

WHA and RWHC to OCI: Help Us Reduce Unnecessary Patient Hurdles and Insurance Bureaucracy

On Jan. 9, WHA and the Rural Wisconsin Health Cooperative (RWHC) sent a joint [letter](#) to Wisconsin's Insurance Commissioner, Nathan Houdek, laying out concerning trends health care providers are seeing from health insurers that have increased bureaucracy in the health care system and negatively impacted patient care. The letter requested the Office of the Commissioner of Insurance (OCI) work with WHA and RWHC to find constructive ways to address these growing challenges impacting patient care, including:

- Claims payment issues, including delays, denials, and lengthy appeals.
- The burden of prior authorizations for both providers and patients.
- Credentialing issues, such as delays and other challenges with getting new providers approved.
- Swing bed denials or delays in authorization for patients in need of swing bed services at rural critical access hospitals.
- Surprise out-of-network claims that appear to go against the spirit of the No Surprises Act.
- Contractual changes without proper advance notice.

RWHC and WHA have been working with OCI to address various payor/provider challenges and requested a meeting to discuss these pressing challenges and potential solutions in more detail as well as other potential options such as focus groups with providers and public Market Conduct Survey Reports that would shed more light on trends and practices.

Read the letter to OCI [here](#).

Contact WHA Vice President of Federal and State Relations [Jon Hoelter](#) with questions.

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- [Registration Now Open for WHA's 2025 Advocacy Day – April 9](#)
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