

When Your Health Insurance Says 'No' to Your Doctor's Orders

Featuring
Lisa Kantor, Founding Partner
Kantor & Kantor, LLP



This time on Code WACK!

For many Americans getting the right medical care isn't just about what their doctors recommend, it's also about what their insurance company is willing to cover. So what happens when those two don't agree? And why can it be so difficult for patients to fight back?

Attorney **Lisa Kantor** of **Kantor & Kantor, LLP** has spent more than two decades helping patients challenge health insurance denials. Her cases have ranged from eating disorders to life-threatening cancers, giving her a firsthand look at how insurers make coverage decisions and the consequences when they favor profits over patients. This is the second episode in a two part series.

Episode Transcript

Read the episode [transcript](#).

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What incentive does an insurance company doctor have to deny care recommended by a patient's own physician?

KANTOR: I think he has every incentive to say no because that's his job. I mean, he's hired by the insurance company. I have no evidence of this and I've never been able to prove it. But I have to believe that if they hire someone who says yes every time, that person's not gonna keep their job.

We have also discovered by doing a lot of depositions and a lot of discovery, that there are ... ways that the insurance companies train both their doctors and their clerical people on sort of how to say 'no.' What can you use to say no to this request? ...

I once had a doctor on the stand talking about residential treatment for a young woman. And he testified that to stay in residential treatment, they had 17 separate criteria she had to meet, which is overwhelming to begin with, but that he was allowed to say no if, and these are his words, *'the child had a normal dysfunctional family.'* In other words, an everyday family because it was the obligation of that family to monitor her overnight.

... which it's not true, you know. You buy insurance so you don't have to be sitting up with your child all night making sure that they're okay. But that was his view and that was the basis of the denial.

Helpful Links

[Facing the Snake Pit](#), *Super Lawyers*

[How to Dispute a Denied Health Insurance Claim: A Step-by-Step 2026 Guide](#), *InsuranceGuidances.com*

[Common Tactics Used by Insurance Companies to Deny Claims](#), *Medical Records.com*

[ERISA vs. Non-ERISA: Key Differences Explained](#), *Ethos Benefits*

Guest Biography - Lisa Kantor

Lisa Kantor is the founding partner of [Kantor & Kantor, LLP](#), where she has spent her career fighting for individuals whose health insurance claims have been wrongfully denied - with a particular focus on mental health and eating disorder treatment.

A highly experienced appellate attorney, Lisa has won landmark rulings that have reshaped how health insurers must cover mental illness in California and beyond. In 2012, she secured the first federal appellate ruling requiring health plans to cover all medically necessary treatment for severe mental illnesses under the same terms as physical illnesses. In 2014, she followed that with a parallel state appellate ruling extending those protections to all California residents.

Since 2007, Lisa has also been a leading national advocate for patients denied coverage for eating disorder treatment. Kantor & Kantor is the only law firm in the country with a dedicated health law practice focused specifically on eating disorder benefit denials.

Lisa has testified before Congress, argued before the 9th U.S. Circuit Court of Appeals, and spoken at dozens of national conferences on mental health parity, ERISA (*Employment Retirement Income Security Act*), and insurance accountability. She has been recognized as a *Super Lawyers* Top Women Attorney, received the "Eating Disorder Advocate of the Year" award, and was profiled in *Super Lawyers Magazine*.

She is admitted to practice before the U.S. Supreme Court, six federal circuit courts of appeals, and the State Bar of California.

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 of 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

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