

Health Coverage Denied? Appeal. *You might win!*

Featuring
Miranda Yaver, PhD
University of Pittsburgh



This time on Code WACK!

We're talking about one of the most frustrating experiences in American healthcare - *when your insurance company says 'no.'* According to **Miranda Yaver**, an assistant professor of health policy and management at the University of Pittsburgh, **insurance denials aren't rare. *They're a routine part of navigating our healthcare system.***

In her new book, [*Coverage Denied: How Health Insurers Drive Inequality in the United States*](#), **Miranda Yaver** explores what happens when patients undergoing treatment find themselves trapped between their doctors and their insurance companies.

This is the first of **two episodes** with Miranda Yaver.

Check out the Transcript and Show Notes for more!

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WE DISCUSS

Why don't more people appeal when their insurance claims are denied?

Yaver: There were two really, really common reasons why people didn't appeal. One of them was that they didn't understand that they could. And the other was that they didn't understand that there was a value in appealing.

You have to be told why you're denied and that there's an appeal process. But a lot of health insurance materials are written at a very complex level.

About half of appeals are successful... if you are denied, you should absolutely appeal. But I asked everyone in my survey, how often do you think people win insurance appeals? And most people thought it was under 20%.

Helpful Links

[Coverage Denied: How Health Insurers Drive Inequality in the United States](#), *Miranda Yaver, PhD*

[Claims Denials and Appeals in ACA Marketplace Plans in 2024](#), *KFF*

[Which Health Insurance Company Denies the Most Claims? 2026 Data](#), *Muni Health*

[Cost of Denial](#), *NBC News*

[The deadly cost of insurance denials in America's healthcare system](#), *The Hill*

Episode Transcript

Read the [episode transcript](#).

Guest Biography - Miranda Yaver

Miranda Yaver, PhD is an Assistant Professor of Health Policy and Management at the **University of Pittsburgh**, where she holds secondary appointments in political science and public affairs and where she teaches and conducts research at the intersection of health politics, policy, and law.

She is the author of [Coverage Denied: How Health Insurers Drive Inequality in the United States](#).

She was the 2025 Author-in-Residence and Healthcare Fellow at the Roosevelt Institute and is a 2025-2026 AcademyHealth Champion for Health Services and Prevention Research.

Her research has appeared in such outlets as the American Journal of Political Science; Journal of Law, Economics & Organization; Journal of Health Politics, Policy & Law; Health Affairs Scholar; World Medical & Health Policy; JAMA Pediatrics; Lancet Regional Health-Americas; and Publius: The Journal of Federalism.

Additionally, she has written and commented on health policy in such outlets as NPR, CBS Sunday Morning, CNBC, The New York Times, The Washington Post, The Guardian, MS NOW, The Hill, and The New Republic.

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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