

# DENIED

REAL STORIES FROM AMERICANS  
**FAILED BY INSURANCE**



Consumers  
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

## PARTNER ORGANIZATIONS



The Headache & Migraine  
Policy Forum

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## Consumers for Quality Care

[press@consumers4qualitycare.org](mailto:press@consumers4qualitycare.org)  
[consumers4qualitycare.org](http://consumers4qualitycare.org)