High premiums Limited coverage options Confusing policy language Difficulty finding affordable coverage Lack of transparency in pricing Slow claims processing Denial of claims Inadequate customer service Limited network of providers Difficulty understanding coverage limits Lack of coverage for pre-existing conditions High deductibles Limited access to specialized care Lack of coverage for alternative treatments Difficulty obtaining prior authorization for procedures Lack of coverage for mental health services Limited coverage for prescription medications Difficulty finding in-network providers Long wait times for appointments Lack of coverage for preventative care Limited coverage for dental and vision care Lack of coverage for home healthcare services Limited coverage for durable medical equipment Difficulty navigating the appeals process Lack of coverage for experimental treatments

Inadequate coverage for emergency services Limited coverage for out-of-network care Difficulty obtaining referrals to specialists Lack of coverage for transportation to medical appointments Inadequate coverage for long-term care Limited coverage for physical therapy Lack of coverage for fertility treatments Difficulty obtaining coverage for overseas medical care Lack of coverage for complementary and alternative medicine Inadequate coverage for prosthetics and orthotics Limited coverage for genetic testing Lack of coverage for weight loss programs Difficulty obtaining coverage for medical devices Lack of coverage for cosmetic procedures Inadequate coverage for hospice care Limited coverage for telemedicine services Difficulty obtaining coverage for chiropractic care Lack of coverage for smoking cessation programs Inadequate coverage for mental health counseling Limited coverage for medical equipment repairs Difficulty obtaining coverage for in-home nursing care Lack of coverage for gym memberships Inadequate coverage for massage therapy Limited coverage for speech therapy Difficulty obtaining coverage for experimental treatments