

Alliance for Retired Americans

815 16th Street, NW, Fourth Floor • Washington, DC 20006 • 202.637.5399 www.retiredamericans.org

Spanish version: <u>www.alianzadejubilados.org</u>

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Biden Administration to Require Prior Authorizations for Urgent Care Within 72 Hours

The Centers for Medicare & Medicaid Services have unveiled a <u>new rule</u> intended to speed up health insurance company decisions on whether to authorize medical care or treatments for millions of patients. The rule requires insurers to tell doctors and patients whether the cost for an urgent medical service will be covered within 72-hours.

Prior authorizations are a standard health insurance practice that places administrative <u>burdens</u> and delays on both patients and doctors. The authorization process requires health insurers to vet requests before health professionals can proceed with billing for important services.

The new rule – which will go into effect in 2026 for Medicare, Medicaid, and Affordable Care Act insurance plans – also requires health insurers to provide a reason if they deny a request for a procedure or treatment. This stipulation will ease the appeal process, giving patients a detailed path for approval.

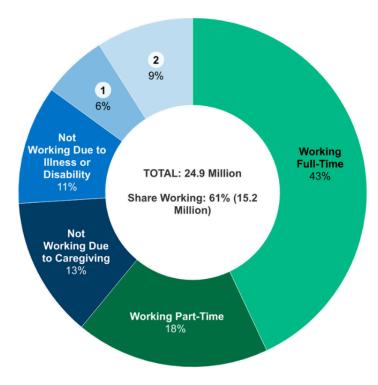
"Decisions about health care treatments should be made between patients and their physicians, not by faceless insurance company bureaucrats," said **Robert Roach, Jr.**, President of the Alliance. "Requiring insurance companies to quickly say whether a treatment or procedure will be paid for is a big step in the right direction."

More States Working to Implement Work Requirements for Medicaid

Republican-controlled states, including Idaho, Louisiana, and South Dakota, are making a <u>fresh</u> <u>push</u> to <u>tie Medicaid eligibility to employment</u>, a policy that gained traction during the **Trump** Administration. The rules seek to require some low-income adults to work, attend school or volunteer as a condition of health care coverage.

Critics of Medicaid work requirements point out that most adults with Medicaid already work, and that the requirements create barriers that prevent eligible people from getting insurance coverage. More than 3 in 5 nondisabled, working-age adults enrolled in Medicaid worked in 2021, while

Work Status & Barriers to Work Among Medicaid Adults, 2021



- 1 Not Working Due to School Attendance
- 2 Not Working Due to Retirement, Inability to Find Work, or Other Reason

another 20% reported not working because they were caregivers or were in school, according to KFF.

During the Trump administration, 13 states received approval for Medicaid work requirements, and several others sought permission. Some of those approvals were struck down by courts on procedural grounds. Georgia is currently the only state with a Medicaid work requirement, after a federal judge allowed a Trump-approved waiver to move forward.

"Medicaid work requirements would lead

to more than a million people losing the health care they need," said Richard Fiesta,

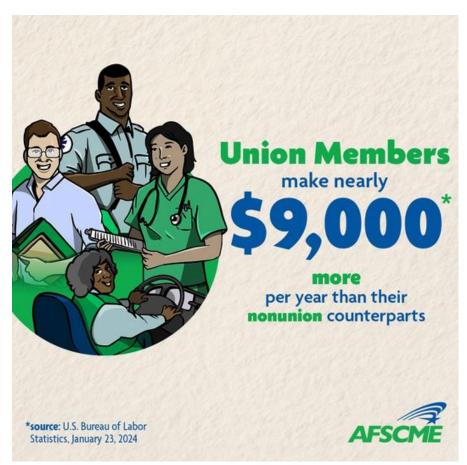
NOTE: Total may not sum to 100% due to rounding. Working Full-Time is based on total number of hours worked per week (at least 35 hours). Full-time workers may be simultaneously working more than one job. SOURCE: KFF analysis of March 2022 Current Population Survey.

Executive Director of the Alliance. "We must create an economy with good paying jobs and make health care affordable for all."

Union Membership Grew by 139,000 in 2023 in a Win for Workers, Retirees

On Tuesday the U.S. Bureau of Labor Statistics <u>released</u> its annual report on union density. Union membership in the private sector increased by 191,000 members, with a majority of new members under the age of 45.

"Workers are fed up with low wages, few benefits, and a lack of dignity and respect on the job, which is precisely why more are interested in joining a union now than ever before," said AFL-CIO President **Liz Shuler**. "Not only are more Americans in a union, but 900,000 union members won double-digit wage increases through new contracts last year."



"This report is great news for retirees and active workers alike," added **Joseph Peters**, **Jr.**, Secretary-Treasurer of the Alliance. "When active workers have union jobs that come with higher wages, superior health care benefits and pensions, their retirements are also much more secure."

KFF Health News: With Trump Front of Mind, New Hampshire Voters Cite Abortion and Obamacare as Concerns

By Phil Galewitz

Health care issues are important to **Lana Leggett-Kealey**, who works as a genetic genealogist. But on Tuesday, as she walked out of her polling place at a local high school and into a frigid New England morning, she said she had something bigger on her mind when she cast her vote.

"I want to make sure we have someone competent in the White House," she said. She wrote in President Joe Biden's name on her ballot in New Hampshire's Democratic primary.

The Affordable Care Act's future is important to **Robert Stanhope**, a retired bill collector. He said he also wrote in Biden, whose administration has worked to reduce costs under the ACA.

But that wasn't his motivation for his early-morning visit to the polls. "I'm here to keep Trump out of office," Stanhope said.

Click <u>here</u> to read more.

The Alliance for Retired Americans is a national grassroots advocacy organization with 4.4 million members fighting for retirement security for all Americans. www.retiredamericans.org @activeretirees