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**Statement by Lora Pellegrini, President & CEO, Massachusetts Association of Health Plans  
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“We applaud Governor Healey’s leadership in convening a health care affordability workgroup and share her focus on advancing practical, data-driven solutions to lower costs for the residents of Massachusetts.

Prior authorization is not merely an administrative process; it is a core affordability safeguard that promotes evidence-based care, curbs unnecessary utilization, and protects patients and purchasers from avoidable costs. Independent analysis by Milliman finds that eliminating prior authorization in Massachusetts would increase commercial premiums by \$600 to \$1,500 per member annually, underscoring its essential role in maintaining affordability.

Health plans are committed to continuing to streamline and modernize prior authorization, including reducing requirements where appropriate and advancing automation, and we look forward to working with the Division of Insurance to ensure reforms are implemented thoughtfully in ways that preserve these critical cost-control safeguards. At the same time, real progress on affordability will require sustained action on the primary cost drivers in the health care system, particularly hospital and provider prices, and prescription drug costs, which far outweigh the impact of administrative processes alone.”

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