

Support Fair Health Insurance Practices

Big Insurance Stands Between Floridians & the Care They Need

“The most important thing [for health insurance] is speed,” CMS Administrator Mehmet Oz, MD, said during an industry conference in October. “It’s infuriating to be anxious about an illness while waiting for someone not directly involved in your care to approve what’s appropriate.”

Florida woman delayed chemo treatment because of insurance denials

‘I feel like a ticking time bomb’: breast cancer patients share insurance denials

Their daughter needed reconstructive surgery. They got an insurance fight.

TAMPA BAY 28 abc

Patient No More
investigative report

NBC NEWS

Cost of Denial
investigative report

Patients deserve better from their health insurer
83% of patients want their doctor to determine care, not big insurance

94%

of doctors say prior authorization delays care



20%

of patients get stranded in the hospital due to insurance delays



SOURCE: Prior Authorization Physician Survey, American Medical Association, 2024

Support Patients Over Paperwork. Vote Yes on SB 1130 / HB 1015

Hospitals provide services, but it takes a long time to get paid. Denials are often a delay tactic by insurers, not because there was a problem with the care provided and claimed by the hospital.*

*Where no payment is received. This does not include those claims where the health plan underpays what is owed.

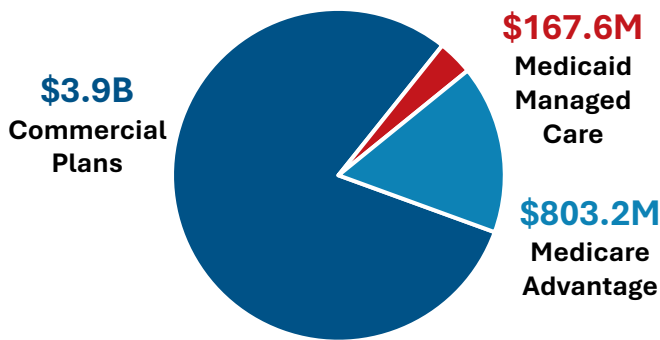
- Certain payor policies and administrative practices delay patient care, overburden clinicians, and withhold critical payments from providers.
- Hospitals treat all patients, regardless of their ability to pay, and work with public or private payors to seek reimbursement for the services they provide.

Amount owed **\$4.8 Billion**

Top Reason for Denial: Additional Documentation, Non-Clinical Issues, Prior Authorization

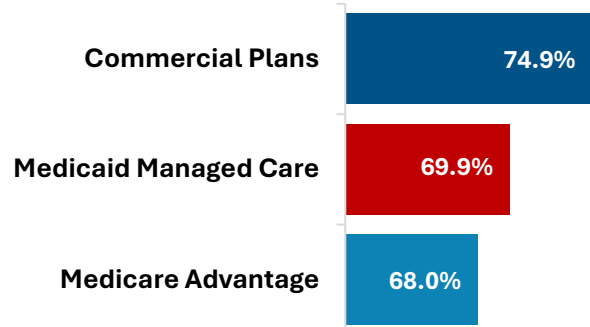
Amount Owed Over 30 Days

All Managed Care plan claims older than 30 days



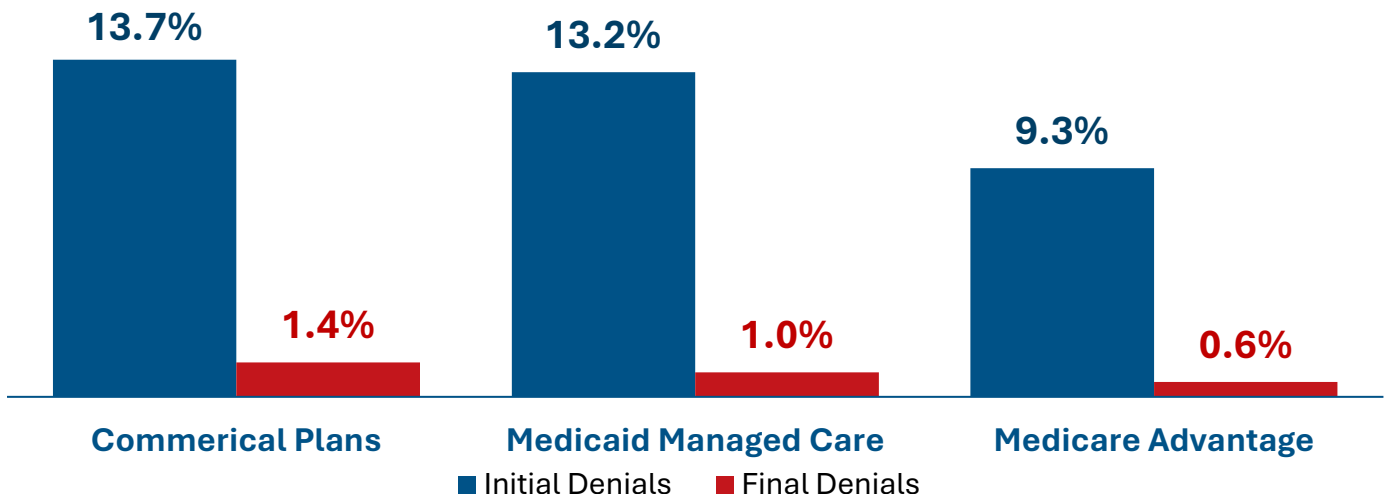
Untimely Payment for Care Delivered

Percent of claims outstanding after 30 Days by payor



Percentage of Claims Initially Denied and Written Off

Hospitals spend significant time, effort and resources to appeal initially denied claims.



SOURCE: FHA Payor Scorecard Survey, 6th Round Data, July 1, 2024 – Jun 30, 2025; 18 organizations, 125 hospitals, representing 45% of Florida hospital beds