

**'Insidious, unethical,' yet legal:  
The Denial-of-Care model**

*featuring*  
**Kimberly Soenen**



***This time on Code WACK!***

**How do Managed Care health insurance plans hurt patients? *Why is it legal for commercial health insurers to use Denial-of-Care as a business model?* And what is one organization doing to call attention to such issues?**

To find out, we spoke to **Kimberly J. Soenen**, founder of [“SOME PEOPLE”](#) a Chicago-based not-for-profit organization and multiverse channel dedicated to removing barriers to healthcare access. Soenen is also the COO of AMPERS Radio Association in Minnesota, but the views she expressed in this podcast are solely her own. *This is the second episode in a two-part series with Kimberly Soenen.*

# SHOW NOTES

## WE DISCUSS

*Talk about managed care. How did it start? How does it work? And how does it harm us?*

"... Managed Care started in the late eighties and Aetna, United Blue Cross, Blue Shield, Molina, Cigna, every commercial health insurance company is now managed care. So what does that mean?

"...Managed Care's sales pitch was ... that we would put people in HMOs [Health Maintenance Organizations] and PPOs [Preferred Provider Organizations] and then they could be in these networks to bring their costs down, or [they] could go out-of-network and pay out of pocket. And what that did, in simplest terms, was consolidate power and wealth for shareholders and senior management at commercial health insurance companies.

"And so they stripped ... the ability for consumers to have a choice and employers and individual plans were all PPO or HMO ... And there were all these tiers ... of plans. If you could afford the platinum plan, you had an easy concierge service. If you had a lower plan, your deductibles would be very high. So they started moving around the financial modeling of managed care.

"But first and foremost, it took choice away. We couldn't see our family physician anymore. We couldn't see our gynecologist of choice anymore. We couldn't go to the physical therapist at Northwestern because the ability lab wasn't in my network." – **Kimberly Soenen**

*How has Managed Care changed since then?*

“... then we get into algorithms, then we get into artificial intelligence. Then we went from snail mail denial to automated denial. And that exponentially augmented the velocity with which commercial health insurance companies could deny care and the volume of denial.

“So we turned a corner in the early two thousands from snail mail, appealing denial, appealing denial to denials. Now that usually happens at a rate of about a hundred claims being denied per 1.2 seconds in 2024, if you do the math on that with Cigna, Humana, UnitedHealth, Blue Cross/Blue Shield.

“This has nothing to do with patient care. You know, these companies have become investment firms and private equity firms. So managed care is really the name of the industry or the model that all of these companies work under.” - **Kimberly Soenen**

***Talk about SOME PEOPLE, the organization you founded, and the role art can play in educating and inspiring change in our healthcare system.***

“I founded **SOME PEOPLE** in 2017, and what we wanted to do was bring together some of the most talented and dedicated photojournalists, photographers, artists, makers, writers, physicians, ... medical students, and produce a live exhibition and a digital exhibition of health - celebrating the body.

“...You know, imagine if we had universal healthcare and access to healthcare without barriers, and we could all be leveraged to our fullest potential as human beings.

“...the exhibition and the project is really about kind of how can we transform our ... healthcare philosophy so that we take the judgment out and the politicization out and the combative language and rhetoric out of it, and kind of acknowledge that if we all had access to health care, it would leverage us, you know, culturally, socially, economically.”

"...art, art installations, high caliber photography essays - they really first grip people emotionally. And then after you move people emotionally, then they get active legislatively.

"So I really feel that about art and especially photojournalism and music. All of it is that it's a universally understood language, and it kind of, that interconnectivity is just so important." – **Kimberly Soenen**

## Helpful Links

[SOME PEOPLE \(Every\)body](#), *Kimberly Soenen, Founder*

[Managed care](#), *Wikipedia*

[Health Maintenance Organization \(HMO\): What It Is, Pros and Cons](#), *Investopedia*

[Partnership for America's Health Care Future](#), *Wikipedia*

[Denial—Artificial Intelligence Tools and Health Insurance Coverage Decisions](#), *JAMA Forum*

[How algorithms are being used to deny health insurance claims in bulk](#), *PBS News*

[The Use of Photography in Advancing Human Rights](#), *New Tactics in Human Rights*

[The Power of Art as Social Action](#), *Contra Tiempo Activist Dance Theater*

## Episode Transcript

Read the [episode transcript](#).

## Guest Biography - Kimberly Soenen

Kimberly Soenen is the founder of "[SOME PEOPLE](#)," the multiverse journalism channel that examines the people, processes and systems that constitute the maintenance of, and barriers to, health.

Her areas of expertise include White Collar Healthcare Crime, Best Practice, Quality of Care, Universal Healthcare policy, Fear of Reprisal-Free Cultures and Do No Harm business ethics.

Her writing and editing have been featured in the Index on Censorship, New York Times Well, Loyola Magazine, Washington Post, Chicago Magazine, San Francisco Chronicle, Chicago Tribune Magazine, Chicago Health magazine, The 2nd Hand, MILK, NPR, CNN, MinnPost, Pro Photographer, and the History in Africa Journal by Cambridge University Press among others.

She reads essays about the American approach to, and model of, healthcare live on stage frequently.

She is a member of the USC Annenberg Center for Health Journalism and a graduate of Benet Academy College Prep and Loyola University Chicago. She is the managing editor of [\*\*THE FINE PRINT\*\*](#) Global Health magazine on Substack.

## Get Involved / Take Action

[\*\*Subscribe to THE FINE PRINT\*\*](#) *substack for high caliber photojournalism, art, essays, music, video and ongoing commentary about accountability in Global Health.*

[\*\*Subscribe to Code WACK!\*\*](#) *to catch all our weekly podcast episodes.*

[\*\*Subscribe to HEAL California\*\*](#) *for health policy news with a California focus*

[\*\*Join Healthy California Now\*\*](#) *- a coalition working toward a California single-payer system. Individual and organizational memberships available*