

Designed to Fail: How Insurance Denials Really Work

Featuring
Bob Coleman



This time on Code WACK!

Today, we're talking about insurance denials, hidden incentives... *and why getting care can feel like navigating a system designed to stop you.*

Our guest is **Bob Coleman**, a retired healthcare professional who spent more than 40 years serving veterans through the U.S. Department of Veterans Affairs—as a clinical pharmacist, medical informaticist, and researcher. His latest ebook is called "[Hostile Takeover: How Wall Street and Congress Hijacked American Healthcare and How We Can Take it Back.](#)"

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You wrote about receiving a \$31,000 bill for diagnostic tests. Can you share what happened and what that experience revealed to you about our healthcare system?

Coleman: "I ... was led to believe .. my insurance would cover the cost.

But when the \$31,000-plus bill came, it was a total shock.

There essentially was no transparency beforehand and no simple explanation afterwards.

And what struck me [was] that after [my] decades of healthcare experience, it was difficult to understand *what* and *why* I was charged ... how that price was determined..."

What experiences or turning points led you to become a healthcare reform advocate?

Coleman: Particularly during the COVID crisis, I realized that the US had real problems with its health care.

It amazed me that we had 1.5 million COVID deaths, 20 to 40% unnecessary and it barely got a blip in the media. And what 'unnecessary' means is that if public health policies had been followed and vaccine [recommendations] would've been followed, ... those deaths would not have happened.

When you compare the United States to other countries, the per capita death rate in the United States was twice that of Canada, three times that of Australia.

And so what we were seeing is a lot of unnecessary deaths in the most expensive healthcare system in the world...

Helpful Links

[Hostile Takeover: How Wall Street and Congress Hijacked American Healthcare and How We Can Take It Back](#), *Robert Coleman*

[Unnecessary Deaths: How the Trump Administration Undercut\(s\) Global and US Health Care and Medical Science](#), *Robert Coleman*

[70% DENIED: How insurance denials are delaying and preventing care for millions of Americans](#), *PhRMA*

Episode Transcript

Read the episode [transcript](#).

Guest Biography - Robert Coleman

Bob spent more than 40 years with the Department of Veterans Affairs, proudly serving those who served our country. Over the course of his career, he worked as a Clinical Pharmacist, Medical Informaticist, and Researcher, always with a focus on improving care and outcomes for patients. He published widely in medical and pharmacy journals, contributing research on infectious disease, anticoagulation, pharmacokinetics, and clinical decision-support tools. A partial list of his peer-reviewed publications is available through his Google Scholar profile: [Robert Coleman](#).

Beyond the research and the data, Bob's work has always been grounded in a deep respect for science and a lifelong commitment to protecting the health of others.

After retiring, Bob redirected his efforts from navigating a broken system to dismantling its logic. [Hostile Takeover](#) is his exposé of the for-profit architecture that prioritizes wealth over health.

His previous eBook, [Unnecessary Deaths](#), shined a light on the ways our systems fail, the policies and practices that cost lives unnecessarily. That was the “why” — *why people are getting hurt, sick, or dying when solutions exist*. **Hostile Takeover** picks up where that leaves off. Here, we go deeper into the “who” and the “how.” Who is behind these failures, how America’s healthcare system was deliberately reshaped to prioritize profit over stability — and how we can reclaim it.

Host Biography: Brenda Gazzar

Brenda Gazzar, the host and co-producer of **Code WACK!**, has produced over 300 weekly podcast episodes topping 400,000 downloads. A skilled interviewer and storyteller, Brenda brings nuance, curiosity, and clarity to every conversation.

Brenda has worked as a multilingual and award-winning reporter with more than two decades experience in California and the Middle East.

Her work has been published by Reuters, Ms. Magazine, USA Today, Los Angeles Daily News, the Orange County Register, The Wrap, The Jerusalem Post, Cairo Times and numerous other publications. She speaks Spanish, Hebrew, and moderate Arabic and is the recipient of national, state and regional awards.

Brenda also enjoys being a life coach, helping people align with their purpose so they feel fulfilled while achieving their boldest dreams.

Brenda’s work is grounded in a belief that systemic change and personal growth go hand in hand — and she’s here for both.

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Keywords

insurance denials, prior authorization, healthcare costs, medical billing transparency, patient advocacy, healthcare reform, Medicare for All, insurance appeals, care delays, healthcare system failures, medical debt, health equity, physician burnout, administrative burden, healthcare access, insurance industry practices, denial rates, patient rights, public health policy, healthcare accountability