

ON AIR



Health Freedom Minute

April 28, 2026

Will You Live Long Enough to Appeal Denial?

Will people who are denied access to care live long enough to appeal? An analysis of cases in New York found health insurance denials were overturned between 30 and 78 percent of the time once the case made it to an independent review organization. This is the third level of appeal. These independent reviewers, who are not affiliated with the health plans, include physicians and other specialists.

Patients must exhaust the first two levels of internal appeals at the insurance company before they can appeal to an external independent review organization. Overturned were 47% of denials based on medical necessity, 44% based on care deemed experimental, and nearly 43% of denials based on drug formularies.

“Overturned Health Insurance Claim Denials,” Ayesha Rahim, MA et al, JAMA Internal Medical, April 13, 2026:

<https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2847657>

“Huge Rates of Insurance Denials Get Overturned by Independent Review Experts,” Cheryl Clark, MedPage Today, April 13, 2026:

https://www.medpagetoday.com/publichealthpolicy/publichealth/120774?xid=nl_mpt_DHE_2026-04-13&mh=df07b03206e4d8c628211f25f32212c3&zdee=gAAAAABm4xseGJX3_hyaAH34N8hhyFBGdUlrNLC63iuFjCq6JDY1TuIX1LLG8L3giSzW3eeyntpMockPrRITBdtWAzjiM6RZUV7nJuj4FSv3quw9btEAPfs%3D&utm_source=Sailthru&utm_medium=email&utm_campaign=Daily%20Headlines%20Evening%20-%20Randomized%202026-04-13&utm_term=NL_Daily_DHE_dual-gmail-definition

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*The Health Freedom Minute is now heard in 48 states:
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