

**'Rationing by Inconvenience:'
How Insurers
Keep Patients From Care**

Featuring
Miranda Yaver, PhD
University of Pittsburgh



This time on Code WACK!

Got health insurance, but still can't get the care you need? Ever spent hours on hold, battling claim denials, and jumping through hoops just to get the care you already paid for with your insurance premiums?

What does it say about our healthcare system when getting treatment depends not just on your medical needs, but also how much time, money, and energy you can dedicate to fighting for it?

In her new book, [Coverage Denied: How Health Insurers Drive Inequality in the United States](#), Miranda Yaver points out that having insurance and actually being able to use it are often two very different things.

This is the **second of [two episodes](#)** with Miranda Yaver.

Check out the [Transcript](#) and Show Notes for more!

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SHOW NOTES

WE DISCUSS

If patients are struggling with the paperwork...and so are doctors...maybe the paperwork isn't the side story. Maybe it's the story. So, what about artificial intelligence?

Yaver: Health insurers are overwhelmingly now using AI programs with which to bulk process claims and prior authorizations.

And to be honest, there are ways in which this can accelerate the efficiency of insurance operations.

If you can quickly and efficiently match a diagnosis code to a procedure code, then you can theoretically approve prescription drugs and imaging and those kinds of things much faster.

You can schedule your appointment sooner, and that's all well and good.

The problem, as I think any university professor who has seen AI-crafted submissions from students, is that these tools are evolving faster than regulatory oversight can keep up with, and they're not always quite there yet."

Unlike a student submitting something that has a hallucinated citation that will result in a slight deduction of points from an assignment, with healthcare the stakes are very, very high."

Helpful Links

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

[Fighting for Care: How Excessive Paperwork Hurts Millions](#), *Press Maverick*

[Implications Of The Health Care System's Design For Administrative Costs](#), *Health Affairs*

[2026 Future Ready Healthcare: How AI is Reshaping the Care Experience](#), *Walters Kluwer*

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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