



Medicare Prior Authorization Pilot Program

Medicare provides health insurance for over 68 million Americans, including 61 million who are 65 years of age or older and more than seven million with disabilities under the age of 65.

The Alliance for Retired Americans opposes all cuts to Medicare and any effort to reduce benefits or privatize the program. Older Americans earned their guaranteed Medicare health benefits over a lifetime of hard work.

The Alliance is extremely concerned about a recent Trump administration pilot program that is set to begin in January, 2026. Named the "[WiSeR Model](#)" Medicare Pilot Program, it is planned for six states (Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington) and is being carried out under the pretense of addressing "fraud, waste and abuse" in traditional Medicare.

In the pilot, health care providers need to obtain approval from for-profit insurance companies prior to administering certain health services. In addition, the companies that CMS hires plan to utilize Artificial Intelligence (AI) to determine whether Medicare patients should be covered for certain medical procedures.

Traditional Medicare has only rarely required [prior authorization](#) for health care services, and enrollees in Medicare Parts A and B can generally see specialists, visit hospitals, and get care out of state without having to ask for Medicare's permission.

Prior authorization's excessively complicated review process used in the Medicare Advantage program has been severely criticized for many reasons. Chief among them is that requiring prior authorization for a medical procedure very often delays or leads to denials of necessary health care procedures for older Americans enrolled in MA.

The Alliance has great concerns that this pilot program, once implemented in the six states, could potentially be expanded nationwide and lead to benefit cuts and delayed or denied care for Medicare beneficiaries.

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Alliance for Retired Americans Position

The Alliance strongly opposes CMS' attempt to bring the practice of prior authorization into traditional Medicare and the use of AI technology to assist in making medical determinations. We are fearful that AI technology will only serve to accelerate insurance companies' ability to deny many legitimate medical claims, and that denying claims to save money at the expense of senior citizens' healthcare is precisely CMS' underlying goal.

Moreover, the use of AI in the traditional Medicare pilot program would give the contracted AI companies a strong financial incentive to deny claims since HHS is planning to pay them for any savings generated from [rejections](#). Although CMS maintains that AI screening would only focus on a few procedures such as spine surgeries, if the algorithm used to authorize the specified procedures saves the government money, CMS may in turn expand the pilot program.

Instead of restricting medical procedures that older Americans need, the Alliance for Retired Americans believes that CMS should expand traditional Medicare and include items such as the coverage of vision, hearing and dental care in the program. We strongly urge CMS officials to revoke this harmful pilot program immediately and refrain from the use of any sort of prior authorization methods in traditional Medicare.