



June 24, 2024

Secretary Xavier Becerra  
Department of Health and Human Services  
200 Independence Avenue, S.W.  
Washington, D.C. 20201

Administrator Chiquita Brooks-LaSure  
U.S. Centers for Medicare & Medicaid Services  
7500 Security Boulevard  
Baltimore, MD 21244

Dear Secretary Becerra and Administrator Brooks-LaSure,

We are writing to express our deep concern regarding the widespread and increasing practice of commercial insurance companies denying claims for millions of American patients. Claims are often denied without cause and lead to financial and emotional distress for individuals already burdened with the stress of healthcare issues, especially in our most vulnerable communities.

According to a [KFF analysis](#), insurance companies, on average, deny 1 in 5 claims, with one insurer rejecting 49 percent and another rejecting a shocking 80 percent. Cigna, a health insurance company with 20 million medical customers and [revenue of \\$195 billion in 2023](#), was caught last year [denying claims without even opening the patient's file](#).

This problem extends to Medicare Advantage plans, which were created to offer more choice and comprehensive benefits and now [cover more than half of all Medicare beneficiaries](#) but are now inundated with prior authorization requirements and coverage denials.

In fact, according to KFF, as many as 1.5 million Medicare Advantage prior authorizations are improperly denied each year, and the number is only growing. According to the [Inspector General for the Department of Health and Human Services](#), there were 640,000 denials in 2019 compared to 2 million in 2021.

UnitedHealthcare, the nation's largest health insurer with more than 50 million customers, the largest share of Medicare Advantage enrollment (29 percent), and a revenue of \$371.6 billion in 2023 denies at least [2 million](#) Medicare Advantage prior authorization claims each year. They were sued last year for using an artificial intelligence algorithm to [wrongfully deny elderly patients care](#) under Medicare Advantage insurance plans. The algorithm was known by the company to have a [90 percent error rate](#) and resulted in patients being prematurely kicked out of care facilities.

Unfortunately, yet unsurprisingly, insurance denials and prior authorization requirements affect minority, and lower-income populations at a much higher rate. A 2022 study found that Black cancer patients were [three times more likely](#) to be denied health insurance compared to white patients.

Insurance companies have gotten away with making hundreds of billions of dollars off the backs of patients, providers, and hospitals for too long. It is time that we put patients over profits and hold these goliaths accountable.

Sincerely,

Edolphus Towns, Former Member of Congress

The Healthcare Equality Network

Black Women's Health Imperative

The Frederick Douglass Foundation

Southern Christian Leadership Conference

Dr. Benjamin Chavis, Jr.

Dr. Julianne Malveaux

CC: *Senator Bernie Sanders*  
*Senator Elizabeth Warren*  
*Congressional Black Caucus:*  
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*Rep. Maxine Waters*  
*Rep. Sanford D. Bishop*  
*Rep. James E. Clyburn*  
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