

<https://www.wsj.com/health/health-insurance-threats-65508332>

HEALTH

Clues Left by a Killer Echo Widespread Anger at Health Insurers

The words ‘deny,’ ‘defend’ and ‘depose,’ written on bullets found at the scene, evoke a similar rallying cry among many upset with insurance companies

By [Scott Calvert](#) [Follow](#), [Anna Wilde Mathews](#) [Follow](#) and [Julie Wernau](#) [Follow](#)

Updated Dec. 5, 2024 9:57 pm ET



Outside the hotel where the CEO of UnitedHealthcare was fatally shot Wednesday. PHOTO: STEFAN JEREMIAH/ASSOCIATED PRESS

The cryptic inscriptions scrawled on bullets found at the fatal shooting of a UnitedHealth Group executive aren’t just clues of possible motivation left by an assassin. They are also a variation of an angry rallying cry adopted by some people who feel they have been cheated by insurance companies.

The words “deny,” “defend” and “depose”—etched in Sharpie on bullet casings recovered outside the Midtown Hilton after Wednesday’s deadly shooting of UnitedHealthcare CEO Brian Thompson—have focused attention on threats faced by professionals in all levels of the health-insurance industry, from call

centers to c-suites, as companies review their security measures and plan to step them up.

The words are familiar to anyone on the front lines of the emotional battles between insurance companies and their customers over coverage issues. Patient support groups commonly use the refrain “deny, delay and defend,” which is meant to summarize cost-driven insurance-company tactics that some customers see as harsh.

It has also become well-known among plaintiffs’ lawyers who sue health, property and casualty insurers on behalf of patients, alleging coverage has been unfairly denied. Many of the lawyers now have the phrase on their websites.

“It’s a common saying,” said Paul Napoli, a plaintiffs’ lawyer who has filed numerous lawsuits against insurers, including UnitedHealthcare. “It’s their modus operandi to figure out the methods and means to deny coverage.”

The killing of Thompson, who led the country’s largest health insurer, has fueled a nationwide outpouring of frustration and anger with the companies that provide medical-care coverage, especially their denials of service. Police said on Wednesday that the attack was targeted, but they didn’t know the motivation.



UnitedHealthcare CEO Brian Thompson PHOTO:
UNITEDHEALTH GROUP/ZUMA PRESS

The tragic circumstances have stirred strong emotions among patients, families and doctors who have navigated a convoluted healthcare system—and confronted the scary prospect of thousands of dollars in costs if their insurer wouldn’t cover a treatment.

Some Americans displayed shockingly little sympathy online for Thompson, citing their own experiences struggling to get coverage and describing health

insurers as greedy.

“No sympathy for a man that made his living and massive amounts of money on the backs of people that needed healthcare. He made the policies that caused innocent people and kids to die because they denied” coverage, said one poster on TikTok.

Another TikTok poster sarcastically offered condolences: “My deepest thoughts and deductibles to the family. Unfortunately my condolences are out-of-network and it isn’t deemed medically necessary.”

In addition, a new memecoin launched on Wednesday night after the shooting with the name DDD for “Deny Defend Depose,” according to Dexscreener, a crypto trading website. The coin traded on Raydium, a decentralized crypto exchange, and its market capitalization was recently about \$2 million, the website showed.

At the root of much anger with health insurers are long-running industry practices that the companies have used to keep a lid on costs. Among them is prior authorization, which requires patients and doctors to get permission from an insurer before a medical procedure.

Nearly a quarter of doctors said prior authorization had led to a serious adverse event for a patient, while 78% said the process sometimes led to treatment abandonment and 94% said it had delayed necessary care, according to a survey of 1,000 practicing physicians last year by the American Medical Association.

The practice is widespread—nearly all of insurers’ Medicare customers are required to get authorization for at least some services, according to an analysis by healthcare research nonprofit KFF. About 10% of the 46 million requests were denied, according to 2022 data.

Rejection rates varied from 4% to 13% among insurers, and UnitedHealthcare’s, at 8.7%, wasn’t the highest.

Such requirements have left workers in healthcare facing more violent incidents than in any other industry and made their employers frequent targets of complaints, protests and threats.

Healthcare and social-assistance workers have faced the highest levels of workplace violence among any sector, according to the Bureau of Labor

Statistics. There are about 14 cases for every 10,000 full-time healthcare and social-assistance workers, compared with the annual rate of 2.9 cases for employees generally.



Demonstrators in Minnesota in April protesting UnitedHealth's insurance costs and claims denials.
PHOTO: ADAM BETTCHER/GETTY IMAGES

In July, about 100 people protested and 11 were arrested for blocking a road outside a building in Minnetonka, Minn., where UnitedHealthcare's parent UnitedHealth Group is based.

“It's very clear the companies are trying to increase their bottom line by denying care that is really needed for patients,” said John Crosson, 89, of Plymouth, Minn., a semiretired physician who was among those arrested and is involved with advocacy groups that back a single-payer healthcare system.

Because of the strong feelings that rejections can incite, many health insurers have “robust threat-management capabilities,” said Matthew Doherty, managing director of workforce risk management at accounting and consulting firm Sikich.

“Denial of benefits and the perceived profits and high salaries really are conflicting for a lot of consumers,” said Doherty, former special agent in charge of the U.S. Secret Service's National Threat Assessment Center.

Health insurers tend to have threat-assessment teams that size up risks against the company or specific executives, and determine the likelihood of an attack,

said Eric Sean Clay, president of the International Association for Healthcare Security and Safety, a trade group.

Many healthcare executives hadn't considered it necessary to travel with security guards, Clay said. Yet since the attack on Thompson, Clay said companies across healthcare were scrutinizing their security procedures.

Some security departments are updating threat assessments or reviewing protocols, he said. Many healthcare companies will also probably now spend more to protect key individuals and monitor possible threats.

"In security, unfortunately, quite often change only comes after an adverse event," Clay said. "Security departments will probably get access to resources that were previously unavailable to them."

Centene, another health insurer, said Thursday that it wouldn't hold its planned in-person investor event scheduled for next week in New York, instead offering the program virtually.



Flags were at half-staff at UnitedHealthcare headquarters in Minnetonka, Minn., on Thursday. PHOTO: STEVEN GARCIA/ZUMA PRESS

Inside insurance companies, employees are fearful and dismayed by the violence and subsequent outpouring.

"It makes people more worried," said Ken Goulet, a former health-insurance executive. There has long been some anger aimed at insurers, he said. "You always knew it was there, you never knew it would go this far."

UnitedHealth said late Thursday its priorities were supporting Thompson's family, ensuring the safety of its employees and working with law enforcement pursuing the suspect. The company said it will "continue to be there for those who depend upon us for their health care."

On the YouTube channel of AskTheLawyers, a five-year-old video titled "Delay, Deny, Defend: How Insurance Companies Sabotage Your Claim" was getting fresh viewers on Thursday. "UNH CEO brought me here..." wrote one commenter. "Similar words were written on the shell casings of the CEO shooting," wrote another.

Use of the phrase goes back many years. For example, it surfaced in a 2008 federal appeals court opinion involving a lawsuit Louisiana brought against several property and casualty insurance companies and the consulting firm McKinsey. The state alleged the defendants worked together to form a "combination" that illegally suppressed competition, and that McKinsey had advised insurers to use the tactics of "deny, delay, and defend," according to the opinion.

The lawsuit was ultimately dismissed in the defendants' favor, online court records show. McKinsey declined to comment.

The refrain has become so associated with insurance that, earlier this year in Michigan, lawyers for a trucking company fought to keep the phrase "deny, delay, defend" from being uttered in a court case brought by a woman alleging injuries in an accident. The lawyers argued it would "improperly insinuate the defendants are insured."

"Such phrase is known 'code' for claims against insurance companies or defendants with insurance," the motion said.

—*Kris Maher and Tawnell D. Hobbs contributed to this article.*

Write to Scott Calvert at scott.calvert@wsj.com, Anna Wilde Mathews at Anna.Mathews@wsj.com and Julie Wernau at julie.wernau@wsj.com

Corrections & Amplifications

UnitedHealthcare had a rejection rate of 8.7% for prior authorization requests by

Medicare members, according to a KFF study. An earlier version of this article incorrectly said the rate was 7.4%. (Corrected on Dec. 5)

Appeared in the December 6, 2024, print edition as 'Reaction to Killing Spotlights Widespread Anger at Insurers'.

Videos