INTRODUCED BY: Baltimore County Medical Association

SUBJECT: Face-to-Face Appeal Process for Physicians in Physician Health Programs
Removed from Insurance Provider Panels by Health Insurers

Whereas, many physicians rely on health insurance payments in order to be able to afford to take care of patients; and

Whereas, the intense competition between health insurance companies have led companies to compete to offer the “best” panels; and

Whereas, the “best” panel is often considered to be one that has physicians who are considered to have the best physician/patient relations; and

Whereas, licensing board actions/sanctions are often considered to be a marker for poor patient relations and possible increased liability risk; and

Whereas, the mere filing of such actions may constitute grounds for removal of a physician from the insurers physician panel with the physician having no opportunity to explain the action, defend himself/herself, or to inform the insurer of what action the physician is taking to correct the situation; and

Whereas, Physician Health Programs have enabled many physicians referred by licensing boards who have struggled with addiction, physical or mental health problems affecting their practice to return to a healthy and productive practice; and

Whereas, a paper by Brooks, E., Gendel, M., Gunderson, D., et al: “Physician health programmes and malpractice claims: reducing risk through monitoring”. Occupational Medicine, April 2013, a Colorado study by the Colorado Physicians Insurance Company concluded that: “This study suggests that future malpractice claims may be reduced for doctors who are currently monitored or have been monitored by a PHP.” It achieves this through such things as addressing the physicians underlying medical problems, helping them acquire skills that improve their practice, and encouraging them to make better use of other professional supports; therefore be it

Resolved, that MedChi advocate to protect physicians who are participating in a Physician Health Program from unreasonable contract termination from health insurance plan participation and that MedChi’s Payer Relations Committee work in collaboration with the Physicians Health Program to develop a strategy to achieve this objective; and be it further

Resolved that MedChi ask our AMA to advocate to protect physicians who are participating in Physician Health Programs from unreasonable contract termination from health insurance plan participation.

As amended and adopted by the House of Delegates at its meeting on April 26, 2014.