

Rep. Anderson: Introduces legislation to audit health insurance practices

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MADISON, Wis – Representative Clinton Anderson today put forth legislation that would assess health insurers' claim denial practices, improving accountability and transparency. Insurance claim denial rates continue to rise, and these denials are often justified with vague, obscure reasoning, leaving patients frustrated and confused.

LRB-6396 increases accountability in the health insurance sector. It establishes the Office of the Public Intervenor, a public watchdog who will assist individuals with legal action and review claim denials. Moreover, the bill would prohibit processes that delay and deny adequate care, such as vague claim denials, unreasonable wait times, mandatory prior approval, and non-physician approval.

The bill also addresses AI use by health insurers. It requires disclosure of any AI usage or any algorithmic decision-making in the insurance claim process. To ensure that the people of Wisconsin have fair, current information, aggregate claim denial information by various health insurers will also be made available through a public database.

"I've heard from too many families who did everything right and still had to fight their insurance company while their health was on the line. This bill is about putting patients first," Rep. Anderson said. "It allows patients to get help when care is delayed or denied by vague excuses, endless paperwork, or an unaccountable AI algorithm. If an insurer is going to deny care, they should have to explain it clearly and quickly, and be accountable to the public."