

Medicare Advantage Prior Authorization Rates Keep Climbing: 10 Things To Know

By: Rylee Wilson - as seen in Payer Issues

The number of prior authorization determinations issued by Medicare Advantage insurers continued to grow in 2023, according to a new report from KFF.

The report, published Jan. 29, examines data from 2023, the latest year available. That year, Medicare Advantage insurers made 49.8 million prior authorization determinations, or 1.8 per MA enrollee.

The growing number of MA beneficiaries means growing prior authorization requests, according to KFF. The number of prior authorization determinations have increased each year since 2021. The number of requests per beneficiary was largely unchanged from 2022 to 2023. In 2022, insurers approved 1.7 prior authorization requests per beneficiary.

Here are 10 other things to know:

1. MA insurers denied 3.2 million, or 6.4%, of prior authorization requests in 2023.
2. The percentage of denied prior authorization requests declined from 2022, when MA insurers denied 7.4% of requests that year.
3. The majority of denied prior authorization requests were not appealed. In 2023, 11.7% of denied requests were appealed.
4. The share of denied requests that were appealed increased since 2019, when 7.5% of denied requests were appealed.

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The Benefits Of Benefits: Driving Employee Experience And Engagement

By: *Tim Pratte - as seen in Forbes*

Want to boost engagement? I recommend you start with the benefits experience because when you get that right, the rest tends to fall into place.

But let's start with an obvious truth: Employees don't wake up in the morning thinking about their benefits. And I don't blame them. Most benefits materials are dense, boring and make assembling IKEA furniture look fun.

But, here's the rub—if employees don't engage with their benefits, they're less likely to engage with their work. And, that's a problem.

A recent Quantum Health survey found that the majority of employers believe increasing employee engagement with benefits is essential for reducing healthcare costs, and nearly three-quarters admit benefits engagement is key to improving healthcare outcomes and, thus, employee satisfaction. Despite this, only 20% think their employees are actually engaged with benefits. Yikes.

In my experience, too few companies connect the dots between benefits experiences and overall employee experience. Until they do, they're going to keep spinning their wheels on engagement.

Practical Definitions For HR Leaders

Before we tackle the engagement puzzle, let's get clarity on a few key concepts:

- Employee experience: This is the sum of every touchpoint an employee has with their employer, from hiring to retirement.

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How Important is A Financially Empowered Workforce For A Successful Business?

January 29, 2025 SHRM Advisor

Financial wellness is steadily gaining recognition as people become more aware and thoughtful about financial literacy and stability. Financial wellness has become paramount with rapid advancements in both personal and professional spheres.

Financial expert Dave Ramsey once said, “Financial peace isn’t the acquisition of stuff. It’s learning to live on less than you make so you can give back and have money to invest.” Today, financial wellness is not just about employees thinking about saving and investing but also about how employers contribute to financial wellness programs for their employees.

Importance of Financial Wellness

Financial wellness is critical in fostering a thriving workforce in today’s dynamic and rapidly evolving business environment. The financial well-being of employees has never been more important. While many understand financial wellness, knowing how to achieve it is challenging. Whether it’s raising awareness among employees or comprehending what it takes to be financially fit, organizations need to strategize to ensure the financial well-being of their workforce. Implementing effective financial wellness programs can significantly manifest employee productivity, morale, and financial health and boost organizational success.

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9 Drugs In Shortage

By: Alexandra Murphy, as seen in Becker's Hospital Review

Here are nine new shortages and discontinuations, according to drug supply databases from the FDA and the American Society of Health-System Pharmacists.

- 1. Bendamustine hydrochloride injection:** Apotex on Jan. 27 reported the discontinuation of both the 25 mg and 100 mg presentations of bendamustine hydrochloride injection, which is used in oncology treatments. The decision is based on commercial reasons, according to the FDA.
- 2. Febuxostat tablet:** Takeda Pharmaceuticals has discontinued the 40 mg and 80 mg presentations of Febuxostat, a medication used to treat gout.
- 3. Minocycline hydrochloride tablet:** Strides Pharma Inc. has discontinued the 50 mg, 75 mg and 100 mg presentations of Minocycline hydrochloride tablet, which is used for bacterial infections. The discontinuations are based on business considerations, the FDA said.
- 4. Peginterferon alfa-2a injection:** Summit SD has reported a shortage of Pegasys injection, which is used to treat chronic hepatitis B and C. The shortage is due to a lack of an active ingredient, with resupply expected to be limited through the fourth quarter of 2025 and full replenishment anticipated before May 31, 2026.
- 5. Sertraline hydrochloride tablet:** Strides Pharma Inc. has discontinued 25 mg, 50 mg and 100 mg presentations of Sertraline hydrochloride tablets, a medication used to treat depression and anxiety disorders. The discontinuations are based on a commercial decision.
- 6. 3% and 5% sodium chloride large volume injection:** Both Baxter and B. Braun have reported shortages of 3% and 5% sodium chloride 500 mL bags. These products are on allocation and the manufacturers have not provided a reason for the shortage. Fresenius Kabi's 3% sodium chloride 500 mL bags remain available. There is no clear resupply date for Baxter and B. Braun, but availability from these manufacturers is expected to be limited through the fourth quarter of 2025.
- 7. Terbutaline sulfate injection:** Fresenius Kabi and Hikima Pharmaceuticals reported shortages of Terbutaline sulfate injection of the 1 mg/mL in 1 mL vials. Fresenius Kabi's product is expected to be available again by early March, while Hikima's product is expected to be available by late February. The manufacturers did not provide a reason for the shortages.
- 8. Teriflunomide tablet:** Apotex has discontinued the 14 mg presentation of Teriflunomide tablets, used to treat multiple sclerosis. The discontinuation is based on commercial reasons, according to the FDA.
- 9. Verapamil hydrochloride capsule:** Teva Pharmaceuticals has discontinued the 120 mg, 180 mg, 240 mg and 360 mg extended release formulations of Verapamil hydrochloride capsules, a medication used to treat hypertension and angina. The decision to discontinue the presentations is based on commercial considerations.

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UnitedHealth Hikes Number Of Change Cyberattack Breach Victims To 190 Million

By: Emily Olsen, as seen in HealthcareDive

The new estimate nearly doubles the company's previous report of 100 million affected individuals, already the largest healthcare data breach ever reported to federal regulators.

Dive Brief:

The massive cyberattack on Change Healthcare last year may have compromised the data of about 190 million people — more than half the U.S. population, according to an update from its parent company UnitedHealth on Friday.

The new estimate of affected individuals far surpasses Change's previous tally. In October, the technology firm and claims processor said the ransomware attack had exposed information from 100 million Americans, making it the largest healthcare data breach ever reported to federal regulators.

Change isn't aware of any misuse of exposed data as a result of the breach, and hasn't seen electronic medical record databases appear in its analysis of compromised information, a UnitedHealth spokesperson said.

Dive Insight:

The vast majority of the 190 million affected individuals have already been notified, either through individual letters or through the substitute notice published on the company's website. Data exposed could include contact information, health insurance details, health information and billing and claims data, according to the notice.

The update comes weeks after UnitedHealth reported a significant financial hit from the Change cyberattack during an earnings call. The healthcare giant spent \$3.1 billion responding to the attack in 2024, outstripping previous spending estimates.

The ransomware attack that hit Change in February last year set off weeks of disruptions for the healthcare sector. A group called AlphV, also known as Blackcat, claimed responsibility for the incident. UnitedHealth CEO Andrew Witty later confirmed the company paid a \$22 million ransom in Bitcoin in an attempt to protect personal information after the attack.

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Florida's State Employee Health Insurance Trust Fund Is Heading Towards Deficits

By: Ed Dean, as seen in Florida Daily

The program is a self-insured health insurance plan managed by the Department of Management Services (DMS) that pays for health insurance claims filed by state employees and their dependents and retirees.

A report by government watchdog and taxpayer research institute Florida Tax Watch outlines where the program is headed and what changes need to be made for solvency.

The current numbers show the Trust Fund is projected to remain solvent through the end of FY 2024-25, but after that, the ending cash balance for FY 2025-26 is projected to be a negative \$421.9 million, increasing to a negative \$1.5 billion by the end of FY 2028-29. The most recent financial outlooks for the Trust Fund cover the fiscal years ending June 30, 2024, through June 30, 2029.

Tax Watch says the state is facing budget deficits around the corner. For fiscal years 2026-2027, Florida is projected to see a \$2.8 billion budget deficit. And it gets worse in FY 2027-28 to \$6.9 billion dollar shortfall.

To maintain the solvency of the Trust Fund, it will need an additional \$901.6 million.

“The projected budget deficits (will require the legislature to make some difficult choices and waiting until the projected deficits materialize to take action will result in the need for more severe budget cuts,” said Tax Watch. [Read More Here...](#)





States Secure Sweeping Temporary Restraining Order Against Trump's Federal Assistance 'Pause'

By: Dave Muoio, Noah Tong, as seen in Fierce Healthcare

A second federal judge has put the Trump administration's "temporary pause" and review of federal financial assistance on ice, and this time the temporary restraining order is indefinite and much more sweeping.

The order, handed down Friday afternoon by Judge John J. McConnell, Jr., of the U.S. District Court for the District of Rhode Island, comes after the Office of Management and Budget (OMB) rescinded a memo outlining a funding freeze that threw much of the country's federal funding recipients into a panic.

However, comments from White House Press Secretary Karoline Leavitt shortly after the rescindment suggested that the administration wasn't backing down from the pause's broader goals.

"This is NOT a rescission of the federal funding freeze," she had written on X. "It is simply a rescission of the OMB memo. Why? To end any confusion created by the court's injunction. The President's [executive orders] on federal funding remain in full force and effect, and will be rigorously implemented." The press secretary gave a similar characterization during a press briefing.

Twenty-two state attorneys general, who had filed a lawsuit against Monday's initial freeze, subsequently told McConnell that the comments were concerning and warranted a broader intervention from the court.

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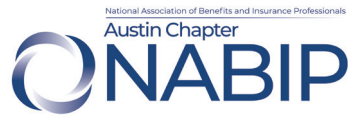
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We will have the following speakers joining us:

- *Jason Dixon of Trinity Captive speaking on Segregated Group Medical Stop Loss*
- *Commissioner Mulready of OK giving NAIC updates and discussing Insure OK as a framework*
- *Ethics the NABIP Way 3 hours has been approved and course # is 141624. Presented by Neil McNeil.*
- *Jennifer Stanley of StanleyKup.*
- *Special Lunchtime demonstration by our lunch sponsor, Healthee*

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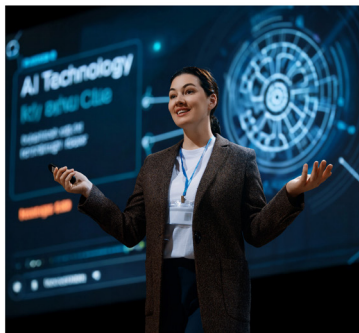


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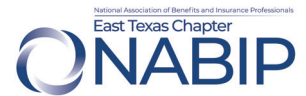
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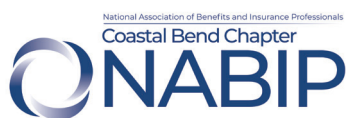
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