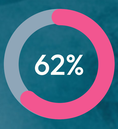
Penguin Ai

Patients are giving up on care instead of fighting their insurer

A national survey of 500 U.S. adults who needed at least one prior authorization for themselves or a family member in the past two years.



6 in 10 patients and caregivers who faced a delay, denial or medication restriction have given up on care because fighting their insurer wasn't worth it.

48% across the full sample say the same.

The wait

How long patients waited for a prior authorization decision

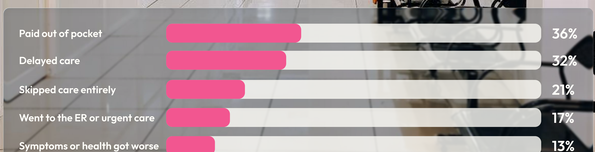
62% waited four days or longer

1 in 3 waited a week or more, or were still waiting

14% got a same-day decision

What happened next

Outcomes after a prior authorization delay or denial



Only 20% reported none of these outcomes.

The burden

Time on the phone and paperwork with their insurer, including appeals

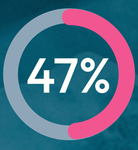
70% spent at least an hour

16% spent more than five hours

49% rated their stress a 4 or 5 out of 5

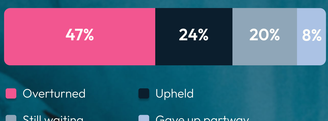
Appeals often win

Yet only 44% of respondents appealed



of those who appealed had the decision **overturned.**

Appeal outcomes



Overturned · Upheld · Still waiting · Gave up partway

AI is a blind spot, and a trust issue

Time on the phone and paperwork with their insurer, including appeals

8% were told AI was involved

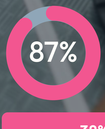
32% suspect it was

32% have no idea

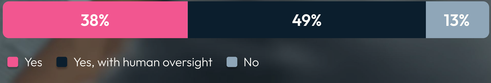
69% would be more upset if AI made or recommended a denial

54% would switch insurers if they knew AI was used to review claims

BUT WITH A PERSON ACCOUNTABLE



would support AI that gets approvals decide faster and more accurately, with insurers and doctors working from the same information.



Yes · Yes, with human oversight · No

Penguin Ai

PenguinAi.co

About the survey: Commissioned by Penguin Ai and fielded in November 2026 among 500 U.S. adults. Percentages reflects all 500 respondents unless noted. The 62% figure reflects the 273 respondents who reported a delay, denial or medication restriction. Appeal outcomes reflect respondents who appealed.