



DENIED

**REAL STORIES FROM AMERICANS
FAILED BY INSURANCE**



Consumers
for Quality Care



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for Quality Care

January 22, 2026

**Chairman Brett Guthrie,
Ranking Member Frank Pallone, Jr.,
Members of the Committee and Staff:**

Consumers for Quality Care is committed to ensuring that real people have a voice in the ongoing health care debate. The pages that follow are real-life stories of insurance failures on the American people. These egregious, news-documented examples illustrate how health insurance company practices are increasingly leading to delayed care, unjust coverage denials, financial hardship, and compromised outcomes for patients across the United States. These real-life cases underscore the lived consequences of coverage barriers that far too many Americans continue to confront.

As you prepare to question top executives from major health insurance companies on health insurance affordability and industry practices, we urge you to prioritize the patient experience when it comes to using their health care. This compilation of patient stories provides relevant context and urgency to the discussion, and illustrates the increasing role played by large insurers in limiting access to care.

The enclosed set of articles highlight systemic issues and patterns of care denial that are contributing to diminished access to care and undue hardship for individuals and families across the country. These examples represent only a small fraction of the daily challenges faced by patients navigating a complex and often opaque insurance landscape. Simply put: insurance is failing to act like insurance for millions of Americans.

We respectfully submit these stories for your consideration as the Committee examines insurer conduct and the broader implications for patient access, affordability, and quality of care. Should your office seek further documentation, patient testimony, or additional data, Consumers for Quality Care and our partners stand ready to assist.

Thank you for your attention to these critical patient-centered concerns.

Sincerely,

Consumers for Quality Care
CQC

National Infusion Center Association | Infusion Access Foundation | Hydrocephalus Association | Choose Healthy Life
| Allergy & Asthma Network | Treatment Communities of America | Cohn's & Colitis Foundation | Alliance for Patient
Access | Headache & Migraine Policy Forum | MANA, A National Latina Organization | Digestive Disease Coalition

PARTNER ORGANIZATIONS



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for Quality Care



The Headache & Migraine
Policy Forum

Table of Contents

Alabama

- **1819 News:** ['It'd be cheaper to die': Bedridden Limestone County man hit with \\$30,000 bill after insurance stops paying](#)
- **KFF Health News:** [In Chronic Pain, This Teenager 'Could Barely Do Anything.' Insurer Wouldn't Cover Surgery.](#)
- **Alabama Political Reporter:** [30 Alabama healthcare groups unite to fight harmful insurance delays](#)
- **WBRC:** [Blue Cross and Blue Shield of Alabama denial rate of in-network claims highest in country for specific Affordable Care Act plan](#)

California

- **CalMatters:** [Health insurance directory errors strand patients without care](#)
- **FOX 11:** [Burbank mom battling cancer denied care by insurance company](#)
- **Los Angeles Times:** [Fighting a health insurance denial? Here are 7 tips to help](#)
- **California Healthline:** [Deny and Delay? California Seeks Penalties for Insurers That Repeatedly Get It Wrong](#)
- **The Independent:** [Cigna denies life-saving operation to man battling stage 4 cancer](#)
- **KESQ (CNN Newsource):** [Man dies after insurance battle for double-lung transplant goes viral](#)
- **Men's Journal:** [Man Battles Insurance Company After Life-Saving Transplant Is Denied](#)
- **Suggest.com:** [SoCal Man Dies Of Lung Cancer After Insurance Battle For Double-Lung Transplant](#)
- **TodayHeadline.co:** [California Father Battling Lung Cancer Denied Coverage for 'Last Option' Treatment, Family Says](#)
- **Los Angeles Times:** [Federal healthcare cuts will hit millions of Californians, state officials say](#)

Colorado

- **ProPublica:** [Doctors With Histories of Big Malpractice Settlements Now Work for Insurers, Deciding If They'll Pay for Care](#)
- **NBC News:** [12-year-old with scoliosis seeks a surgery that her insurance says is too new to cover](#)
- **CNN:** [US health insurance: Frustrations with care denials](#)
- **Denver7:** ['Not medically necessary:' CO family fights back after \\$94K air ambulance bill](#)
- **9News:** [Some Colorado patients denied medical care](#)
- **Yahoo! Finance:** [This Denver doctor was hit by a car, then a \\$63K bill when her insurer denied her coverage. How she fought back and won](#)

Florida

- **WPTV News:** [Cancer patient delayed chemo treatment because of insurance denials](#)
- **Moneywise:** [This Florida Woman's Insurer Didn't Pay a \\$150K Bill for 'Necessary' Surgery](#)

Georgia

- **The Atlanta Journal-Constitution:** [Georgia physician recounts his own difficulties with health insurance](#)
- **WSB-TV:** [Insurance company denies man's life-saving surgery for 7th time](#)

Idaho

- **CBS2 News:** [Idaho Falls man paralyzed in skiing accident to return home after insurer denies coverage](#)
- **KTVB:** [7's Hero: Idaho teen's battle with PANS/PANDAS](#)
- **MedPage Today:** [Physician Fights Insurer to Cover Her Baby's Brain Cancer Treatment](#)
- **Idaho Capital Sun:** [The federal government shut down after a health care clash. In Idaho, the stakes are high.](#)

Illinois

- **ABC7 Chicago:** [Cigna lung transplant denial: Insurance company denies Deron Wells, Santa Monica, CA man with lung cancer, life saving transplant](#)
- **Chicago Crusader:** [Their Physical Therapy Coverage Ran Out Before They Could Walk Again](#)

- **KFF Health News:** [Double Shifts, Credit Card Debt, and Family Loans When Twins Were Born Early](#)
- **KFF Health News:** [The Patient Expected a Free Checkup. The Bill Was \\$1,430.](#)
- **NewsNation:** [Insurance change could jeopardize 12-year-old's life-saving treatment](#)
- **Truthout:** [One of the Largest Health Insurers Is Making It Harder to Get Asthma Medicine](#)

Indiana

- **21Alive News:** [Policy change leaves pregnant Parkview patient without care halfway through pregnancy](#)
- **Indianapolis Recorder:** [Patient advocacy group wants Elevance Health to overturn health insurance claims denials](#)
- **CNN:** [US health insurance: Frustrations with care denials](#)
- **WTHR:** [Denied: Anthem bills unconscious patient for failure to get preapproval](#)
- **IndyStar:** [Hoosiers at risk of losing health insurance if Congress lets subsidies expire](#)

Iowa

- **Des Moines Register:** [UnitedHealth should embrace accountability to improve image](#)
- **The Freeman-Journal:** [Iowa Specialty Hospital to stop accepting certain Medicare Advantage plans](#)
- **KETV:** [Iowa mom, doctors fight for 'life-saving' brain procedure for newborn, after insurance denies coverage](#)
- **KFF Health News:** [Iowa Medicaid Sends \\$4M Bills to Two Families Grieving Deaths of Loved Ones With Disabilities](#)
- **The Daily Iowan:** [Health insurance changes lead to rising costs](#)

Kentucky

- **NBC News:** ['Would he have lived?' When health insurance companies deny cancer care to patients](#)
- **MindSite News:** [The deadly cost of eating disorders: How insurance providers delay, restrict and deny care](#)
- **Courier Journal:** [Prior authorization hurts patients, denies care. KY needs Gold Card](#)

Louisiana

- **STAT News:** [Why appealing an insurance denial is so overwhelming](#)
- **The Independent:** [‘It would be cheaper if I died.’ Cancer patients are battling insurance companies for their lives](#)
- **WBRZ:** [Fighting cancer: ‘We shouldn’t have to fight insurance, too’](#)
- **OregonLive:** [When insurers turned down patient’s request for cancer treatment, they didn’t know he was a top trial lawyer](#)
- **WWNO:** [How two New Orleans surgeons challenged an insurance giant’s reluctance to cover patients’ bills](#)

Massachusetts

- **WGBH News:** [‘We’re terrified’: In the face of denied medical claims, families are constantly on edge](#)
- **STAT News:** [Same patient, same drug, same insurer – coverage denied](#)
- **The Berkshire Eagle:** [Sticker shock forecast due to expiring health insurance subsidies](#)
- **NBC News:** [Epinephrine costs not covered by some high-deductible health plans](#)

Michigan

- **ProPublica:** [Priority Health Denied His Last Hope, CAR-T Cancer Treatment](#)
- **Detroit News:** [Roughly half of all women may need extra screening for this cancer. Some struggle to access it](#)

New Jersey

- **NBC News:** [Brain surgeon's clash with UnitedHealthcare shows insurer's hardball tactics](#)
- **NJ.com:** [United Healthcare and doctors are at war. And N.J. women now face \\$1M in rejected claims.](#)
- **NorthJersey.com:** [NJ dad has terminal cancer after insurance claim denied CT scan](#)
- **ABC7 NY:** [NJ man calls 7 On Your Side for help to get expensive back surgery fully covered by insurance](#)

New York

- **The New York Times:** [‘What’s My Life Worth?’ The Big Business of Denying Medical Care](#)
- **Crain's New York Business:** [Insurers denials in New York lead to lengthy appeals, delayed care](#)
- **The Guardian:** [‘It’s a death sentence’: US health insurance system is failing, say doctors](#)
- **NBC News:** [‘Would he have lived?’ When health insurance companies deny cancer care to patients](#)
- **ProPublica:** [New York City Employees Suing EmblemHealth After Not Being Able to Access Mental Health Care](#)
- **WKBW:** [Heartbroken parents fight insurance denial for baby's brain surgery](#)
- **New York State Attorney General:** [State attorney general’s office recovers \\$4.6M for residents in medical claim disputes](#)

North Carolina

- **Gaston Gazette:** [Alexis man says health insurance cost will more than double](#)
- **NBC News:** [Insurance denied an \\$800,000 drug twice. A state-run outside panel helped a North Carolina teen get it.](#)
- **WRAL:** [According to recent poll, many North Carolinians are skeptical of health insurance providers](#)

North Dakota

- **KNOX Radio:** [Bill Seeks to Prevent Health Coverage Delays for North Dakota Patients](#)
- **KFGO:** [Bill signed this week seeks to prevent health coverage delays for North Dakota patients](#)

Ohio

- **Canton Repository:** [Patients, Ohio State Medical Association push for insurance reform](#)
- **NPR:** [Teen with suicidal behavior needed mental health parity laws enforced](#)
- **News 5 Cleveland:** [What's a facility fee? About that mysterious number on your medical bill.](#)

Oregon

- **TODAY:** [Their Air Ambulance Claims Were Denied. How They Fought Back And Won](#)

Pennsylvania

- **ProPublica:** [Inside UnitedHealth's Effort to Deny Coverage for a Patient's Care](#)
- **WHYY News:** [Pennsylvanians scramble to afford ACA insurance hikes](#)
- **WPXI:** [Fundraiser held for local woman battling breast cancer, previously denied treatment](#)

Tennessee

- **Yahoo! Finance:** [Teen died of an overdose after UnitedHealthcare denied addiction treatment, heartbroken family says](#)

Texas

- **NBC News:** [Her spine surgery was denied. Doctors say it's all too common.](#)
- **ProPublica:** [When Health Insurers Break State Laws](#)
- **FOX 26 Houston:** [New Texas patient advocacy group fighting unfair health insurance claim denials](#)
- **ProPublica:** [Mental Health Coverage Denied? It May Be Because Your Insurer Said You Made Too Much or Too Little "Progress"](#)
- **CBS News:** [State of denial: How insurance companies impact health care today](#)
- **Medical Xpress:** [Physical therapy coverage can run out before patient walks again](#)
- **Texas Tribune:** [Texas, facing doctor shortage, eases path for foreign-trained physicians](#)
- **WebProNews:** [Texas Surgeon Battles UnitedHealthcare Over Denied Claim, Risks Bankruptcy](#)
- **InsuranceNewsNet:** [1.7M Texans could lose health coverage under expiring tax credits, ACA changes](#)

Virginia

- **Daily Montanan:** ['They won't help me': Sickest patient face insurance denials despite policy fixes](#)
- **12 On Your Side (WWBT):** [Brunswick County woman fights insurance denial for cancer treatments](#)
- **Virginia Mercury:** [I finally found relief from chronic pain. My insurance called it 'unnecessary.'](#)

Washington

- **KFF Health News:** [A clinic visit found a tick with Lyme, but her insurer wouldn't pay](#)
- **WUSA 9:** [Insurance company denies coverage for \\$65,000 transport citing no pre-approval](#)
- **HeraldNet:** [As patients 'get sicker while they wait,' doctors fight insurance delays](#)
- **KUOW:** [Thousands of Washington state Medicare users could soon have claims denied by AI](#)

West Virginia

- **West Virginia Watch:** [W.Va. man dies months after his health insurance repeatedly denied cancer treatment](#)
- **West Virginia Watch:** [Is West Virginia ready for Capito Care?](#)
- **NBC News:** [Prior authorizations and insurance denials leave some patients out of treatment options](#)

Wisconsin

- **NBC News:** ['Step therapy' insurance strategy led to Wisconsin woman being denied MS relapse drug for months](#)
- **Bloomberg:** [Middlemen in US Health Care Are Driving Up Costs, Frustrating Patients](#)
- **NBC News:** [Family sues pharmacy, drug 'middleman' after price hike leads to son's fatal asthma attack](#)
- **PBS Wisconsin:** [What happens when patients cannot afford 'specialty' drugs](#)



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