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New Regulations Could “Help End Days When Consumers Denied Insurance Coverage Had No Recourse,” Ness Says, Welcoming “New Era of Fairness and Accountability”

Statement of National Partnership for Women & Families President Debra L. Ness

“For years, Americans have all been appalled as insurers denied legitimate claims for health care. They have watched tragedies unfold as patients – with stage four breast or ovarian cancer, advanced heart disease or Parkinson’s, or other debilitating or life-threatening conditions – were unable to get the care and treatment they urgently needed because the coverage they paid for disappeared when they needed it most. They have expressed massive frustration with the endless delays and insurmountable roadblocks faced by those who tried to appeal the denials.

The regulations the Obama Administration released this morning will help end those horror stories and usher in a new era of fairness and accountability. They are an important step in restoring accountability in our insurance system.

Beginning in September, the regulations will give consumers the right to appeal health plan claim denials and rescissions through a standardized internal process and, for the first time, to an ‘outside, independent decision maker,’ if needed. Regardless of where they live, or what type of insurance they have, consumers will have access to a fair system for recourse if they are denied benefits offered by their coverage.

With funds from a new consumer assistance grant program, states and territories will also be able to establish and strengthen offices that will help consumers: understand their options so they can enroll in the plans that are best for them; file complaints/appeals if needed; and learn about their rights and how to take action if those rights are violated. These offices also will track complaints to facilitate enforcement of the new consumer protections.

The new regulations are especially important for women, who are the primary health care users and decision makers for their families. This is an important step toward reforming the private insurance market and providing greater protections for consumers. The promise of reform is being realized.”

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The National Partnership for Women & Families is a non-profit, non-partisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family.