Code of Medical Ethics: Financing and delivery of health care

In today’s health care, patient-physician relationships are influenced by changing payment systems and models for delivering care and thus physicians must find new ways to balance responsibilities to multiple stakeholders.

Access to health care

Physicians regularly confront the effects of lack of access to adequate care and have a corresponding responsibility to contribute their expertise to societal decisions about what health care services should be included in a minimum package of care for all. Physicians should advocate for fair, informed decision making about basic health care.

Code of Medical Ethics Opinions: Access

- Defining basic health care: Opinion E-11.1.1
- Physician stewardship of health care resources: Opinion E-11.1.2
- Allocating limited health care resources: Opinion E-11.1.3
- Financial barriers to health care access: Opinion E-11.1.4

Health care organizations & physician practice

Models for financing and organizing the delivery of health care services often aim to promote patient safety and to improve quality and efficiency. They can also pose ethical challenges for physicians that could undermine the trust essential to patient-physician relationships.

Code of Medical Ethics Opinions: Health care organizations & physician practice

- Professionalism in health care systems: Opinion E-11.2.1
- Conflicts of interest in patient care: Opinion E-11.2.2
- Contracts to deliver health care services: Opinion E-11.2.3
- Restrictive covenants: Opinion E-11.2.3.1
- Transparency in health care: Opinion E-11.2.4

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Fees & charges

Physicians individually and collectively should promote access to care for individual patients, in part through being prudent stewards of resources. Thus physicians have a responsibility to balance patients’ needs and expectations with responsible business practices.

Code of Medical Ethics Opinions: Fees & charges

- Fees for medical services: Opinion E-11.3.1
- Fees for nonclinical & administrative services: Opinion E-11.3.2
- Interest & finance charges: Opinion E-11.3.3
- Fee splitting: Opinion E-11.3.4

Code of Medical Ethics Opinions: Chapter 11 (PDF)

AMA Code of Medical Ethics

Visit the Code of Medical Ethics page to access additional Opinions, the Principles of Medical Ethics and a list of CME courses that are available.

These Opinions are offered as ethics guidance for physicians and are not intended to establish standards of clinical practice or rules of law.