

MEDCHI, THE MARYLAND STATE MEDICAL SOCIETY
HOUSE OF DELEGATES

Resolution 7-19

INTRODUCED BY: Baltimore City Medical Society

SUBJECT: Health Insurers and Collection of Co-Pays and Deductibles

1 Whereas, insurers contract with physicians to provide medical care to patients at an agreed upon
2 rate; and
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4 Whereas, insurers contract with patients to receive medical care from physicians at an agreed upon
5 rate, subject to co-pay and deductible amounts; and
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7 Whereas, despite the contract between patient and insurer, the patient's physician must collect the
8 co-pay and deductible from the patient; and
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10 Whereas, at times, this practice is misunderstood by patients; they believe their physician is
11 attempting to gain additional payment for care; and
12
13 Whereas, to honor the respective contractual obligations between insurer and physician, and
14 insurer and patient, insurers should be required to collect co-pays and deductibles from patients;
15 now; therefore be it
16
17 Resolved, that MedChi work with our American Medical Association to pass legislation and/or
18 regulations to require insurers to collect co-pays and deductibles directly from patients with whom
19 they are contractually engaged, and pay physicians the contracted rate, not subject to the
20 physician's collection of co-pay and deductible from the patient.

Resolution 7-19 was referred to the Board of Trustees for consideration.