

November 1, 2022

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

The Honorable Martin J. Walsh  
Secretary  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

***Re: Addressing Commercial Health Plan Challenges to Ensure Fair Coverage for Patients and Providers***

Dear Secretaries Becerra and Walsh:

We are in the open enrollment season for Medicare, the Health Insurance Marketplaces and many private employers, during which hundreds of millions of Americans will select their health plan for the next calendar year. As health care providers and advocates on behalf of our patients, America's hospitals and health systems are eager and ready to serve as partners to ensure that every eligible individual and family is enrolled in some form of comprehensive health care coverage.

At the same time, we are increasingly concerned by the conduct of some commercial health insurance companies that are responsible for providing this coverage. Specifically, we are deeply troubled to see certain commercial health insurers eroding the quality of coverage by erecting barriers to care and pushing more of the cost of care onto patients. This comes in the forms of unaffordable deductibles, excessive requirements for prior authorization for routine treatments, mid-year changes of which providers patients are able to see, and denials for care that was approved in advance.

Securing comprehensive, affordable health insurance coverage is critical to people's ability to care for a chronic condition, treat a life-threatening illness, or get a preventive vaccine or screening. Coverage also can protect against financial stress and enable individuals to continue in the workforce. The actions of some commercial insurers undermine these benefits and protections by increasing the complexity patients face in navigating the health care system and leaving patients vulnerable to unnecessary delays in care, or, in some cases, the denial of medically necessary care that should be covered. They also undermine providers' ability to coordinate care and add to their already heavy workload. In fact, the burden of certain health plan administrative processes is a significant contributor to workforce burnout.



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Health care coverage must work better for patients and the providers who care for them. We urge you to take additional steps to ensure adequate oversight of commercial health plans, including those offering Medicare Advantage plans, this open enrollment season. Individuals and families should feel assured that the plan they choose during open enrollment will actually be there for them when they need care.

Sincerely,

/s/

Richard J. Pollack  
President and Chief Executive Officer

*Attachment: Report on Addressing Commercial Health Plan Challenges to Ensure Fair Coverage for Patients and Providers*