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## Insurers Deny Care, and A.I. Seeks Remedy

### Doctors Use Chatbots to Make Their Case

By **TEDDY ROSENBLUTH**

At his rehabilitation medicine practice in Illinois, Dr. Azlan Tariq typically spent seven hours a week fighting with insurance companies reluctant to pay for his patients' treatments. He often lost.

There was the 45-year-old man who spent five months in a wheelchair while his insurer denied appeal after appeal for a prosthetic leg. Or the stroke survivor who was rehospitalized following a fall after his insurer determined his rehab "could be done at home."

Over the course of Dr. Tariq's 12-year career, these stories had become more common: The list of treatments that needed pre-approval from insurers seemed ever broadening, and the denials seemed ever rising.

So in an effort to spare his patients what he deemed subpar care, and himself mountains of paperwork, Dr. Tariq recently turned to an unlikely tool: generative A.I.

For a growing number of doctors, A.I. chatbots — which can draft letters to insurers in seconds — are opening up a new front in the battle to approve costly claims, accomplishing in minutes what years of advocacy and attempts at health care reform have not.

"We haven't had legislative tools or policymaking tools or anything to fight back," Dr. Tariq said. "This is finally a tool I can use to fight back."

Doctors are turning to the technology even as some of the country's largest insurance companies face class-action lawsuits alleging that they used their own technology to swiftly deny large batches of claims and cut off seriously ill patients from rehabilitation treatment.

Some experts fear that the prior-authorization process will soon devolve into an A.I. "arms race," in which bots battle bots over insurance coverage. Among doctors, there are few things as universally hated.

"If you want to see a physician go apoplectic at a cocktail party, mention prior authorizations," said Dr. Robert Wachter, the chair of the medicine department at the University of California, San Francisco.

The process was designed by insurance companies to keep health care costs down by reining in doctors' use of unnecessary and expensive treatments.

But Dr. Jonathan Tward, a radi-

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The first Women's Olympics, top and left, organized by Alice Milliat, right, took place in 1922 in Paris, drawing 77 athletes in track and field. In that era, the Summer Games were overwhelmingly male. This year's Olympics are expected to be the first with as many female athletes as male ones.

## Women in Olympics: From 'Improper' to Integral

By **JOHN BRANCH**

PARIS — It was 1922, two years before the last time the Olympics were held in Paris. On a warm August day, about 20,000 people came to Pershing Stadium to watch 77 athletes in track and field, including a team from the United States. There was a parade of nations. There were world records. There were 27 journalists and news coverage around the world.

And at the start, a 38-year-old woman named Alice Milliat welcomed the world to Paris. She was the founder of the International Women's Sports Federation, known in her native France as the Fédération Sportive Féminine Internationale.

### A Fighter for Equality Gains Appreciation a Century Later

Every competitor that day was a woman.

"I hereby declare the first female Olympic Games open," she said.

Milliat was making a statement that echoes today. The male-dominated world of the mainline Olympics, busy preparing for the Paris Games of 1924, ignored the 1922 event, other than to complain about Milliat's unauthorized use of "Olympics."

They dismissed the rising idea that women should compete at all.

The 1924 Paris Games had a smattering of female athletes — 135 women out of 3,089 competitors — but the Olympics hardly welcomed their participation beyond just a few events, such as swimming and tennis. There were no women's competitions in most sports, including track and field, soccer, rowing, cycling and even gymnastics.

Pierre de Coubertin, the founder and leader of the modern Olympics, made his attitude known repeatedly over the years. Having women in the Olympics, he said in 1912, "is impractical, uninteresting, ungainly and, I do not hesitate to add, improper."

By 1928, his thoughts had not evolved. "As to the admission of women to the Games, I remain

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## Biden Angling To Make Time His Best Ally

### Replacement Is Harder the Longer He Digs In

By **ADAM NAGOURNEY** and **JIM RUTENBERG**

President Biden's resistance to pressure to end his re-election bid appears to be a strategy aimed at running out the clock, a play to leave his party so little time to come up with another candidate that his opponents stand down.

Every day that Mr. Biden defies pressure to step aside, the prospects, and logistics, of replacing him become more untenable, and riskier. And the potential of weeks of Democratic infighting, as a united Republican Party nominates former President Donald J. Trump, may start to look worse than rallying behind Mr. Biden, no matter the concerns about the 81-year-old president's health and ability to defeat Mr. Trump.

"It's a mess," said James Carville, a consultant who has been among a roster of Democrats pushing for Mr. Biden to step aside and clear the way for a new nominee. "Suppose he gets what he wants. Everybody gets exhausted and just says, 'It's too much trouble.'"

Mr. Biden's efforts to dig in were showing signs of initial success. On Tuesday, some Democratic leaders in Congress expressed support for the president and said it was time to move on. "The urgent need right now is for Democrats to stick together and focus on the danger of Trump and his extremist agenda," said Representative Diana DeGette of Colorado. "If we do that, we will win."

The calendar is on Mr. Biden's side. In the coming days, attention will turn to Mr. Trump, who is expected to name a running mate before his party gathers next week in Milwaukee to nominate him for a second term. Mr. Biden will be somewhat out of the public spotlight, focusing on the behind-the-scenes campaign to keep nervous Democrats in line.

There are 35 days between July 18, when Mr. Trump is set to accept his party's nomination in Milwaukee, and Aug. 22, when Mr. Biden is set to accept his party's nomination in Chicago. But the Biden campaign, work-

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**PRESSURE BUILDS** More donors and elected officials call on the president to drop out. PAGE A13

**THE WEATHER**  
Today, periodic clouds and sun, very warm, moderately humid, high 89. Tonight, mostly cloudy, a thunderstorm in spots, low 74. Tomorrow, high 84. Weather map, Page B12.

## NATO IS OFFERING UKRAINE A PATH TO MEMBERSHIP

### HEDGE AGAINST TRUMP

#### Communiqué of Alliance Will Also Denounce Actions by China

This article is by **Edward Wong, Julian E. Barnes and Helene Cooper.**

WASHINGTON — The United States and its NATO allies have agreed that Ukraine should have an "irreversible" path to membership in the alliance, enshrining the phrase in a document that was released on Wednesday during the alliance's summit in Washington.

While there is no consensus yet about Ukraine joining NATO, the strengthened language shows that there is movement in that direction. The United States was once deeply skeptical about whether Ukraine was ready to become a member, and while questions remain, more and more American and European officials believe that the country will eventually be able to join.

"Ukraine's future is in NATO," members said in a communiqué, adding that "we will continue to



Volodymyr Zelenskyy visited Capitol Hill on Wednesday.

support it on its irreversible path to full Euro-Atlantic integration, including NATO membership."

The document does not lay out an exact timeline for membership, which the Ukrainians have wanted, but it says the allies will continue to support Ukraine's progress on "democratic and security sector reforms."

U.S. and allied officials negotiated the commitments to Ukraine with new urgency, given the uncertainty over whether President Biden, a staunch opponent of Russia in its war in Ukraine, can win re-election this fall, according to officials in Washington.

The officials had said it was critical

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## Baldwin Called 'Reckless' on Set As Trial for Manslaughter Opens

By **JULIA JACOBS** and **GRAHAM BOWLEY**

SANTA FE, N.M. — Prosecutors painted Alec Baldwin as a headstrong actor who repeatedly shirked his duty to maintain gun safety on the set of his film, leading to the shooting death of its cinematographer.

The defense argued that it was a "tragic accident," and that Mr. Baldwin had no reason to believe that there was live ammunition in his gun, or anywhere on the set of the western "Rust."

More than two years and eight months after the gun he was rehearsing with fired a fatal bullet, Mr. Baldwin found himself in a New Mexico courthouse on Wednesday standing trial on a charge of involuntary manslaughter. If convicted, he faces up to 18 months in prison.

The case is being closely watched by Hollywood, and not just because of the star at the center of it, famous for many movie and TV roles, including "30 Rock" and "Saturday Night Live." The question of an actor's liability has weighed over the case since the beginning; SAG-AFTRA, the union representing film and television workers, has argued that gun safety on sets is the responsibility of qualified professionals, not performers.

Erlinda O. Johnson, one of the prosecutors, told the jury in her opening statements that Mr. Baldwin should be held criminally responsible for the death of Halyna Hutchins, the "Rust" cinematographer, because he had failed to take part in safety checks that day to see whether his gun contained a live round and because he used the weapon in a reckless fashion.

"He pointed the gun at another human being, cocked the hammer and pulled that trigger, in reckless



Alec Baldwin and his wife, Hilaria Baldwin, on Wednesday.

disregard for Ms. Hutchins's safety," she said in the Santa Fe County District Courthouse.

One of Mr. Baldwin's defense lawyers, Alex Spiro, argued that the actor could not be found guilty of involuntary manslaughter because it was unthinkable for live ammunition to be loaded into a

gun that was being used as a prop on the set of a movie. He said Mr. Baldwin had been told that day that the gun was "cold," which he said communicated to the whole production that "there's nothing in the gun that can hurt anybody."

"Cold guns can't hurt people,"

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## Unlikely Mediator in Lebanon: U.S. Energy Aide Born in Israel

By **MICHAEL CROWLEY**

WASHINGTON — A few weeks before Hamas attacked Israel on Oct. 7, a senior White House official visited eastern Lebanon for a sightseeing trip that doubled as a dramatic political statement.

The official, Amos Hochstein, one of President Biden's most trusted national security advisers, toured the ancient ruins of Baalbek in an area well known as a stronghold of Hezbollah, a U.S.-designated terrorist group sponsored by Iran.

Wearing white pants and a golf shirt, and with no security entourage, Mr. Hochstein marveled at the artifacts and snapped photos of the onetime Roman city's crumbling stone walls and columns. Keeping watch from a distance were several muscular men in black T-shirts — presumed Hezbollah militiamen.

The trip caused a minor sensation in Lebanese news media, which wondered how a top American official — one born in Israel, no less — was able to move so freely on Hezbollah turf.

The trip demonstrated the surprising way Mr. Hochstein has become one of the few Americans trusted, however grudgingly, by Hezbollah's leadership. And that trust is crucial today, now that Mr. Biden has designated Mr. Hochstein as his diplomatic point man for preventing clashes across the Israel-Lebanon border from exploding into a war that could be even more devastating than the conflict in Gaza.

Officially, Mr. Hochstein, 51, is Mr. Biden's top aide for global energy and infrastructure. But his wonky title does not capture the ever-broadening portfolio bestowed upon him by a president

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**High Line Group Fights Casino**  
The nonprofit says a development in Hudson Yards would detract from the popular West Side greenway. PAGE A20

**A Running Mate Reveal?**  
Donald J. Trump's search, planned to draw attention, nears an end, but questions of who and when remain. PAGE A12

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The American hip-hop producer Swizz Beatz is a pillar of the sport in Saudi Arabia, which the crown prince is elevating in importance. PAGE A4

**Macron Slights the Left**  
The French president said "nobody won" the election and ruled out a role for a far-left party. PAGE A6

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Maxine Singer, a leading biochemist, helped protect the revolutionary new field in the 1970s. She was 93. PAGE B11



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Analysts warn that the Labour Party's proposals are likely to be costly and could risk jobs in oil and gas. PAGE B1

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Intelligence from three nations flagged a campaign that used A.I. to create 1,000 fake accounts on X. PAGE B1

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A behind-the-scenes look at "Irrelevant Week," a one-of-a-kind celebration of the very last pick in the N.F.L. draft. This year, it's a Jets safety. PAGE B6

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Cole Escola has achieved a new level of fame for portraying Mary Todd Lincoln in "Oh, Mary!" The comedy has now moved to Broadway. PAGE D5

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**George Clooney** PAGE A19



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Seven artists with connections to California were commissioned to create pieces for the Intuit Dome, the new home of the Los Angeles Clippers. PAGE C1

