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Medicare Under Threat: WISeR Model Will Use AI to Deny Care in Traditional Medicare

Medicare insures more than 68 million Americans, including 61 million people over the age of 65 and more than seven million with disabilities.

The Alliance is strongly opposed to a Trump Administration Medicare Pre-Authorization Pilot Program, called the "WISeR Model", that begins in January 2026 in Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington because it will replace patients' and doctors' medical determinations with an Artificial Intelligence (AI) prior authorization process managed by for-profit corporations. Seventeen medical procedures will require Al prior authorization under this pilot.

The Centers for Medicare and Medicaid Services (CMS) will pay these Al corporations a fee based on the number of medical procedures denied; the more "procedures averted," the higher the fee. This creates a financial incentive to deny prior authorization requests and increases the risk that cost-cutting will come at the expense of Medicare patients' access to necessary care.

Traditional Medicare has historically required little prior authorization. Beneficiaries in Parts A and B can see specialists, visit hospitals, and receive care, even out of state, without Medicare's permission, unlike patients enrolled in Medicare Advantage plans.

The prior authorization review in the Medicare Advantage program has been severely criticized for causing delays or denials of necessary health care for older Americans enrolled in these plans. The Alliance is concerned that the WISeR program will similarly result in lower benefits, delayed or denied care, and could lead to benefit cuts and delays for all Medicare beneficiaries, while enriching corporations with a vested interest in denying care.

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