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

Whereas, insurers contract with physicians to provide medical care to patients at an agreed upon rate; and

Whereas, insurers contract with patients to receive medical care from physicians at an agreed upon rate, subject to co-pay and deductible amounts; and

Whereas, despite the contract between patient and insurer, the patient’s physician must collect the co-pay and deductible from the patient; and

Whereas, at times, this practice is misunderstood by patients; they believe their physician is attempting to gain additional payment for care; and

Whereas, to honor the respective contractual obligations between insurer and physician, and insurer and patient, insurers should be required to collect co-pays and deductibles from patients; now; therefore be it

Resolved, that MedChi work with our American Medical Association to pass legislation and/or regulations to require insurers to collect co-pays and deductibles directly from patients with whom they are contractually engaged, and pay physicians the contracted rate, not subject to the physician’s collection of co-pay and deductible from the patient.

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