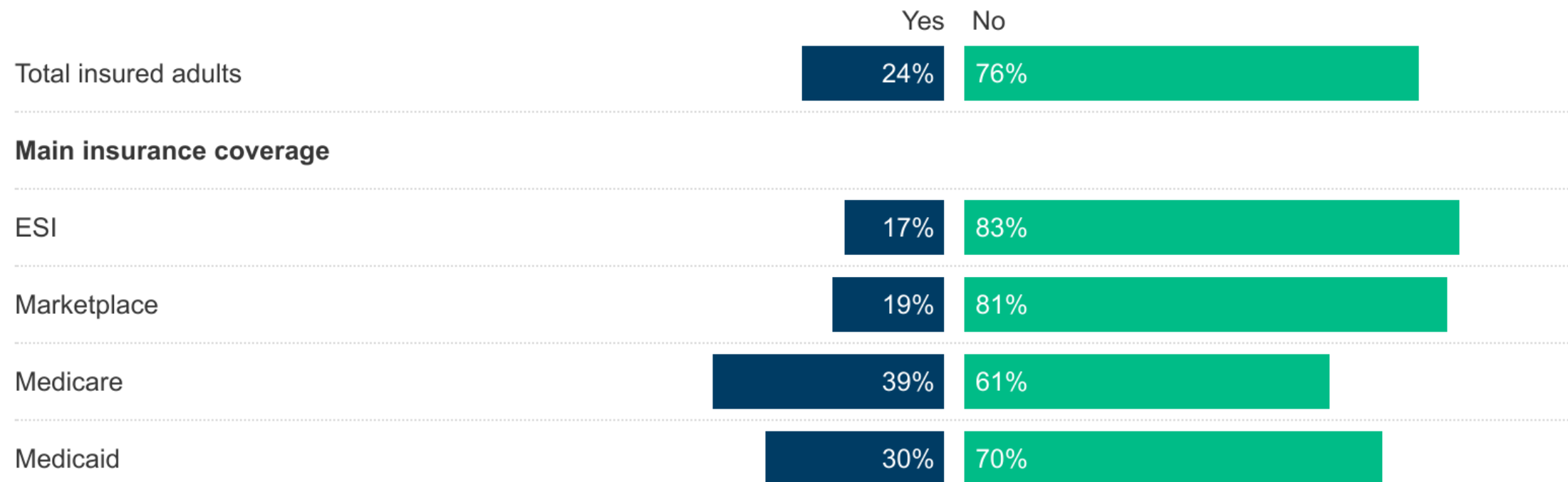


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SOURCE: KFF Survey of Consumer Experiences with Health Insurance (Feb. 21-Mar. 14, 2023)

Just One In Four Insured Adults Say They Know Which Government Agency To Contact For Health Insurance Problems

If you wanted to contact a government agency for help dealing with your health insurance, do you know who you would call?



NOTE: See topline for full question wording.

SOURCE: KFF Survey of Consumer Experiences with Health Insurance (Feb. 21-Mar. 14, 2023)

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Possible Future Research

Gaps in information about private insurance coverage

- Survey: participants about their understanding about their coverage and knowledge about claims and appeals
- Claims data and appeal information: Current gaps/ Lessons learned from analysis of claims and appeals in other programs
- DOL data collection tools: potential?

Policy Issues

Moving from
compliance to
consumer protection

Range of policy options includes:

- **Consumer Notice** and Information Disclosure
 - Standardization and simplification?
 - Focus on prescription drug claims?
- **Education**
 - How do I use my coverage? What is an EOB/AEOB? How is it different from a bill? Etc.
 - Consumers and employers
- **Direct Assistance**
 - Knowledge of where to go for help during the year
 - ACA Consumer Assistance Programs
- Use of **technology** to benefit the consumer
 - Real-time coverage inquiries
 - Automated request for appeal

QUESTIONS?

For more information, contact: KayeP@kff.org