## Claims & Appeals and the Consumer Experience

2023 Survey of Consumer Health Insurance experiences

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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

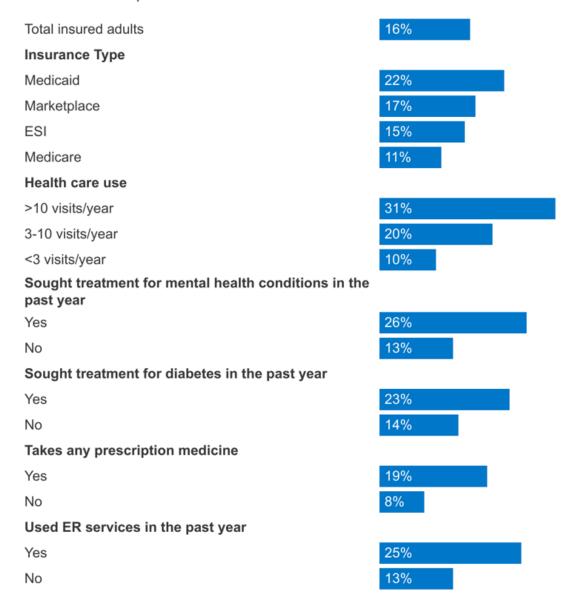
	Total insured adults	Employer	Marketplace	Medicare	Medicaid
Their insurance paid less than they expected	27%	35%	28%	15%	11%
A needed doctor covered by their insurance did not have available appointments	26%	28%	23%	18%	33%
Their health insurance did not cover a prescribed drug, or required a very high copay	23%	22%	22%	27%	21%
Their health insurance did not pay for care they thought was covered	18%	21%	20%	10%	12%
Their health insurance denied or delayed prior approval for needed care	16%	15%	17%	11%	22%
A doctor or hospital they needed was not covered	14%	13%	20%	9%	19%
A mental health therapist or treatment they needed was not covered	10%	10%	9%	5%	14%
They reached the limit on the number of visits or services their insurance would pay for	6%	6%	5%	5%	6%
Any other type of problem	8%	8%	11%	6%	8%
Had any of these problems	58%	60%	56%	51%	58%

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





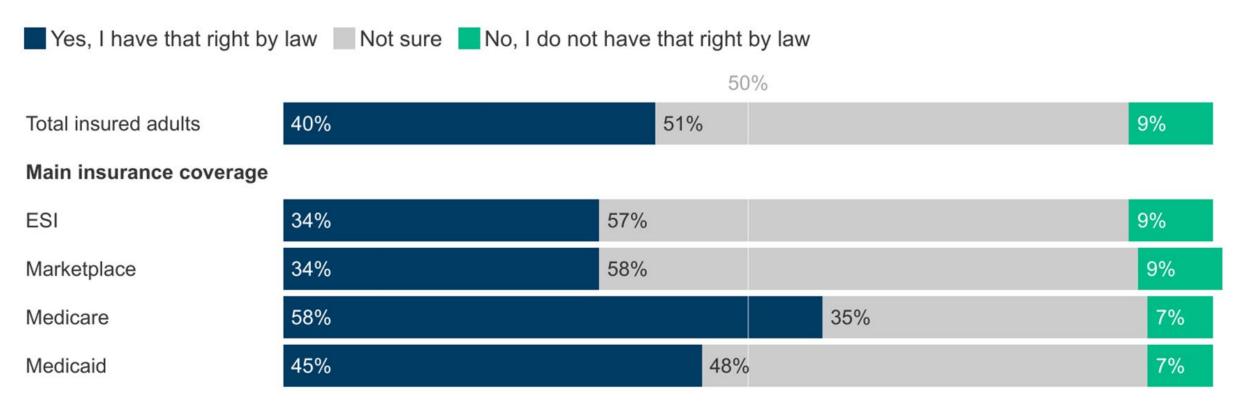
### Consumers Whose Insurance Problems Include Prior Authorization Are More Likely To Experience Serious Consequences

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:

Were unable to receive medical care or treatment recommended by a medical provider	Total insured adults 17%	Consumers who experienced prior authorization problems	Consumers who did not experience prior authorization problems
Experienced any significant delays in receiving medical care or treatment	17%	32%	11%
Experienced a decline in their health	15%	26%	11%
Ended up paying more for treatment or services than they expected to pay	28%	37%	25%

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

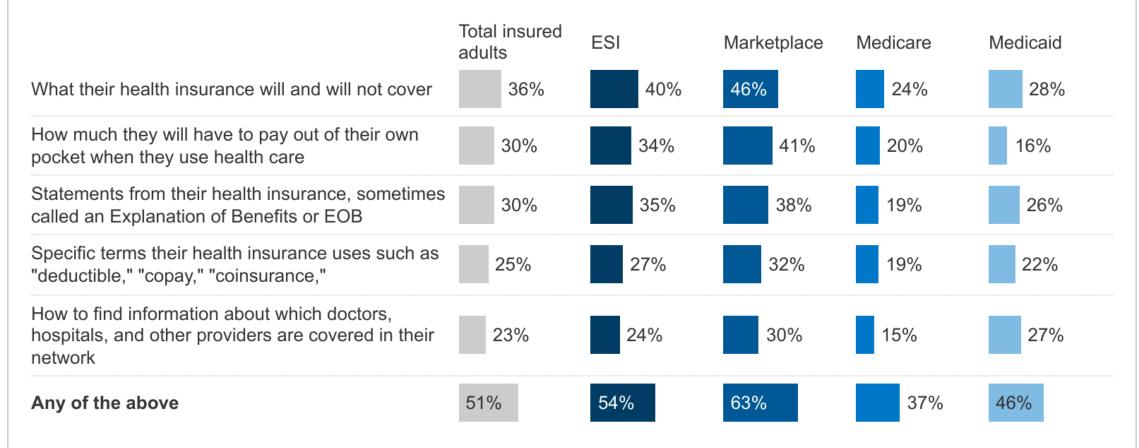
As far as you know, if your health insurance refuses to cover medical services you think you need, do you have the legal right to appeal to a government agency or an independent medical expert?





### 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:



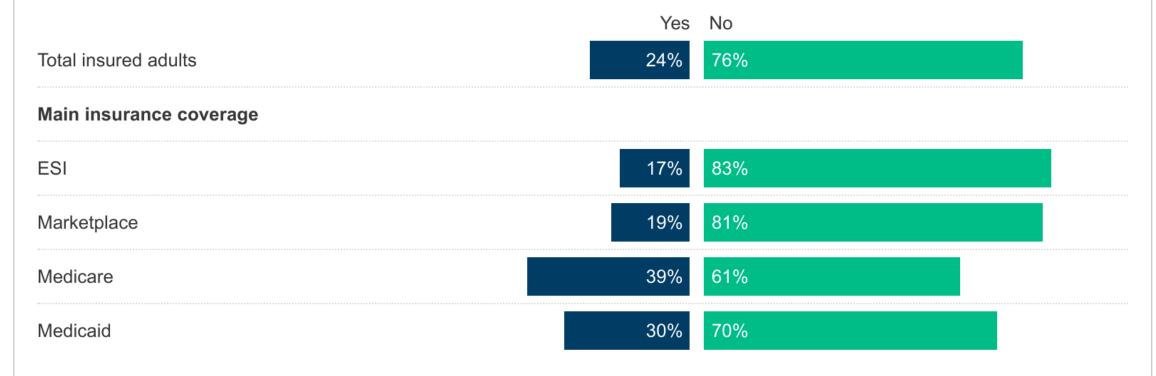
NOTE: See topline for full question wording.

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)



### 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?
  - o 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

