

MEDCHI, THE MARYLAND STATE MEDICAL SOCIETY
HOUSE OF DELEGATES

Resolution 19-14

INTRODUCED BY: Anne Arundel and Howard County Medical Society

SUBJECT: Unfair Insurer Practices of Denying Reimbursement for Pre Certified and Approved
Procedures

1 Whereas, insurers after pre certifying and approving a procedure are declaring the procedure experimental and
2 denying reimbursement; and
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4 Whereas, it is unclear how insurers are determining if a procedure is experimental and it should not be left up to
5 every insurance company to define that a procedure is experimental; and
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7 Whereas, using the excuse that something is not FDA approved, should not be a reason for insurance companies to
8 deny reimbursement after pre certifying and approving a procedure; and
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10 Whereas once a device is approved, it can be utilized for other purposes as long as there is data available to utilize
11 the procedure or medication; therefore be it
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13 Resolved, that MedChi investigate the practices the insurance carriers use to deny payment for pre certified and
14 approved procedures that they declare are experimental or not FDA approved and report back to the House of
15 Delegates.
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18 As amended and adopted by the House of Delegates at its meeting on September 27, 2014.