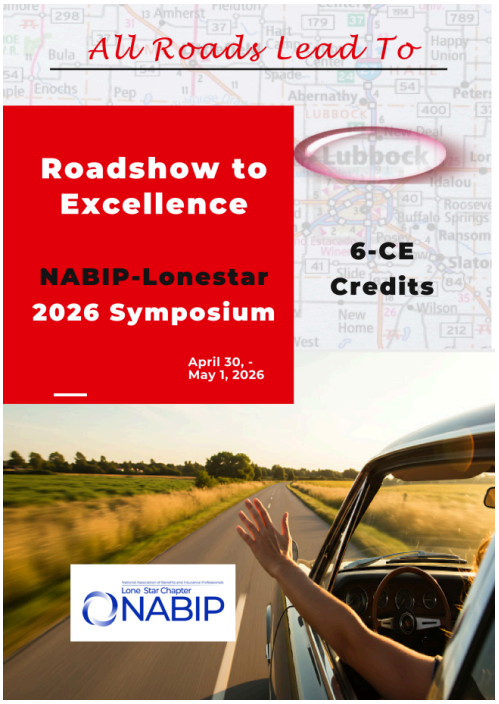


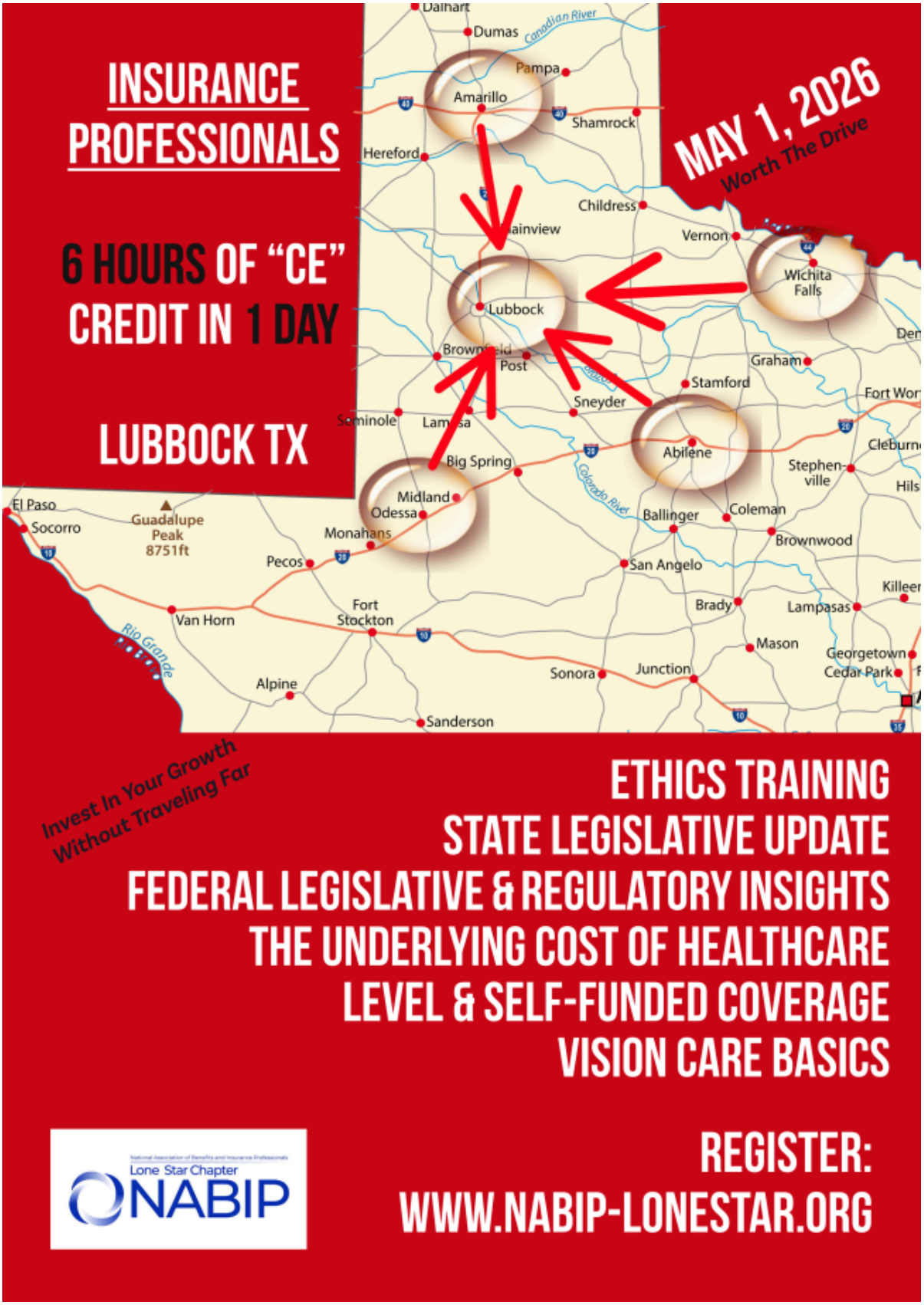
NABIP-Lonestar Monthly News

April 2026

Lonestar Newsletter Sponsor

PACIFIC LIFE

Click on the logo to visit their website



10 ACA Insurers With The Highest Claim Denial Rates: KFF

By Elizabeth Casolo as seen in Becker's Payer Issues

ACA insurers **denied** just under 1 in 5 in-network claims in 2024, similar to **2023**, according to a March 24 KFF analysis.

Only 3% of the insurers had in-network denial rates of at least 30%, down from 17% of insurers in 2023. Unlisted “other” reasons led the share of denials for 2024 at 36%, followed by administrative reasons, at 25%. A lack of prior authorization or referral accounted for 9% of denials, and a lack of medical necessity accounted for 5%.

KFF reviewed CMS’ “Transparency in Coverage” public use file, which includes health insurers that have more than 1,000 claims submitted. Over 150 insurers in HealthCare.gov states met this threshold and reported data on claims received and denied in 2024. This analysis does not account for state-based exchange data.

Out of the payer parent organizations listed on HealthCare.gov with more than 5 million claims in 2024,

here are the top 10 with the highest average in-network denial rates:

1. Oscar Health: 25%
2. Molina Healthcare: 22%
3. Guidewell Mutual Holding: 22%
4. Harris Health: 21%Cigna: 21%
5. Cigna: 21%
6. BCBS Tennessee: 21%
7. BCBS North Carolina: 19%
8. UnitedHealth Group: 19%
9. BCBS Alabama: 19%
10. IHC Group: 19%

Editor's note: These percentages are rounded to the nearest whole percentage point.

What's The State Of Healthcare AI Regulation?

By Maia Anderson, as seen in HEALTHCARE BREW

AI is rapidly becoming a standard part of the healthcare industry, from **ambient scribes** that help healthcare workers chart patient data to **algorithms** that can predict disease.

Yet the regulatory environment surrounding health AI is still the Wild West.

"The vast majority of medical AI is never reviewed by a federal regulator—and probably no state regulator," I. Glenn Cohen, a law professor and faculty director of the Petrie-Flom Center for Health Law Policy, Biotechnology, and Bioethics at Harvard University, told the **Harvard Gazette** in January.

Regulating health AI is particularly challenging because the technology evolves much faster than the healthcare industry is used to developing regulations, experts told Healthcare Brew. However, 83% of 277 polled healthcare workers say AI needs more regulation, according to a 2025 Morning Brew Inc. survey.

Read More Here...

American Healthcare: High $26,000 Premiums And Diminishing Returns

By: Susan Rupe, as seen in INSURANCE NEWSNET

The majority of Americans receive their health care from employer-sponsored plans.

“Employer-sponsored coverage isn’t one small part of the health care system – it is the American health care system,” said Dan Aronowitz, assistant secretary of labor and head of the Employee Benefits Security Administration. He provided a report on employer health policy priorities during the AHIP Medicare, Medicaid, Duals and Commercial Markets Forum in Washington.
With premiums for families covered under employer plans exceeding $26,000 annually, Aronowitz said, “We are spending more on health care and getting less in return.”

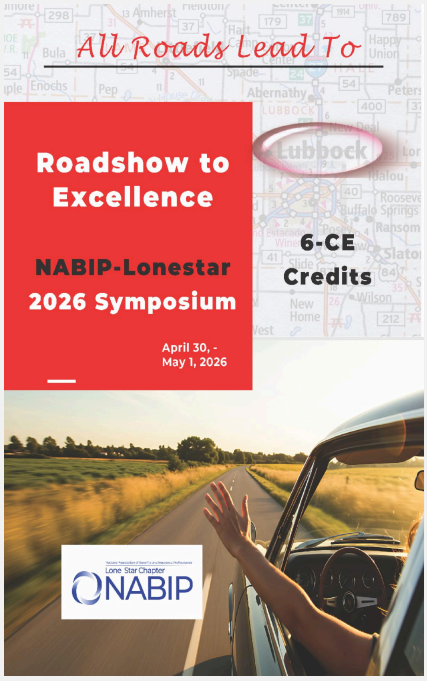
Aronowitz promoted President Donald Trump’s health care agenda, which he said would give control back to employers and their workers, and would drive costs down.

In January, Trump formally rolled out what the White House branded “The Great Healthcare Plan.” The administration described it as being built on four pillars instead of a fully detailed bill. Aronowitz listed the four pillars as:

1. **Lowering prescription drug prices.** Codifying “most-favored-nation” pricing so Americans pay no more than the lowest prices charged in comparable countries. Voluntary drug-price agreements with manufacturers. Expanding over-the-counter availability for certain medications. Launch of TrumpRx, a federal price-comparison and discount platform

Read More Here...

REGISTRATION IS NOW OPEN
2026 Lonestar Roadshow
April 30th - May 1st, 2026



SAVE THE DATE: NABIP - LONESTAR 2026 ROADSHOW

Mark your calendars and start planning now! NABIP–Lonestar is excited to announce our 2026 Roadshow, where we will once again bring together some of the top industry carriers and provide valuable CE classes to help you meet TDI requirements and keep your license active.

This year's Roadshow is providing a pre-roadshow event. Let's play some golf at GolfSuites Lubbock (like Top Golf) and enjoy good food and drinks during the event.

More details, including the full agenda, speakers, and registration information, will be shared soon. For now, save the date and plan to start the year off right by joining us for education, innovation, and connection in West Texas.

More Details to follow, and sponsors can download a sponsor's kit on our website. We look forward to seeing you there!

---

www.nabip-lonestar.org

NABIP SOTX & Lonestar | PO BOX 4140 | McAllen, TX 78502 US

Unsubscribe | Update Profile | Constant Contact Data Notice

Constant Contact

Try email & social marketing for free!