

October 2, 2026

The Honorable Ron Wyden
Ranking Member
Senate Committee on Finance
221 Dirksen Senate Office Building
Washington, D.C. 20510

RE: Request for Information: Health Coverage That Works For Everyone

Dear Ranking Member Wyden and Senate Finance Committee Members,

Nearly one in four American adults is a family caregiver. They spend substantial amounts of time and energy helping loved ones manage disabilities, chronic conditions, and the challenges of aging. At Caregiver Action Network, we work to improve the quality of life for these families.

The Committee's RFI focuses on a problem family caregivers confront every day: health insurance that is too difficult to use when a loved one needs it. Prior authorization, claims denials, appeals and other administrative hurdles can delay medically necessary care. These concerns are widespread. A July 2025 KFF poll found that 73% of adults view insurers' delays and denials of health services as a major problem. CAN applauds the Committee's attention to these barriers. **We encourage the Committee to focus on reforms that would make health insurance easier for patients and caregivers to navigate.**

Prior authorization requirements force patients, doctors, and caregivers to get an insurer's approval before it will cover certain treatments or services. That often entails spending hours calling insurers, following up with doctors or pharmacies, gathering documentation or appealing a denial before a loved one can receive prescribed care.

It's an immense burden that sick, elderly patients are ill-equipped to handle themselves. So it often falls on caregivers. A recent Journal of the American Medical Association study found that over 80% of caregivers whose loved ones faced prior authorization became directly involved in the process.

Those caregivers are already stretched thin. Nearly one in four caregivers provides at least 40 hours of care each week, often without pay. AARP and the National Alliance for Caregiving found that seven in ten family caregivers are working, often while coordinating appointments, medications and other day-to-day care responsibilities.

CAN also commends the Committee for scrutinizing how insurers use the hundreds of billions of dollars in subsidies and tax breaks they receive each year. The scale of federal support is substantial. CBO projects that federal subsidies for health insurance will total \$33.6 trillion from 2026 through 2036.

Families are paying premiums -- and taxpayers are often subsidizing those premiums. Yet this increasing public spending doesn't seem to be resulting in better coverage for patients or a

reduced burden for caregivers.

In fact, caregivers frequently have to miss work, reduce hours or otherwise rearrange their employment schedules due to the current healthcare system's shortcomings. Almost 20% of caregivers reported reducing hours and 16% stopped working altogether.

Those disruptions have significant financial impacts. Nearly half of family caregivers report that caregiving has hurt their finances. Almost one-quarter have taken on debt. And one in five caregivers struggle to afford basic needs such as food.

CAN thanks the Committee for the opportunity to comment on these issues. We encourage the Committee to continue to focus on healthcare reforms that reduce administrative barriers, hold insurers accountable and make coverage better and more accessible for patients and caregivers.

Sincerely,
Caregiver Action Network