

MEDCHI, THE MARYLAND STATE MEDICAL SOCIETY
HOUSE OF DELEGATES

Resolution 4-14

INTRODUCED BY: Baltimore County Medical Association

SUBJECT: Shifting Risk to Patients and Physicians

- 1 Whereas, insurers, the implementation of the ACA, and the new Medicare waiver are shifting insurance risk to
2 patients, physicians and other practitioners; and
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4 Whereas, examples of the risk include high deductible health plans, global budgets in the new waiver, and the ninety
5 day rule; and
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7 Whereas, the U.S. Departments of Labor, Treasury, and Health and Human Services have announced the
8 publication of final regulations implementing a 90-day limit on waiting periods for health coverage, as specified in
9 the Affordable Care Act (ACA); and
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11 Whereas, the ninety day rule shifts risk to physicians and hospitals for people who fail to pay premium; and
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13 Whereas, the Maryland Health Benefit Exchange and many private plans are promoting high deductible plans and
14 many individuals are purchasing high deductible plans. In Maryland, most bronze level plans have over a six
15 thousand dollar deductible; and
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17 Whereas, high deductible plans shift payment risk from the insurer to the patient and create collection issues for
18 physicians; and
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20 Whereas, the new waiver has put all Maryland hospitals on global budgets, shifting risks to patients, physicians and
21 hospitals; and
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23 Whereas, MedChi has worked very hard to protect physicians and their rights in the new waiver process, even
24 getting positive patient protection language in the recently released HSCRC advisory council report; therefore be it
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26 Resolved, that the appropriate MedChi committee study business and policy solutions around compliance with high
27 deductible plans and the 90-day limit on waiting periods for health coverage, including having payers directly pay
28 providers and then have payers collect the deductible from their plan member.
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31 As amended and adopted by the House of Delegates at its meeting on April 26, 2014.