

# Practitioner Perspectives on Utilization Management

## How Administrative Barriers Are Delaying Care and Contributing to Provider Burnout



American Medical Women's Association  
The Vision and Voice of Women in Medicine since 1915

Practitioners make treatment decisions by integrating each patient's medical history, individual health needs, and the best available clinical evidence to determine the most appropriate course of care. Increasingly, however, insurance coverage policies influence whether and when patients can access these recommended treatments.

These policies, commonly referred to as utilization management (UM), include prior authorization requirements, step therapy protocols that require patients to try alternative medications first, and other coverage restrictions that may delay or limit access to prescribed therapies. Practitioners report that UM has become an expanding component of clinical practice, often requiring substantial time devoted to navigating approvals, appealing denials, and modifying treatment plans to align with insurer requirements.

To better understand the impact of these policies on patient care, the American Medical Women's Association (AMWA) gathered practitioner perspectives to better understand the impact of UM policies on clinical decision-making, administrative workload, and patient access to timely treatment.

94%

of practitioners report experiencing frustration navigating utilization management requirements.

80%

of practitioners report they are not consistently aware of utilization management requirements when prescribing new medications for patients.

74%

of practitioners report that utilization management policies or formulary exclusions limit their ability to prescribe their preferred medication.

70%

of practitioners report they are not clearly informed of the reasons why prescriptions are denied.

## How Administrative Barriers Are Delaying Patient Care

### Care Delays and Denials for Patients

UM requirements may delay or limit access to necessary treatments while providers navigate prior authorization requests, denials, and appeals.

### Administrative Burden on Medical Practices

Practitioners report spending substantial time responding to insurer requirements, completing paperwork, and coordinating appeals – time that would otherwise be spent caring for patients.

*"We had to start charging just to cover the clinical time spent writing letters and calling insurers. It's that or hire more staff we can't afford."*

- Participant,  
AMWA focus group on experiences with utilization management

### Disruption of Clinical Decision-Making

Coverage restrictions and step therapy requirements can force practitioners to alter treatment plans or prescribe medications based on coverage rules rather than clinical judgment.

### Confusion and Inconsistent Coverage Rules

Practitioners explained that insurance plans frequently change their formularies and coverage rules, making it difficult to predict what care will be approved.

### Strain on the Provider–Patient Relationship

When treatments are denied or delayed, patients often believe the decision was made by their practitioner, creating confusion and frustration within the practitioner–patient relationship.

*"They say, 'You switched my meds again.' I didn't. The insurer did. But to them, I'm the face of the system."*

- Participant,  
AMWA focus group on experiences with utilization management

### Impact on Practitioners and the Health Care Workforce

Participants emphasized that UM contributes to growing administrative burden and professional frustration across the health care workforce. Practitioners reported that these challenges:

- Increase administrative workload
- Reduce time available for patient care
- Contribute to provider burnout
- Discourage providers from remaining in or entering certain specialties, particularly primary care

*"This is one of the reasons students don't go into primary care. They see the burden, they see us fighting every day, and they choose something else."*

- Participant,  
AMWA focus group on experiences with utilization management



*"The more time we spend fighting the plan, the fewer patients we can see. It shouldn't take a year and dozens of messages to approve standard care, the system is broken."*

- Participant,

AMWA focus group on experiences with utilization management

## Practitioner-Informed Policy Solutions

Practitioners emphasize that improving patient access to care requires policies that increase transparency, reduce unnecessary delays, and support clinical decision-making – ensuring patients receive the right treatment at the right time, as determined by their practitioner.

Practitioners highlighted several practical policy solutions that could help reduce administrative barriers and improve patient access to timely care.

### Guaranteed Timelines for Prior Authorization Decisions

Timely decisions on prior authorization requests, such as automatic approval if a request is not addressed within 48 hours.

### Formulary Transparency at the Point of Prescribing

Clear, up-to-date formularies integrated into electronic health records, allowing practitioners to understand coverage requirements at the point of prescribing.

### Transparency into Coverage and Appeals Processes

Greater transparency into coverage decisions, including real-time tracking of appeals and authorization requests.

### Clinical Expertise Exemptions from UM Requirements

Practitioner exemptions from UM protocols for providers with consistently high approval rates or recognized clinical expertise, i.e., gold-carding.

### Public Accountability Through Reporting of Payer Denial Rates

Public reporting of payer denial rates, enabling patients, employers, and policymakers to better understand how coverage policies affect access to care.

## About the American Medical Women's Association

Founded more than a century ago, the American Medical Women's Association (AMWA) is the oldest multi-specialty organization dedicated to advancing women physicians and improving women's health. Through advocacy, leadership development, research, and policy engagement, AMWA works to address systemic barriers affecting practitioners and patients.

