



DENIED

**REAL STORIES FROM AMERICANS
FAILED BY INSURANCE**



Consumers
for Quality Care



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for Quality Care

January 22, 2026

**Chairman Jason Smith,
Ranking Member Richard E. Neal,
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](#)
- **1819 News:** [Excessive denials from health insurance providers leave Alabama patients, providers hanging in the balance](#)

Arizona

- **CBS News:** [State of denial: How insurance companies impact health care today](#)
- **Flatlining:** [The Story of Dr. Dan Hurley](#)
- **ABC 15 Arizona:** [Arizona couple face mounting medical bills over insurance mishap](#)
- **Hoodline:** [Arizona Battles Surging Health Insurance Claim Denials](#)

California

- **CalMatters:** [Health insurance directory errors strand patients without care](#)
- **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](#)
- **ABC 7 Los Angeles:** [SoCal man Deron Wells dies after insurance battle for double-lung transplant in stage 4 cancer battle goes viral](#)
- **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](#)

Connecticut

- **WTNH News 8:** [The battle with health providers to keep their loved ones alive](#)
- **The Connecticut Mirror:** [Medicare Advantage can be 'hazardous,' CT officials say](#)
- **KJCT 8 (Investigate TV):** [How to navigate a healthcare denial](#)
- **Newsweek:** [Hospitals Are Reporting More Insurance Denials. Is AI Driving Them?](#)
- **The Guardian:** [Delays, denials, debt and the growing privatization of Medicare](#)

Florida

- **Moneywise:** [This Florida Woman's Insurer Didn't Pay a \\$150K Bill for 'Necessary' Surgery](#)
- **WPTV News:** [Breast cancer patient continues battling insurance company](#)
- **KFF Health News:** ['Not Accountable to Anyone': As Insurers Issue Denials, Some Patients Run Out of Options](#)
- **WPTV News:** ['I'm just scared!': Insurance denials halt chemo treatment for Florida woman with 'aggressive' breast cancer](#)
- **ABC Action News (Tampa Bay 28):** [I feel like a ticking timebomb: breast cancer patients share stories of insurance denials](#)
- **WPTV News:** [Federal legislation filed to better protect breast cancer patients](#)
- **Yahoo! Finance:** [This Florida woman's insurer didn't pay a \\$150K bill for 'necessary' surgery – after telling her they would](#)

Illinois

- **The 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](#)

Kansas

- **KWCH 12 News:** [Family fights for insurance to approve mother's now-denied medication](#)
- **Healthcare IT News:** [Kansas hospital sues Blue KC over AI-driven claims denials](#)
- **KSN News:** [My health is in jeopardy: insurance denied Kansas nursing student's prescription](#)

Massachusetts

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

Missouri

- **Missouri Independent:** [Missouri's insurance rules reward denial, not care](#)
- **The Washington Post:** [Insurance must cover PrEP for HIV prevention, but some still get bills](#)
- **St. Louis Post-Dispatch:** [Fighting an insurance company to save your child](#)
- **KFF Health News:** [States Target Health Insurers' 'Prior Authorization' Red Tape](#)

Nebraska

- **Nebraska Examiner:** [Bill advanced to close loophole in insurance coverage for procedures during a colonoscopy](#)
- **Star Tribune:** [Bright Health fined \\$1M over alleged denied claims errors in Nebraska](#)
- **KETV News 7:** [Lincoln woman denied insurance coverage for life-saving cancer drug to testify](#)
- **WOWT 6 News:** [Nebraska native in need of transplant finds himself in dispute with insurance company](#)

Nevada

- **KTNV 13 Action News:** [Teacher's 5-year insurance battle leads to change for all injured workers](#)

- **Nevada Current:** [Amid NV's health provider shortage, insurance companies denying specialists entry in networks](#)
- **The Independent:** [My health insurance company forced me to carry our last chance IVF baby for a week after he died. Where's the humanity?](#)

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 News 7:** [Heartbroken parents fight insurance denial for baby's brain surgery](#)
- **Crain's New York Business:** [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:** [A liver transplant might save him – if he can get the drug he needs to stay alive long enough](#)
- **ProPublica:** [After Highmark BCBS Repeatedly Denied Their Claims, One Psychiatrist Was Their Last Hope](#)
- **NBC News:** [Insurance denied an \\$800,000 drug twice. A state-run outside panel helped a North Carolina teen get it.](#)

Ohio

- **The Repository:** [Patients, Ohio State Medical Association push for insurance reform](#)
- **NPR:** [Teen with suicidal behavior needed mental health parity laws enforced](#)

Oklahoma

- **NewsNation:** [Insurance company denies life-saving medicine multiple times](#)
- **KFOR News 4:** [Oklahoma woman denied COVID-19 vaccine coverage by insurance](#)
- **NPR:** [Her hearing implant was preapproved. She still received \\$139,000 bills](#)

Pennsylvania

- **ProPublica:** [Inside UnitedHealth's Effort to Deny Coverage for a Patient's Care](#)
- **WHYY News:** [Pennsylvanians scramble to afford ACA insurance hikes](#)
- **CBS News Philadelphia:** [Insurance denied Pennsylvania man cancer medication. Here's how he still got it.](#)
- **WHYY News:** [Philly nurse to testify before federal committee on patient insurance denials](#)
- **WPXI News 11:** [Fundraiser held for local woman battling breast cancer, previously denied treatment](#)

Tennessee

- **The Independent:** [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](#)
- **Medical Xpress:** [Physical therapy coverage can run out before patient walks again](#)
- **WebProNews:** [Texas Surgeon Battles UnitedHealthcare Over Denied Claim, Risks Bankruptcy](#)

Virgin Islands

- **NPR:** [In The U.S. Virgin Islands, Health Care Remains In A Critical State](#)
- **V.I. Consortium:** [Former Resort Employee Sues Insurer, Claims AI 'Bot' Denied \\$268K in Approved Medical Treatments](#)
- **The Miami Herald:** [After patient dies awaiting transfer, Jackson Health System reforms policy](#)

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.’](#)
- **KFF Health News:** [A Surgery Shatters Retirement Plans and Leads to Bankruptcy](#)
- **Fortune:** [Former Cigna insurance executive says he quit after witnessing an industry that ‘puts profits over patients’](#)

Washington

- **The Daily Herald (Everett):** [As patients ‘get sicker while they wait,’ doctors fight insurance delays](#)
- **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](#)

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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