

MEDCHI, THE MARYLAND STATE MEDICAL SOCIETY
HOUSE OF DELEGATES

Resolution 19-17

INTRODUCED BY: Montgomery County Medical Society

SUBJECT: Coordination of Insurance Benefits

1 Whereas, physicians provide care to patients who may have more than one insurance policy which covers
2 said treatment; and

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4 Whereas, often patients do not provide information about all policies or coverage which pertains to their
5 health care; and

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7 Whereas, physicians submit claims to insurance companies based on the information provided by the
8 patient; and

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10 Whereas, the insurance carrier receiving the claim may discover there was additional insurance coverage
11 from another carrier in force at the time care was rendered which was considered the primary coverage; and

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13 Whereas, the insurance carrier to which the claim was submitted by the physician then takes back the
14 payment making itself whole but leaving the physician in the position to attempt to collect from the patient;
15 and

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17 Whereas, it appears automobile insurance carriers have a coordination of benefits process that is successful
18 wherein the insurance carriers take the responsibility on themselves to collect from the responsible carrier,
19 instead of the patient or physician who has provided said care; therefore be it

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21 Resolved, that MedChi research the policies used by automobile insurance carriers to coordinate benefits
22 between carriers and develop proposed regulation and/or legislation which would reflect this process as
23 applied to health insurance coverage in the state of Maryland; and be it further

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25 Resolved, that MedChi communicate to the Maryland Insurance Commissioner the negative impact on
26 physicians, medical practices, and patients of poor coordination of benefits on the part of insurers, and
27 encourage the Maryland Insurance Commission to consider establishing a database which is easily accessed
28 online or via telephone to determine patients' primary and secondary coverage for all health insurance prior
29 to the service being rendered.

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32 At its meeting on September 23, 2017, the House of Delegates referred Resolution 19-17 to the Board of
33 Trustees will report back at the next House of Delegates meeting.