

## DISCLAIMER

The following is a preliminary report of actions taken by the House of Delegates at its 2018 Meeting and should not be considered final. Only the Official Proceedings of the House of Delegates reflect official policy of the Association.

AMERICAN MEDICAL ASSOCIATION HOUSE OF DELEGATES (A-18)

Report of Reference Committee A

Jonathan D. Leffert, MD, Chair

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1 Your Reference Committee recommends the following consent calendar for acceptance:

2  
3 **RECOMMENDED FOR ADOPTION**

- 4  
5 1. Board of Trustees Report 40 - Medicare Coverage of Services Provided by  
6 Proctored Medical Students  
7 2. Council on Medical Service Report 2 - Improving Affordability in the Health  
8 Insurance Exchanges  
9 3. Resolution 102 - Effectiveness of Risk Assessment Models in Representing  
10 Healthcare Resources Expended for Infants and Children  
11 4. Resolution 115 - Expanding On-Site Physician Home Health Care to Low-Income  
12 Families and the Chronically Ill  
13

14 **RECOMMENDED FOR ADOPTION AS AMENDED OR SUBSTITUTED**

- 15  
16 5. Council on Medical Service Report 1 - Council on Medical Service Sunset  
17 Review of 2008 AMA House Policies  
18 6. Council on Medical Service Report 3 - Ensuring Marketplace Competition and  
19 Health Plan Choice  
20 7. Council on Medical Service Report 7 - Insulin Affordability  
21 8. Joint Report of the Council on Medical Service and the Council on Science and  
22 Public Health - Coverage for Colorectal Cancer Screening  
23 9. Resolution 103 - Oppose Medicaid Eligibility Lockout  
24 10. Resolution 104 - Emergency Out of Network Services  
25 11. Resolution 111 - Medicare Coverage for Dental Services  
26 12. Resolution 114 - Inclusion of Bundled Payments Care Improvement (BPCI) Post-  
27 Acute only Model 3 in Advanced BPCI  
28 13. Resolution 116 - Ban on Medicare Advantage "No Cause" Network Terminations  
29

30 **RECOMMENDED FOR REFERRAL**

- 31  
32 14. Resolution 108 - Expanding AMA's Position on Healthcare Reform Options  
33 15. Resolution 117 - Supporting Reclassification of Complex Rehabilitation  
34 Technology  
35

1 **RECOMMENDED FOR NOT ADOPTION**

2

3 16. Resolution 109 - Medicaid Coverage of Fitness Facility Memberships

4

5 **RECOMMENDED FOR REAFFIRMATION IN LIEU OF**

6

7 17. Resolution 105 - Use of High Molecular Weight Hyaluronic Acid

8 18. Resolution 118 - Payment for Advance Care Planning

9 19. Resolution 119 - Payment for Palliative Care

Existing policy was reaffirmed in lieu of the following resolutions via the Reaffirmation Consent Calendar:

- Resolution 101 - Medicaid Reform
- Resolution 106 - Prohibit Retrospective ER Coverage Denial
- Resolution 107 - Opposition to Medicaid Work Requirement
- Resolution 110 - Return to Prudent Layperson Standard for Emergency Services
- Resolution 112 - Enabling Attending Physicians to Waive the Three-Midnight Rule for Patients Receiving Care within Downside Risk Sharing Accountable Care Organizations and Advance Bundled Payments Care Improvement Programs
- Resolution 113 - Survivorship Care Plans

1 (1) BOARD OF TRUSTEES REPORT 40 - MEDICARE  
2 COVERAGE OF SERVICES PROVIDED BY  
3 PROCTORED MEDICAL STUDENTS  
4

5 RECOMMENDATION:  
6

7 Madam Speaker, your Reference Committee recommends  
8 that the recommendation in Board of Trustees Report 40  
9 be adopted and the remainder of the report be filed.

10  
11 **HOD ACTION: The recommendation in Board of Trustees  
12 Report 40 adopted and the remainder of the report filed.**  
13

14 Board of Trustees Report 40 recommends that our AMA not adopt Resolution 812-I-17.  
15

16 Your Reference Committee heard mixed testimony on Board of Trustees Report 40. The  
17 Council on Medical Education and the Section on Medical Schools voiced their support  
18 for the report. Testimony calling for referral spoke to improving medical student  
19 education by ensuring student involvement in procedures. Compelling testimony  
20 provided by a contractor medical director in support of Board of Trustees Report 40  
21 stated that teaching physicians can involve students and bill for their services that are  
22 personally supervised. The Board of Trustees testified that the Centers for Medicare &  
23 Medicaid Services has clarified that teaching physicians can involve students in services  
24 they perform, and to the extent that the medical student is involved in procedures under  
25 the personal supervision of a teaching physician who is performing the service, there is  
26 no prohibition against the teaching physician billing for these services. Any contribution  
27 and participation of a student in the performance of a billable service must be performed  
28 in the physical presence of a teaching physician or resident in service that meets  
29 teaching physician billing requirements. Accordingly, your Reference Committee  
30 recommends that the recommendation of Board of Trustees Report 40 be adopted and  
31 the remainder of the report be filed.  
32

33 (2) COUNCIL ON MEDICAL SERVICE REPORT 2 -  
34 IMPROVING AFFORDABILITY IN THE HEALTH  
35 INSURANCE EXCHANGES  
36

37 RECOMMENDATION:  
38

39 Madam Speaker, your Reference Committee recommends  
40 that the recommendations in Council on Medical Service  
41 Report 2 be adopted and the remainder of the report be  
42 filed.  
43

44 **HOD ACTION: The recommendations in Council on  
45 Medical Service Report 2 adopted and the remainder of the  
46 report filed.**  
47

48 Council on Medical Service Report 2 recommends that our AMA support adequate  
49 funding for and expansion of outreach efforts to increase public awareness of advance

1 premium tax credits; support expanding eligibility for premium tax credits up to 500  
2 percent of the federal poverty level; support providing young adults with enhanced  
3 premium tax credits while maintaining the current premium tax credit structure which is  
4 inversely related to income; encourage state innovation, including considering state-level  
5 individual mandates, auto-enrollment and/or reinsurance, to maximize the number of  
6 individuals covered and stabilize health insurance premiums without undercutting any  
7 existing patient protections; and support the establishment of a permanent federal  
8 reinsurance program.

9  
10 There was generally supportive testimony on Council on Medical Service Report 2. In  
11 introducing the report, a member of the Council on Medical Service underscored that the  
12 recommendations of the report aim to continue the coverage gains made since the  
13 enactment of the Affordable Care Act, while taking steps to further stabilize premiums in  
14 health insurance exchanges. Testimony raised concerns that the report did not address  
15 the important issues of high deductibles and other patient cost-sharing requirements.  
16 However, the Council on Medical Service responded that individuals with incomes up to  
17 250 percent of the federal poverty level qualify for cost-sharing reductions to lower and  
18 limit their cost-sharing responsibilities if they enroll in a silver plan. In addition, the  
19 Council noted that premiums for the silver plans upon which premium tax credit amounts  
20 are based increased significantly from 2017 to 2018. Not only has this resulted in higher  
21 premium tax credit amounts for individuals who are eligible for them, but in some  
22 counties, the premium of the lowest-cost gold plan is less than that of the lowest-cost  
23 silver plan. Importantly, gold plans have lower out-of-pocket costs than silver and bronze  
24 plans.

25  
26 The Council on Medical Service also shared that it is presenting a report for the 2018  
27 Interim Meeting addressing the first-dollar coverage of services. Your Reference  
28 Committee also notes that there exists on the health insurance exchanges a trade-off  
29 between selecting plans with lower premiums that have higher out-of-pocket costs, and  
30 plans with higher premiums that have lower out-of-pocket costs. In addition, existing  
31 policy guides AMA advocacy efforts concerning patient cost-sharing requirements of  
32 exchange plans. Policy H-165.846 supports requiring provisions to be made to assist  
33 individuals with low-incomes or unusually high medical costs in obtaining health  
34 insurance coverage and meeting cost-sharing obligations. In addition, for low-income  
35 individuals who qualify for cost-sharing reductions who instead enroll in a bronze plan  
36 with higher out-of-pocket costs, Policy H-165.828 encourages the development of  
37 demonstration projects to allow individuals eligible for cost-sharing subsidies, who forego  
38 these subsidies by enrolling in a bronze plan, to have access to a health savings  
39 account partially funded by an amount determined to be equivalent to the cost-sharing  
40 subsidy. This change would help affected individuals meet the deductibles and other  
41 cost-sharing obligations of their bronze plan. Your Reference Committee believes that  
42 Council on Medical Service Report 2 is highly consistent with AMA advocacy efforts in  
43 support of ACA marketplace stabilization, taking steps toward coverage and access for  
44 all Americans, and ensuring low and moderate income patients are able to secure  
45 affordable and adequate coverage. As such, your Reference Committee recommends  
46 that the recommendations of Council on Medical Service Report 2 be adopted and the  
47 remainder of the report be filed.

48

1 (3) RESOLUTION 102 - EFFECTIVENESS OF RISK  
2 ASSESSMENT MODELS IN REPRESENTING  
3 HEALTHCARE RESOURCES EXPENDED FOR INFANTS  
4 AND CHILDREN

5  
6 RECOMMENDATION:

7  
8 Madam Speaker, your Reference Committee recommends  
9 that Resolution 102 be adopted.

10  
11 **HOD ACTION: Resolution 102 adopted.**

12  
13 Resolution 102 asks that our AMA support risk modeling that appropriately represents  
14 care that is specific to all age groups including infants, children, and adolescents as  
15 unique risk strata; and advocate that health insurance organizations transparently  
16 publish their risk adjustment models so that clinicians can more effectively document  
17 care that reflects patient risk and so that clinicians can assess whether the risk  
18 adjustment model appropriately defines the risk of their patients.

19  
20 Testimony on Resolution 102 was unanimously supportive. Your Reference Committee  
21 believes that Resolution 102 is consistent with AMA policy addressing risk adjustment  
22 and recommends its adoption.

23  
24 (4) RESOLUTION 115 - EXPANDING ON-SITE PHYSICIAN  
25 HOME HEALTH CARE TO LOW-INCOME FAMILIES AND  
26 THE CHRONICALLY ILL

27  
28 RECOMMENDATION:

29  
30 Madam Speaker, your Reference Committee recommends  
31 that Resolution 115 be adopted.

32  
33 **HOD ACTION: Resolution 115 adopted.**

34  
35 Resolution 115 asks that our AMA amend Policy H-210.981, "On-site Physician Home  
36 Health Care," by addition and deletion as follows: (1) recognizes that timely access to  
37 physician care for the frail, chronically ill, disabled or low-income patient is a goal that  
38 can ~~only~~ be met by an increase in physician house calls to this vulnerable, underserved  
39 population; (5) believes that physician on-site care through house calls is important  
40 when there is a change in condition that cannot be diagnosed over the telephone with  
41 the assistance of allied health personnel in the home and assisted transportation to the  
42 physician's office is costly, difficult to arrange, or ~~excessively tiring and painful for~~  
43 detrimental to the patient's health; (7) recognizes the importance of removing economic,  
44 institutional and regulatory barriers to physician house calls, including the development  
45 of programs for low-income families and older adults; and (11) urges CMS to clarify and  
46 make more accessible to physicians information on standards for utilization of home  
47 health services, such as functional status, ~~and~~ severity of illness, and socioeconomic  
48 status.

49

1 Testimony on Resolution 115 was unanimously supportive. Your Reference Committee  
2 believes that Resolution 115 is consistent with AMA policy addressing home health care  
3 and recommends its adoption.

4  
5 (5) COUNCIL ON MEDICAL SERVICE REPORT 1 -  
6 COUNCIL ON MEDICAL SERVICE SUNSET REVIEW OF  
7 2008 AMA HOUSE POLICIES

8  
9 RECOMMENDATION A:

10  
11 Madam Speaker, your Reference Committee recommends  
12 that the recommendation of Council on Medical Service  
13 Report 1 be amended by addition to read as follows:

14  
15 That our American Medical Association (AMA) policies  
16 listed in the appendix to this report be acted upon in the  
17 manner indicated, with the exception of Policies D-335-984  
18 and H-185.948, which should be retained. (Directive to  
19 Take Action)

20  
21 RECOMMENDATION B:

22  
23 Madam Speaker, your Reference Committee recommends  
24 that the recommendation of Council on Medical Service  
25 Report 1 be adopted as amended and the remainder of the  
26 report be filed.

27  
28 **HOD ACTION: The recommendation of Council on Medical**  
29 **Service Report 1 adopted as amended and the remainder**  
30 **of the report filed.**

31  
32 Council on Medical Service Report 1 contains recommendations to retain or rescind  
33 2008 AMA socioeconomic policies.

34  
35 Your Reference Committee heard generally supportive testimony on Council on Medical  
36 Service Report 1. However, there were two suggested amendments to the report. First,  
37 an amendment was offered to retain Policy D-335-984 regarding Medicare Part B  
38 contractor changes. Another speaker testified that Policy H-185.948, regarding health  
39 insurance for children, should be retained as still relevant. Your Reference Committee  
40 agrees, and therefore recommends adoption of Council on Medical Service Report 1 as  
41 amended.

42

1 (6) COUNCIL ON MEDICAL SERVICE REPORT 3 -  
2 ENSURING MARKETPLACE COMPETITION AND  
3 HEALTH PLAN CHOICE  
4

5 RECOMMENDATION A:  
6

7 Madam Speaker, your Reference Committee recommends  
8 that Recommendation 2 in Council on Medical Service  
9 Report 3 be amended by addition and deletion to read as  
10 follows:  
11

12 2. That our AMA oppose the sale of health insurance plans  
13 in the individual and small group markets that do not  
14 ~~comply with Affordable Care Act requirements, including~~  
15 ~~those related to guarantee: a) pre-existing condition~~  
16 ~~protections and b) coverage of essential health benefits~~  
17 and their associated protections against annual and  
18 lifetime limits, and out-of-pocket expenses, except in the  
19 limited circumstance of short-term limited duration  
20 insurance offered for no more than three months.  
21

22 RECOMMENDATION B:  
23

24 Madam Speaker, your Reference Committee recommends  
25 that the recommendations in Council on Medical Service  
26 Report 3 be adopted as amended and the remainder of the  
27 report be filed.  
28

29 **HOD ACTION: The recommendations in Council on**  
30 **Medical Service Report 3 adopted as amended and the**  
31 **remainder of the report filed.**  
32

33 Council on Medical Service Report 3 recommends that our AMA support health plans  
34 offering coverage options for individuals and small groups competing on a level playing  
35 field, including providing coverage for pre-existing conditions and essential health  
36 benefits; oppose the sale of health insurance plans in the individual and small group  
37 markets that do not comply with Affordable Care Act requirements, including those  
38 related to pre-existing condition protections and essential health benefits, except in the  
39 limited circumstance of short-term limited duration insurance offered for no more than  
40 three months; support requiring the largest two Federal Employees Health Benefits  
41 Program (FEHBP) insurers in counties that lack a marketplace plan to offer at least one  
42 silver-level marketplace plan as a condition of FEHBP participation; reaffirm Policies H-  
43 165.838 and D-180.986; and rescind Policies H-165.882 and D-165.934.  
44

45 Your Reference Committee heard mixed but predominantly supportive testimony on  
46 Council on Medical Service Report 3. In introducing the report, a member of the Council  
47 on Medical Service outlined an amendment to the second recommendation of the report  
48 to remove specific reference to the Affordable Care Act. Your Reference Committee  
49 accepts the amendment, noting that the amended wording of the recommendation still  
50 would achieve the intent of opposing the sale of health insurance plans in the individual

1 and small group markets that do not guarantee critical patient protections and meet  
2 strong coverage standards. Importantly, the recommendation provides an exception for  
3 short-term limited duration insurance (STLDI) offered for no more than three months.  
4 Your Reference Committee underscores that the purpose of STLDI coverage is to serve  
5 as a bridge between coverage in plans offering meaningful coverage. As such, limiting  
6 the duration of its offering to three months is appropriate, especially as STLDI plans do  
7 not have to comply with the market reforms and consumer protections of the ACA. As  
8 such, STLDI plans can deny coverage or charge higher premiums based on health  
9 status; exclude coverage for pre-existing conditions; impose annual or lifetime limits;  
10 have higher out-of-pocket limits than the ACA maximums; not cover categories of  
11 essential health benefits; rescind coverage; and not comply with medical loss ratio  
12 requirements.

13  
14 A speaker opposed the rescission of Policy H-165.882, stating that it was not aptly  
15 superseded by the policy cited in the report. However, your Reference Committee notes  
16 that Policy H-165.882 is in direct conflict with the first and second recommendations of  
17 Council on Medical Service Report 2. Policy H-165.882 supports certain plans being  
18 allowed to be exempt from selected state regulations regarding mandated benefits and  
19 small group rating laws to achieve lower premiums. In addition, the policy encourages  
20 certain entities including farm bureaus to be included as entities that would be exempt  
21 from such laws. Your Reference Committee notes that the Council report explicitly  
22 details the adverse impacts of laws that enable such farm bureau plans in states  
23 including Iowa and Tennessee. The remainder of the policy is superseded by AMA  
24 policy in support of value-based insurance design (Policies H-185.939 and H-155.960)  
25 and the multitude of AMA policies in support of covering the uninsured. In addition, your  
26 Reference Committee notes that the reference in Policy H-165.882 to Consumer  
27 Operated and Oriented Plans (CO-OPs) established by the ACA is outdated, as most  
28 CO-OPs failed in the early years of operation. There was also testimony raising  
29 concerns with narrow networks, high deductibles and underinsurance, all of which are  
30 addressed in this report, CMS Report 2-A-18, and/or existing policy on health plan  
31 affordability and network adequacy. Your Reference Committee also notes that some  
32 issues raised in testimony were not germane to the topic of Council on Medical Service  
33 Report 3.

34  
35 Your Reference Committee believes that this report is incredibly timely, as some  
36 regulations that have been proposed this year would allow exceptions to key protections  
37 that the ACA affords in the arenas of pre-existing condition protections, essential health  
38 benefits, annual and lifetime limits, out-of-pocket maximums, prohibitions on gender  
39 rating, medical loss ratio requirements, and rate review. In addition, the FEHBP  
40 recommendation of the report will ensure patients are not left without coverage options  
41 in the marketplaces, while enabling patient choice of private health plans, ensuring  
42 physician freedom of practice, not requiring physician participation, and recognizing the  
43 value of payment rates being established through meaningful negotiations and contracts.  
44 As such, your Reference Committee recommends that the recommendations of Council  
45 on Medical Service Report 3 be adopted as amended and the remainder of the report be  
46 filed.

47



1 (7) COUNCIL ON MEDICAL SERVICE REPORT 7 - INSULIN  
2 AFFORDABILITY

3  
4 RECOMMENDATION A:

5  
6 Madam Speaker, your Reference Committee recommends  
7 that the Recommendation 5 in Council on Medical Service  
8 Report 7 be amended by deletion to read as follows:

9  
10 5. That our AMA support initiatives, including those by  
11 national medical specialty societies, that provide physician  
12 education regarding the cost-effectiveness of insulin  
13 therapies ~~and the appropriate use of regular human insulin~~  
14 ~~and neutral protamine Hagerdorn (NPH)~~. (New HOD  
15 Policy)

16  
17 RECOMMENDATION B:

18  
19 Madam Speaker, your Reference Committee recommends  
20 that the recommendations in Council on Medical Service  
21 Report 7 be adopted as amended and the remainder of the  
22 report be filed.

23  
24 **HOD ACTION: The recommendations in Council on**  
25 **Medical Service Report 7 adopted as amended and the**  
26 **remainder of the report filed.**

27  
28 Council on Medical Service Report 7 recommends that our AMA encourage the Federal  
29 Trade Commission (FTC) and the Department of Justice to monitor insulin pricing and  
30 market competition and take enforcement actions as appropriate; disseminate model  
31 state legislation to promote increased drug price and cost transparency and to prohibit  
32 “clawbacks” and standard gag clauses in contracts between pharmacies and pharmacy  
33 benefit managers (PBMs) that bar pharmacists from telling consumers about less-  
34 expensive options for purchasing their medication; provide assistance upon request to  
35 state medical associations in support of state legislative and regulatory efforts  
36 addressing drug price and cost transparency; support physician education regarding  
37 drug price and cost transparency and challenges patients may encounter at the  
38 pharmacy point-of-sale; support initiatives, including those by national medical specialty  
39 societies, that provide physician education regarding the cost-effectiveness of insulin  
40 therapies and the appropriate use of regular human insulin and neutral protamine  
41 Hagerdorn (NPH); and reaffirm Policies H-110.992, H-110.987, H-100.980, H-125.979,  
42 H-185.939, H-155.960, H-110.986 and H-110.990.

43  
44 The preponderance of testimony was supportive of Council on Medical Service Report 7.  
45 A member of the Council on Medical Service introduced the report, noting that a variety  
46 of factors contribute to increases in insulin prices, and emphasized that the report sets  
47 forth potential options for improving insulin affordability. A member of the Council on  
48 Legislation testified that federal and state governments and patient advocates are  
49 currently engaged in actions in response to the trend of increasing insulin prices. The  
50 Council member also noted that the AMA recently developed model state legislation that

1 encourages prescription drug price and cost transparency among pharmaceutical  
2 companies, PBMs, and health insurance companies.

3  
4 A speaker on behalf of the American Association of Clinical Endocrinologists expressed  
5 appreciation for the report and introduced a series of amendments, proposing that the  
6 AMA disseminate additional model state legislation, seek legislation or regulations that  
7 advance formulary transparency, and convene a summit to identify solutions to ease the  
8 financial burden on patients due to costs of insulin. The American Association of Clinical  
9 Endocrinologists also testified that newer insulin is superior to older insulin because of  
10 decreased incidence of hypoglycemia, which is particularly important for elderly patients.  
11 Similarly, a speaker on behalf of the Endocrine Society applauded the report, supported  
12 the amendments offered by the American Association of Clinical Endocrinologists, and  
13 emphasized the appropriate use of older insulin, as stated in the report. The Council on  
14 Medical Service testified that the goals sought in the proposed amendment that are  
15 consistent with AMA policy have already been achieved via previous and ongoing AMA  
16 activity. For example, testimony continued, the AMA developed model state legislation  
17 that requires that health plans offer the same formulary throughout the plan year, be  
18 transparent about what their formularies include when patients purchase plans, and not  
19 increase patient cost-sharing during a plan year if the health plan or PBM removes a  
20 medication from its formulary or moves the medication to a higher cost-sharing tier  
21 during a plan year. Several states have enacted and/or are considering similar  
22 legislation, and the AMA continues to urge state medical associations to have the AMA  
23 Model Act introduced. Other goals sought by the proposed amendment, while  
24 understandable, are not consistent with AMA policy. The Council of Medical Service  
25 explained that AMA policy favors consumer choice and broadly advocates for improved  
26 access to affordable prescription drugs without prioritizing any one prescription drug over  
27 others. The Council of Medical Service cautioned against convening a summit  
28 specifically on insulin affordability, as this could establish a precedent by which summits  
29 on countless other essential drugs could become necessary. Your Reference Committee  
30 agrees that a summit would not necessarily effect change since only the House of  
31 Delegates, not summit participants, can adopt AMA policy. Your Reference Committee  
32 notes that later this month, the AMA will be convening members of the Federation to  
33 coordinate a response to the White House's Blueprint to Lower Drug Prices.

34 Your Reference Committee believes that Council on Medical Service Report 7 builds  
35 upon our AMA's strong policy and advocacy foundation addressing drug pricing and  
36 contains strong recommendations to respond to insulin pricing specifically. In response  
37 to testimony regarding the use of older insulins, your Reference Committee recommends  
38 that Recommendation 5 be amended by deletion of reference to the appropriate use of  
39 regular human insulin and neutral protamine Hagedorn. Your Reference Committee  
40 recommends that the recommendations of Council on Medical Service Report 7 be  
41 adopted as amended and the remainder of the report be filed.

42  
43 (8) JOINT REPORT OF THE COUNCIL ON MEDICAL  
44 SERVICE AND THE COUNCIL ON SCIENCE AND  
45 PUBLIC HEALTH - COVERAGE FOR COLORECTAL  
46 CANCER SCREENING.  
47

1 RECOMMENDATION A:  
2

3 Madam Speaker, your Reference Committee recommends  
4 that the Joint Report of the Council on Medical Service and  
5 the Council on Science and Public Health be amended by  
6 deletion of Recommendation 4 as follows:  
7

8 ~~4. — That our AMA reaffirm Policy H-390.849, which~~  
9 ~~advocates for physician payment reform consistent with:~~  
10 ~~promoting improved patient access to high-quality, cost-~~  
11 ~~effective care, promoting designs that incorporate input~~  
12 ~~from the physician community, and providing patients with~~  
13 ~~information and incentives to encourage appropriate~~  
14 ~~utilization of preventive services. (Reaffirm HOD Policy)~~  
15

16 RECOMMENDATION B:  
17

18 Madam Speaker, your Reference Committee recommends  
19 that the Joint Report of the Council on Medical Service and  
20 the Council on Science and Public Health be amended by  
21 deletion of Recommendation 5 as follows:  
22

23 ~~5. — That our AMA reaffirm Policy H-425.992, which~~  
24 ~~advocates for revision of current Medicare guidelines to~~  
25 ~~include coverage of appropriate preventive services.~~  
26 ~~(Reaffirm HOD Policy)~~  
27

28 RECOMMENDATION C:  
29

30 Madam Speaker, your Reference Committee recommends  
31 that Recommendation 7 of the Joint Report of the Council  
32 on Medical Service and the Council on Science and Public  
33 Health be amended by addition and deletion to read as  
34 follows:

35 ~~7. That our AMA encourage the development of a coding~~  
36 ~~guide to help providers appropriately bill for various~~  
37 ~~colorectal cancer screening services and promote common~~  
38 ~~understanding among health care providers, payers, and~~  
39 ~~patients so that all know what will be covered at given cost-~~  
40 ~~sharing levels. seek to eliminate cost-sharing in all health~~  
41 ~~plans for the full range of colorectal cancer screening and~~  
42 ~~all associated costs, including colonoscopy that includes a~~  
43 ~~“diagnostic” intervention (i.e. the removal of a polyp or~~  
44 ~~biopsy of a mass), as defined by Medicare. To further this~~  
45 ~~goal, the AMA will develop a coding guide to promote~~  
46 ~~common understanding among health care providers,~~  
47 ~~payers, health care information technology vendors, and~~  
48 ~~patients. (Directive to Take Action)~~  
49

1 RECOMMENDATION D:  
2

3 Madam Speaker, your Reference Committee recommends  
4 that Recommendation 8 of the Joint Report of the Council  
5 on Medical Service and the Council on Science and Public  
6 Health be amended by addition and deletion to read as  
7 follows:  
8

9 8. That Policy H-55.981, "Carcinoma of the Colon and  
10 Rectum," be amended by addition and deletion to read as  
11 follows:  
12

13 Our AMA supports: (1) Recognizing colon cancer as a  
14 leading cause of cancer deaths in the United States and  
15 encouraging appropriate screening programs to detect  
16 colorectal cancer. ~~Appropriate screening programs to~~  
17 ~~detect colorectal cancer in individuals who are older than~~  
18 ~~50 years of age or have risk factors.~~ (2) The general  
19 recommendations of major health care organizations for  
20 colorectal cancer (CRC), which are as follows: annual fecal  
21 occult blood testing, beginning at age 50, and flexible  
22 sigmoidoscopy every 3 to 5 years from age 50, for persons  
23 at average risk. Colonoscopy and/or double-contrast  
24 barium enema procedures, which screen the entire colon,  
25 should be considered as appropriate alternatives. (3) (2)  
26 Persons at increased risk for CRC (family history of CRC,  
27 previous adenomatous polyps, inflammatory bowel  
28 disease, previous resection of CRC, genetic syndromes)  
29 receiving more intensive screening efforts. (4) (3)  
30 Physicians becoming aware of genetic alterations that  
31 influence the development of CRC, and of diagnostic and  
32 screening tests that ~~may become~~ are available in this area.  
33 (4) Physicians engaging their patients in shared decision-  
34 making, including consideration of both clinical and  
35 financial patient impacts, to determine at what age to begin  
36 screening for colorectal cancer and which screening  
37 method (or sequence of methods) is most appropriate.  
38 (Modify Current HOD Policy)  
39

40 RECOMMENDATION E:  
41

42 Madam Speaker, your Reference Committee recommends  
43 that the Joint Report of the Council on Medical Service and  
44 the Council on Science and Public Health be amended by  
45 addition of a new Recommendation to read as follows:  
46

1           That our AMA reaffirm Policy H-330.877, which states that  
2           our AMA supports requiring Medicare to waive the  
3           coinsurance for colorectal screening tests, including  
4           therapeutic intervention(s) required during the procedure.  
5

6           RECOMMENDATION F:  
7

8           Madam Speaker, your Reference Committee recommends  
9           that the recommendations in the Joint Report of the  
10          Council on Medical Service and the Council on Science  
11          and Public Health be adopted as amended and the  
12          remainder of the report be filed.

13  
14           **HOD ACTION: The recommendations in the Joint Report of**  
15           **the Council on Medical Service and the Council on Science**  
16           **and Public Health adopted as amended and the remainder**  
17           **of the report filed.**  
18

19          The Joint Report of the Council on Medical Service and the Council on Science and  
20          Public Health recommends that our reaffirm Policies D-330.935, D-330.967, H-185.960,  
21          H-390.849 and H-425.992; amend Policy H-55.981 by deletion to remove “(2) The  
22          general recommendations of major health care organizations for colorectal cancer  
23          (CRC), which are as follows: annual fecal occult blood testing, beginning at age 50, and  
24          flexible sigmoidoscopy every 3 to 5 years from age 50, for persons at average risk.  
25          Colonoscopy and/or double-contrast barium enema procedures, which screen the entire  
26          colon, should be considered as appropriate alternatives.”; continue to support Medicare  
27          coverage for colorectal cancer screenings consistent with ACA-compliant plan coverage  
28          requirements; and encourage the development of a coding guide to help providers  
29          appropriately bill for various colorectal cancer screening services and promote common  
30          understanding among health care providers, payers, and patients so that all know what  
31          will be covered at given cost-sharing levels.  
32

33          Testimony on the Joint Report of the Council on Medical Service and the Council on  
34          Science and Public Health was supportive. A member of the Council on Medical Service  
35          introduced the report and offered several amendments to strengthen the  
36          recommendations in the report, including striking the fourth and fifth recommendations,  
37          observing that while very important, the policies recommended for reaffirmation are  
38          peripheral to the colorectal cancer screening issue. Second, the Council member  
39          recommended amending the seventh recommendation, noting that the coding guide will  
40          advance the goal of eliminating cost-sharing for the full range of colorectal cancer  
41          screening, including colonoscopies that include removal of a polyp or biopsy of a mass.  
42          Third, the Council member recommended amending the eighth recommendation to  
43          recognize that clinical practice guidelines for colorectal cancer screening will continue to  
44          evolve over time, as well as support physicians and patients engaging in joint decision-  
45          making that considers both clinical and financial patient impacts, to determine at what  
46          age to begin screening for colorectal cancer and which screening method (or sequence  
47          of methods) is most appropriate. Finally, the Council member recommended adding a  
48          new recommendation which reaffirms Policy H-330.877, emphasizing that this policy  
49          continues to be highly relevant. A member of the Council on Science and Public Health  
50          testified in support of these amendments. Your Reference Committee accepts these

1 amendments. A member of the American Society of Anesthesiologists testified that  
2 cost-sharing should be waived for all of the costs associated with a screening  
3 colonoscopy. Your Reference Committee accepts this amendment and included it in the  
4 seventh recommendation of the report.

5  
6 An additional amendment was offered that called on the AMA to advocate for coverage  
7 of screening colonoscopies without cost-sharing, including when additional procedures  
8 (e.g. removal and biopsy of suspicious tissue) are required. Similarly, an amendment  
9 was offered which supported the “cascade of events” approach to screening outlined in  
10 the Joint Report. Your Reference Committee believes that the goals of both  
11 amendments are accomplished by the Joint Report, AMA policy, and the amendments  
12 offered by the member of the Council on Medical Service. Accordingly, your Reference  
13 Committee recommends adoption of the Joint Report as amended.

14  
15 (9) RESOLUTION 103 - OPPOSE MEDICAID ELIGIBILITY  
16 LOCKOUT

17  
18 RECOMMENDATION A:

19  
20 Madam Speaker, your Reference Committee recommends  
21 that Resolution 103 be amended by deletion to read as  
22 follows:

23  
24 RESOLVED, That our American Medical Association  
25 oppose ‘lock-out’ provisions that exclude Medicaid eligible  
26 persons for lengthy periods ~~merely for failing to meet~~  
27 ~~paperwork burdens or deadlines~~, and support provisions  
28 that permit them to reapply immediately for  
29 redetermination. (New HOD Policy)

30  
31 RECOMMENDATION B:

32  
33 Madam Speaker, your Reference Committee recommends  
34 that Resolution 103 be adopted as amended.

35  
36 **HOD ACTION: Resolution 103 adopted as amended.**

37  
38 Resolution 103 asks that our AMA oppose 'lock-out' provisions that exclude Medicaid  
39 eligible persons for lengthy periods merely for failing to meet paperwork burdens or  
40 deadlines, and support provisions that permit them to reapply immediately for  
41 redetermination.

42  
43 Your Reference Committee heard highly supportive testimony on Resolution 103. An  
44 amendment was offered to clarify that our AMA oppose ‘lock-out’ provisions, irrespective  
45 of the reason for their application. Testimony noted that lock-out provisions could be  
46 triggered for more reasons than when paperwork burdens and deadlines are not met.  
47 Rather, states have proposed that they be triggered for failure to comply with a multitude  
48 of administrative requirements. In states pursuing lock-outs, patients can be barred from  
49 Medicaid and lose important access to needed health care services for failing to meet  
50 deadlines, satisfy work requirements, or make premium payments on time – even if they

1 subsequently comply with the requirements within the lock-out period. In many cases,  
2 lock-outs will punish patients who fail to keep up with paperwork but otherwise continue  
3 to meet the underlying eligibility criteria for coverage. Accordingly, your Reference  
4 Committee recommends that Resolution 103 be adopted as amended.

5  
6 (10) RESOLUTION 104 - EMERGENCY OUT OF NETWORK  
7 SERVICES

8  
9 RECOMMENDATION A:

10  
11 Madam Speaker, your Reference Committee recommends  
12 that Resolution 104 be amended by addition and deletion  
13 to read as follows:

14  
15 ~~RESOLVED, That our American Medical Association~~  
16 ~~pursue legislation or regulation to require health plans not~~  
17 ~~regulated by their states (such as ERISA plans) to pay~~  
18 ~~physicians for emergency out of network care at least at~~  
19 ~~the 80th percentile of charges for that particular geo-zip, as~~  
20 ~~reported by the Fair Health database. (Directive to Take~~  
21 ~~Action)~~

22  
23 ~~RESOLVED, That our American Medical Association~~  
24 ~~advocate for health plans to cover out of network~~  
25 ~~unanticipated or emergency care at a fair percentile of all~~  
26 ~~charges for the particular health care service provided in~~  
27 ~~the same geographical area as reported in a~~  
28 ~~benchmarking database maintained by a nonprofit~~  
29 ~~organization unaffiliated with health insurance companies.~~  
30 ~~(New HOD Policy)~~

31  
32 RESOLVED, That our American Medical Association  
33 advocate for the principles delineated in Policy H-285.904  
34 for all health plans, including ERISA plans. (Directive to  
35 Take Action)

36  
37 RECOMMENDATION B:

38  
39 Madam Speaker, your Reference Committee recommends  
40 that Resolution 104 be adopted as amended.

41  
42 **HOD ACTION: Resolution 104 adopted as amended.**

43  
44 Resolution 104 asks that our AMA pursue legislation or regulation to require health plans  
45 not regulated by their states (such as ERISA plans) to pay physicians for emergency out  
46 of network care at least at the 80th percentile of charges for that particular geo-zip, as  
47 reported by the Fair Health database.

48  
49 There was mixed testimony on Resolution 104. Several speakers, including members of  
50 the Council on Medical Service and the Council on Legislation, testified in support of

1 removing specific reference to FAIR Health and the 80<sup>th</sup> percentile of charges, with the  
2 Council on Legislation introducing an amendment to achieve said objective. Another  
3 amendment introduced removed reference to FAIR Health but kept reference to the 80<sup>th</sup>  
4 percentile of charges, which some speakers stressed would undermine state laws and  
5 activities on this issue, as well as existing AMA policy.

6  
7 The member of the Council on Legislation noted that our AMA already promotes the  
8 80th percentile of charge data in our model state legislation on unanticipated out-of-  
9 network care. Importantly, the member of the Council on Legislation noted that requiring  
10 the use of FAIR Health in our policy could preclude the future use of other resources,  
11 including state all-payer claims databases, in the future. Your Reference Committee  
12 agrees, and believes our AMA should support legislation that uses such databases, as  
13 long as they are independent. Importantly, removing the explicit reference to FAIR  
14 Health and the 80<sup>th</sup> percentile of charges promotes the evergreen nature of our policy.  
15 Testimony also raised concerns that there could be legal concerns surrounding the  
16 intersection of ERISA plans and state laws. Your Reference Committee also believes  
17 that the amendment offered by the Council on Legislation would apply to all health plans,  
18 including ERISA plans, is consistent with existing Policy H-285.904, and does not raise  
19 legal concerns associated with ERISA. Accordingly, your Reference Committee  
20 recommends that Resolution 104 be adopted as amended.

21  
22 (11) RESOLUTION 111 - MEDICARE COVERAGE FOR  
23 DENTAL SERVICES

24  
25 RECOMMENDATION A:

26  
27 Madam Speaker, your Reference Committee recommends  
28 that Resolution 111 be amended by addition and deletion  
29 to read as follows:

30  
31 ~~RESOLVED, That our American Medical Association~~  
32 ~~reaffirm appreciation and gratitude for the valuable~~  
33 ~~contributions dental health professionals make to~~  
34 ~~Americans' health and well-being as members of our~~  
35 ~~healthcare team (New HOD Policy); and be it further~~

36  
37 RESOLVED, That our American Medical Association AMA  
38 promote and support legislative and administrative action  
39 to include preventive and therapeutic dental services as a  
40 standard benefit for all Medicare recipients – explore  
41 opportunities to work with the American Dental  
42 Association to improve access to dental care for Medicare  
43 beneficiaries. (Directive to Take Action)

44  
45 RECOMMENDATION B:

46  
47 Madam Speaker, your Reference Committee recommends  
48 that Resolution 111 be adopted as amended.



1 RECOMMENDATION C:  
2

3 Madam Speaker, your Reference Committee recommends  
4 that the title of Resolution 111 be changed to read as  
5 follows:  
6

7 ACCESS TO DENTAL SERVICES FOR MEDICARE  
8 BENEFICIARIES  
9

10 **HOD ACTION: Resolution 111 referred.**  
11

12 Resolution 111 asks that our AMA reaffirm appreciation and gratitude for the valuable  
13 contributions dental health professionals make to Americans' health and well-being as  
14 members of our healthcare team; and promote and support legislative and administrative  
15 action to include preventive and therapeutic dental services as a standard benefit for all  
16 Medicare recipients.  
17

18 Testimony on Resolution 111 was generally mixed. Multiple speakers commended the  
19 intentions motivating Resolution 111, but they expressed concern about whether our  
20 dental colleagues would share these goals, as proposed, and the strain that Resolution  
21 111 could impose upon the Medicare program. Accordingly, these speakers  
22 recommended that Resolution 111 be referred for study. A member of the Council on  
23 Medical Service testified that the concerns raised in testimony could be addressed by  
24 amending Resolution 111 to state that the AMA will explore opportunities to collaborate  
25 with the American Dental Association in efforts to improve access to dental care for  
26 Medicare beneficiaries, and that this amendment is preferable to a referral. Your  
27 Reference Committee notes that the Council's amendment is consistent with AMA policy  
28 and strikes a successful balance in responding to both the commendable intentions of  
29 Resolution 111 and the concerns raised in testimony. Accordingly, your Reference  
30 Committee recommends that Resolution 111 be adopted as amended, with a change in  
31 title to reflect the amendment made to the resolution.  
32

33 (12) RESOLUTION 114 - INCLUSION OF BUNDLED  
34 PAYMENTS CARE IMPROVEMENT (BPCI) POST-  
35 ACUTE ONLY MODEL 3 IN ADVANCED BPCI  
36

37 RECOMMENDATION A:  
38

39 Madam Speaker, your Reference Committee recommends  
40 that Resolution 114 be amended by addition and deletion  
41 to read as follows:  
42

1 ~~RESOLVED, That our American Medical Association~~  
2 ~~advocate for inclusion of the existing Bundled Payments~~  
3 ~~Care Improvement (BPCI) Model 3 Post-Acute care bundle~~  
4 ~~in the Advanced BPCI program so that physicians working~~  
5 ~~in Skilled Nursing Facilities (SNFs) and SNFs are allowed~~  
6 ~~to initiate episodes of care bundles. (New HOD Policy)~~  
7

8 RESOLVED, That our American Medical Association work  
9 with interested national medical specialty societies to help  
10 develop and advocate for one or more Medicare  
11 alternative payment models focusing on post-acute and/or  
12 long-term care. (New HOD Policy)  
13

14 RECOMMENDATION B:

15  
16 Madam Speaker, your Reference Committee recommends  
17 that Resolution 114 be adopted as amended.

18  
19 **HOD ACTION: Resolution 114 adopted as amended.**  
20

21 Resolution 114 asks that our AMA advocate for inclusion of the existing Bundled  
22 Payments Care Improvement (BPCI) Model 3 Post-Acute care bundle in the Advanced  
23 BPCI program so that physicians working in Skilled Nursing Facilities (SNFs) and SNFs  
24 are allowed to initiate episodes of care bundles.

25  
26 Your Reference Committee heard limited testimony on Resolution 114. Testimony from  
27 the Council on Legislation explained that one of the key differences between BPCI  
28 “classic” and BPCI Advanced is that BPCI-A is prospectively priced, and the need to  
29 know ahead of time what a participant’s spending target is is very important to the  
30 participants. The Council member noted that there is no way for CMMI to prospectively  
31 set a price for an episode that does not begin until the patient is in the post-acute care  
32 phase. That being said, CMMI continues to explore episode payment models for post-  
33 acute as well as other Medicare services, and is interested in a model in the post-acute  
34 space that could support the IMPACT Act of 2014 goal of payment reform for post-acute  
35 services. As such, COL offered the amended language with which the author agreed.  
36 Accordingly, your Reference Committee recommends that Resolution 114 be adopted as  
37 amended.

38  
39 (13) RESOLUTION 116 - BAN ON MEDICARE ADVANTAGE  
40 "NO CAUSE" NETWORK TERMINATIONS  
41

42 RECOMMENDATION:

43  
44 Madam Speaker, your Reference Committee recommends  
45 that the following resolution be adopted in lieu of  
46 Resolution 116:  
47

48 **HOD ACTION: The following resolution adopted in lieu of**  
49 **Resolution 116:**

1  
2 RESOLVED, That our AMA develop a set of reform  
3 proposals addressing the way that Medicare Advantage  
4 plans develop and modify their physician networks with the  
5 aim of improving the stability of networks, the ability of  
6 patients to obtain needed primary and specialty care from  
7 in-network physicians, physician satisfaction, and  
8 communication with patients about network access with  
9 report back to the House of Delegates at the 2019 Annual  
10 Meeting (Directive to Take Action); and be it further

11  
12 RESOLVED, That our AMA ~~reaffirm~~ amend Policy D-  
13 285.988, by addition and deletion to read as follows: which  
14 ~~states that e~~ Our AMA will seek legislation or regulation  
15 that would prohibit Medicare managed care companies  
16 from terminating without cause an enrollee's contracted  
17 physician before the enrollee's first subsequent open  
18 enrollment period (~~Reaffirm~~ Modify HOD Policy); and be it  
19 further

20  
21 RESOLVED, That our AMA reaffirm Policy H-285.908,  
22 which supports requiring that provider terminations without  
23 cause be done prior to the enrollment period, and supports  
24 requiring that health insurers that terminate in-network  
25 providers: (a) notify providers of pending termination at  
26 least 90 days prior to removal from network; (b) give to  
27 providers, at least 60 days prior to distribution, a copy of  
28 the health insurer's letter notifying patients of the provider's  
29 change in network status; and (c) allow the provider 30  
30 days to respond to and contest if necessary the letter prior  
31 to its distribution (Reaffirm HOD Policy); and be it further

32  
33 RESOLVED, That our AMA reaffirm Policy H-285.991,  
34 which outlines that prior to initiation of actions leading to  
35 termination or nonrenewal of a physician's participation  
36 contract for any reason the physician shall be given notice  
37 specifying the grounds for termination or nonrenewal, a  
38 defined process for appeal, and an opportunity to initiate  
39 and complete remedial activities except in cases where  
40 harm to patients is imminent or an action by a state  
41 medical board or other government agency effectively  
42 limits the physician's ability to practice medicine. (Reaffirm  
43 HOD Policy)

44  
45 Resolution 116 asks that our AMA advocate for legislation that would ban Medicare  
46 Advantage plans from issuing "no cause" network terminations, require a Medicare  
47 Advantage plan that terminates a physician from a network to provide substantive  
48 reasons for such termination, require such termination to be sent by certified mail,  
49 require that the Medicare Advantage plan provide at least sixty (60) days for physicians  
50 to appeal such termination; and require that the Medicare Advantage plan provide the

1 physician with a listing of the impacted patient names and a copy of the correspondence  
2 sent to impacted patients.

3  
4 There was generally supportive testimony on the intent of Resolution 116. A member of  
5 the Council on Legislation noted that, as existing policy addresses the intent of  
6 Resolution 116, efforts should instead focus more on fixing the underlying problems that  
7 may have led to the introduction of the resolution. Accordingly, the Council member  
8 offered an amendment in support of our AMA developing a set of reform proposals  
9 addressing the way that Medicare Advantage plans develop and modify their physician  
10 networks. Your Reference Committee thanks the Council on Legislation for its  
11 amendment, and agrees with its direction, which will spur new AMA activity on this issue  
12 versus duplicating the intent of existing policy. Another amendment was offered that your  
13 Reference Committee found duplicative of existing policy. Your Reference Committee  
14 has crafted alternative language that includes the Council on Legislation amendment,  
15 and reaffirms critical policies that not only provide the criteria to follow for no-cause  
16 terminations, but explicitly state that our AMA will seek legislation that would prohibit  
17 Medicare managed care companies from terminating without cause an enrollee's  
18 contracted physician before the enrollee's first subsequent open enrollment period.

19  
20 D-285.988 Managed Care Contract Deadline

21 1. Our AMA will draft model state legislation and amend the AMA's Model  
22 Managed Care Contract to reflect AMA policy regarding the marketing of  
23 physicians as network participants. 2. Our AMA will seek legislation that would  
24 prohibit Medicare managed care companies from terminating without cause an  
25 enrollee's contracted physician before the enrollee's first subsequent open  
26 enrollment period. (Sub. Res. 703, I-00; Reaffirmed: BOT Rep. 6, A-10;  
27 Appended: Res. 809, I-11)

28  
29 H-285.908 Network Adequacy

30 1. Our AMA supports state regulators as the primary enforcer of network  
31 adequacy requirements. 2. Our AMA supports requiring that provider  
32 terminations without cause be done prior to the enrollment period, thereby  
33 allowing enrollees to have continued access throughout the coverage year to the  
34 network they reasonably relied upon when purchasing the product. Physicians  
35 may be added to the network at any time. 3. Our AMA supports requiring health  
36 insurers to submit and make publicly available, at least quarterly, reports to state  
37 regulators that provide data on several measures of network adequacy, including  
38 the number and type of providers that have joined or left the network; the number  
39 and type of specialists and subspecialists that have left or joined the network; the  
40 number and types of providers who have filed an in network claim within the  
41 calendar year; total number of claims by provider type made on an out-of-  
42 network basis; data that indicate the provision of Essential Health Benefits; and  
43 consumer complaints received. 4. Our AMA supports requiring health insurers to  
44 indemnify patients for any covered medical expenses provided by out-of-network  
45 providers incurred over the co-payments and deductibles that would apply to in-  
46 network providers, in the case that a provider network is deemed inadequate by  
47 the health plan or appropriate regulatory authorities. 5. Our AMA advocates for  
48 regulation and legislation to require that out-of-network expenses count toward a  
49 participant's annual deductibles and out-of-pocket maximums when a patient is  
50 enrolled in a plan with out-of-network benefits, or forced to go out-of-network due

1 to network inadequacies. 6. Our AMA supports fair and equitable compensation  
2 to out-of-network providers in the event that a provider network is deemed  
3 inadequate by the health plan or appropriate regulatory authorities. 7. Our AMA  
4 supports health insurers paying out-of-network physicians fairly and equitably for  
5 emergency and out-of-network bills in a hospital. AMA policy is that any  
6 legislation which addresses this issue should assure that insurer payment for  
7 such care be based upon a number of factors, including the physicians' usual  
8 charge, the usual and customary charge for such service, the circumstances of  
9 the care and the expertise of the particular physician. 8. Our AMA provides  
10 assistance upon request to state medical associations in support of state  
11 legislative and regulatory efforts, and disseminate relevant model state  
12 legislation, to ensure physicians and patients have access to adequate and fair  
13 appeals processes in the event that they are harmed by inadequate networks. 9.  
14 Our AMA supports the development of a mechanism by which health insurance  
15 enrollees are able to file formal complaints about network adequacy with  
16 appropriate regulatory authorities. 10. Our AMA advocates for legislation that  
17 prohibits health insurers from falsely advertising that enrollees in their plans have  
18 access to physicians of their choosing if the health insurer's network is limited.  
19 11. Our AMA advocates that health plans should be required to document to  
20 regulators that they have met requisite standards of network adequacy including  
21 hospital-based physician specialties (i.e. radiology, pathology, emergency  
22 medicine, anesthesiologists and hospitalists) at in-network facilities, and ensure  
23 in-network adequacy is both timely and geographically accessible. 12. Our AMA  
24 supports requiring that health insurers that terminate in-network providers: (a)  
25 notify providers of pending termination at least 90 days prior to removal from  
26 network; (b) give to providers, at least 60 days prior to distribution, a copy of the  
27 health insurer's letter notifying patients of the provider's change in network  
28 status; and (c) allow the provider 30 days to respond to and contest if necessary  
29 the letter prior to its distribution. (CMS Rep. 4, I-14; Reaffirmation I-15;  
30 Reaffirmed in lieu of Res. 808, I-15; Modified: Sub. Res. 811, I-15; Reaffirmed:  
31 CMS Rep. 03, A-17; Reaffirmed: Res. 108, A-17; Appended: Res. 809, I-17)

#### 32 33 H-285.991 Qualifications and Credentialing of Physicians Involved in Managed 34 Care

35 1. AMA policy on selective contracting is as follows: (a) Health plans or networks  
36 should provide public notice within their geographic service areas when  
37 applications for participation are being accepted. (b) Physicians should have the  
38 right to apply to any health care plan or network in which they desire to  
39 participate and to have that application approved if it meets physician-developed  
40 objective criteria that are available to both applicants and enrollees and are  
41 based on professional qualifications, competence and quality of care. (c)  
42 Selective contracting decisions made by any health delivery or financing system  
43 should be based on an evaluation of multiple criteria related to professional  
44 competency, quality of care, and the appropriateness by which medical services  
45 are provided. In general, no single criterion should provide the sole basis for  
46 selecting, retaining, or excluding a physician from a health delivery or financing  
47 system. (d) Prior to initiation of actions leading to termination or nonrenewal of a  
48 physician's participation contract for any reason the physician shall be given  
49 notice specifying the grounds for termination or nonrenewal, a defined process  
50 for appeal, and an opportunity to initiate and complete remedial activities except

1 in cases where harm to patients is imminent or an action by a state medical  
 2 board or other government agency effectively limits the physician's ability to  
 3 practice medicine. Participation in a physician health program in and of itself shall  
 4 not count as a limit on the ability to practice medicine. Our AMA supports the  
 5 following appeals process for physicians whose health insurance contract is  
 6 terminated or not renewed: (i) the specific reasons for the termination or  
 7 nonrenewal should be provided in sufficient detail to permit the physician to  
 8 respond; (ii) a name and address of the Director of Provider Appeals, or an  
 9 individual with equivalent authority, should be provided for the physician to direct  
 10 communications; (iii) the evidence or documentation underlying the proposed  
 11 termination or nonrenewal should be provided and the physician should be  
 12 permitted to review it upon request; (iv) the physician should have the right to  
 13 request a hearing to challenge the proposed termination or nonrenewal; (v) the  
 14 physician or his/her representative should be able to appear in person at the  
 15 hearing and present the physician's case; (vi) the physician should be able to  
 16 submit supporting information both before and at the fair hearing; (vii) the  
 17 physician should have a right to ask questions of any representative of the health  
 18 insurance company who attends the hearing; (viii) the physician should have at  
 19 least thirty days from the date the termination or nonrenewal notice was received  
 20 to request a hearing; and (ix) the hearing must be held not less than thirty days  
 21 after the date the health insurer receives the physician's request for the review or  
 22 hearing. 2. The qualifications, responsibilities, and duties of physicians employed  
 23 as medical directors of managed care plans should be developed on an  
 24 individual basis by the plan concerned. Physicians who participate in the plan, or  
 25 the plan's medical staff, if one is so designated, should participate in developing  
 26 such qualifications, responsibilities, and duties. (CMS Rep. B, A-93; BOT Rep. I-  
 27 93-25; Reaffirmed: Sub. Res. 704, I-94; Reaffirmed: Sub. Res. 701, I-95;  
 28 Reaffirmed by Rules & Credentials Cmt., A-96; Reaffirmed: CMS Rep. 3, I-97;  
 29 Reaffirmed by Res. 108, A-98; Reaffirmation A-01; Appended: CMS Rep. 8, A-  
 30 10; Reaffirmed: Res 119, A-14; Modified: Res. 708, A-14; Reaffirmation A-14;  
 31 Reaffirmed: CMS Rep. 4, I-14)

32  
 33 (14) RESOLUTION 108 - EXPANDING AMA'S POSITION ON  
 34 HEALTHCARE REFORM OPTIONS

35  
 36 RECOMMENDATION:

37  
 38 Madam Speaker, your Reference Committee recommends  
 39 that Resolution 108 be referred.

40  
 41 **HOD ACTION: Resolution 108 referred.**

42  
 43 Resolution 108 asks that our AMA rescind Policies H-165.844 and H-165.985; amend  
 44 Policy H-165.888 by deletion to remove "1(B) Unfair concentration of market power of  
 45 payers is detrimental to patients and physicians, if patient freedom of choice or physician  
 46 ability to select mode of practice is limited or denied. Single-payer systems clearly fall  
 47 within such a definition and, consequently, should continue to be opposed by the AMA.  
 48 Reform proposals should balance fairly the market power between payers and  
 49 physicians or be oppose;" and amend Policy H-165.838 by deletion to remove "12. AMA

1 policy is that creation of a new single payer, government-run health care system is not in  
2 the best interest of the country and must not be part of national health system reform."  
3

4 Your Reference Committee heard mixed testimony on Resolution 108. A member of the  
5 Council on Medical Service recommended reaffirmation of existing policy in lieu of  
6 Resolution 108, and shared the Council's belief that the current approach of our AMA's  
7 policy to health reform is the right one – emphasizing pluralism, freedom of choice,  
8 freedom of practice and universal access to patients. Another Council member noted  
9 that the Council has already studied international approaches to single payer. Testimony  
10 on both sides was passionate. Testimony in opposition raised concerns that Resolution  
11 108 would open the door to the AMA supporting single payer, while testimony in support  
12 of the resolution noted the changes to policy outlined in the resolution would enable the  
13 AMA to participate in legislative discussions addressing single payer. An amendment  
14 was also offered to call for a study. Your Reference Committee underscores that this  
15 issue is highly complicated, and there is a need to examine AMA policy addressing  
16 health reform and single payer, study the pros and cons of single payer and alternative  
17 approaches to universal coverage, and study the impacts of single payer systems on  
18 physician practices and patients. As such, your Reference Committee recommends that  
19 Resolution 108 be referred.  
20

21 (15) RESOLUTION 117 - SUPPORTING RECLASSIFICATION  
22 OF COMPLEX REHABILITATION TECHNOLOGY  
23

24 RECOMMENDATION:  
25

26 Madam Speaker, your Reference Committee recommends  
27 that Resolution 117 be referred.  
28

29 **HOD ACTION: Resolution 117 referred.**  
30

31 Resolution 117 asks that our AMA advocate for the Centers for Medicare & Medicaid  
32 Services to reclassify complex rehabilitation technology as a separate and distinct  
33 payment category to improve access to the most appropriate and necessary equipment  
34 to allow individuals with significant disabilities and chronic medical conditions to increase  
35 their independence, reduce their overall health care expenses and appropriately manage  
36 their medical needs.  
37

38 Your Reference Committee heard supportive testimony on Resolution 117, but a  
39 member of the Council on Medical Service cautioned that it would be premature to adopt  
40 Resolution 117 without further study. In calling for referral, the Council member testified  
41 that Resolution 117 may have unintended impacts and consequences. Your Reference  
42 Committee commends the Council of Medical Service's testimony and recommends that  
43 Resolution 117 be referred.  
44

1 (16) RESOLUTION 109 - MEDICAID COVERAGE OF  
2 FITNESS FACILITY MEMBERSHIPS  
3

4 RECOMMENDATION:  
5

6 Madam Speaker, your Reference Committee recommends  
7 that Resolution 109 not be adopted.  
8

9 **HOD ACTION: Resolution 109 not adopted.**

10  
11 Resolution 109 asks that our AMA support Medicaid coverage of fitness facility  
12 memberships as a standard preventive health insurance benefit for patients.  
13

14 While testimony was mixed, the preponderance of the testimony was opposed to  
15 Resolution 109. Several speakers testified regarding the significant limitations on funding  
16 for the Medicaid program and expressed concerns that Resolution 109 would impose  
17 further strain on the Medicaid program. Additional testimony emphasized that there is  
18 insufficient evidence to support the efficacy of fitness facility membership as a preventive  
19 health benefit. A member of the Council on Medical Service offered an amendment to  
20 remove the resolution's specific reference to "fitness facility memberships," and  
21 generalize the language to support Medicaid coverage of prevention and wellness  
22 initiatives. Your Reference Committee agrees with the significant testimony expressing  
23 concern that Resolution 109 could further strain the resources of the Medicaid program  
24 and notes that AMA policy generally avoids mandating coverage of specific benefits,  
25 both to better allow markets to determine benefit packages and to avoid jeopardizing  
26 current coverage. Accordingly, consistent with AMA policy and the weight of the  
27 testimony, your Reference Committee recommends that Resolution 109 not be adopted.

28 (17) RESOLUTION 105 - USE OF HIGH MOLECULAR  
29 WEIGHT HYALURONIC ACID  
30

31 RECOMMENDATION:  
32

33 Madam Speaker, your Reference Committee recommends  
34 that Policies H-165.856, H-185.964, H-385.942, H-410.961  
35 and H-450.935 be reaffirmed in lieu of Resolution 105.  
36

37 **HOD ACTION: Policies H-165.856, H-185.964, H-385.942, H-**  
38 **410.961 and H-450.935 reaffirmed in lieu of Resolution 105.**  
39

40 Resolution 105 asks that our AMA advocate for reimbursement and national coverage  
41 for high molecular weight hyaluronic acid intraarticular injections as appropriate care and  
42 treatment for patients with mild to moderate osteoarthritis of the knee.  
43

44 Your Reference Committee heard mixed testimony on Resolution 105. A member of the  
45 Council on Medical Service testified that AMA policy on clinical practice guidelines raises  
46 concerns with such guidelines being used inappropriately as the basis for payment  
47 decisions, and that AMA policy generally avoids mandating coverage of specific benefits,  
48 both to better allow markets to determine benefit packages and to avoid jeopardizing  
49 current coverage. Accordingly, the member of the Council on Medical Service called for



1 reaffirmation of Policies H-165.856 and H-185.964 addressing benefit mandates, and H-  
2 385.942, H-410.961 and H-450.935 addressing the use of clinical practice guidelines.  
3 Your Reference Committee agreed with the Council's recommendation. As such, your  
4 Reference Committee recommends that Policies H-165.856, H-185.964, H-410.961, H-  
5 410.997 and H-450.935 be reaffirmed in lieu of Resolution 105.

#### 6 7 H-165.856 Health Insurance Market Regulation

8 Our AMA supports the following principles for health insurance market regulation:

9 (1) There should be greater national uniformity of market regulation across health  
10 insurance markets, regardless of type of sub-market (e.g., large group, small  
11 group, individual), geographic location, or type of health plan. (2) State variation  
12 in market regulation is permissible so long as states demonstrate that departures  
13 from national regulations would not drive up the number of uninsured, and so  
14 long as variations do not unduly hamper the development of multi-state group  
15 purchasing alliances, or create adverse selection. (3) Risk-related subsidies such  
16 as subsidies for high-risk pools, reinsurance, and risk adjustment should be  
17 financed through general tax revenues rather than through strict community  
18 rating or premium surcharges. (4) Strict community rating should be replaced  
19 with modified community rating, risk bands, or risk corridors. Although some  
20 degree of age rating is acceptable, an individual's genetic information should not  
21 be used to determine his or her premium. (5) Insured individuals should be  
22 protected by guaranteed renewability. (6) Guaranteed renewability regulations  
23 and multi-year contracts may include provisions allowing insurers to single out  
24 individuals for rate changes or other incentives related to changes in controllable  
25 lifestyle choices. (7) Guaranteed issue regulations should be rescinded. (8)  
26 Health insurance coverage of pre-existing conditions with guaranteed issue  
27 within the context of an individual mandate, in addition to guaranteed  
28 renewability. (9) Insured individuals wishing to switch plans should be subject to  
29 a lesser degree of risk rating and pre-existing conditions limitations than  
30 individuals who are newly seeking coverage. (10) The regulatory environment  
31 should enable rather than impede private market innovation in product  
32 development and purchasing arrangements. Specifically: (a) legislative and  
33 regulatory barriers to the formation and operation of group purchasing alliances  
34 should, in general, be removed; (b) benefit mandates should be minimized to  
35 allow markets to determine benefit packages and permit a wide choice of  
36 coverage options; and (c) any legislative and regulatory barriers to the  
37 development of multi-year insurance contracts should be identified and removed.  
38 (CMS Rep. 7, A-03 Reaffirmed: CMS Rep. 6, A-05 Reaffirmation A-07  
39 Reaffirmed: CMS Rep. 2, I-07 Reaffirmed: BOT Rep. 7, A-09 Appended: Res.  
40 129, A-09 Reaffirmed: CMS Rep. 9, A-11 Reaffirmed in lieu of Res. 811, I-11  
41 Reaffirmed in lieu of Res. 109, A-12 Reaffirmed in lieu of Res. 125, A-12  
42 Reaffirmed: Res. 239, A-12 Reaffirmed: CMS Rep. 9, A-14 Reaffirmation: A-17  
43 Reaffirmed: Res. 518, A-17)

#### 44 45 H-185.964 Status Report on the Uninsured

46 Our AMA opposes new health benefit mandates unrelated to patient protections,  
47 which jeopardize coverage to currently insured populations. (CMS Rep. 2, A-99  
48 Reaffirmed: CMS Rep. 5, A-09)

#### 49 50 H-410.961 Adding a Disclaimer to Clinical Practice Guidelines

1 Our AMA recommends that all specialty and subspecialty societies the  
2 placement of a disclaimer on each clinical practice guideline reaffirming that  
3 guidelines are not a substitute for the experience and judgment of a physician  
4 and are developed to enhance the physicians' ability to practice evidence-based  
5 medicine. (Res. 806, A-02 Reaffirmation A-06 Reaffirmed: CMS Rep. 01, A-16)  
6

7 H-410.997 Practice Parameters and Review Criteria

8 Our AMA believes that variations from medical practice guidelines and  
9 parameters are not, except in very limited circumstances, per se indicators of  
10 quality or medical necessity problems. Only where a variation involves provision  
11 of a service or procedure deemed by the preponderance of medical opinion to be  
12 inappropriate in any clinical situation should it be used as a per se indicator for  
13 judgments regarding quality or payment denials. Otherwise, variations from the  
14 guidelines and parameters should constitute only a signal for further peer-to-peer  
15 considerations relative to quality or payment issues. (Consolidated by CMS Rep.  
16 8, I-96 Reaffirmed and Modified: CSAPH Rep. 3, A-06 Reaffirmed: CMS Rep. 01,  
17 A-16)  
18

19 Health Care Standards H-450.935

20 Our AMA: (1) supports the ability of non-governmental organizations to evaluate  
21 appropriate medical diagnosis or therapy or current or new diagnostic or  
22 therapeutic tests, procedures, medications or other procedures that improve the  
23 quality of patient care; (2) supports the position that any practice guidelines,  
24 parameters, best practices models, or similar set of principles or clinical  
25 recommendations, whether developed or issued by government or non-  
26 government organizations, including those that result from any comparative  
27 effectiveness research or evidence-based medicine system, do not, and should  
28 expressly state that they do not, establish standard of care or create specific  
29 requirements for physicians that restrict the exercise of their clinical judgment; (3)  
30 urges any organization, whether governmental or non-governmental,  
31 promulgating any practice guidelines, parameters, best practices models, or  
32 similar set of principles or clinical recommendations, to include a statement that  
33 they are guidelines only; and (4) urges any organization, whether governmental  
34 or non-governmental, promulgating any practice guidelines, parameters, best  
35 practices models, or similar set of principles or clinical recommendations, to set  
36 and make publicly available a regular schedule for review and update and to  
37 include the level of evidence supporting the guidelines. (Res. 205, A-10  
38 Reaffirmation I-10)  
39

40 (18) RESOLUTION 118 - PAYMENT FOR ADVANCE CARE  
41 PLANNING

42  
43 RECOMMENDATION:

44  
45 Madam Speaker, your Reference Committee recommends  
46 that Policy H-390.916 be reaffirmed in lieu of Resolution  
47 118.  
48

49 **HOD ACTION: Policy H-390.916 reaffirmed in lieu of**  
50 **Resolution 118.**

1  
2 Resolution 118 asks that our AMA seek federal legislation to require Medicare  
3 Advantage, Medicaid, and commercial insurance to pay for advance care planning  
4 whenever the patient's physician believes that it is appropriate.

5  
6 Your Reference Committee heard limited testimony on Resolution 118. Speakers noted  
7 that existing policy addresses the intent of the resolution, including a member of the  
8 Council on Medical Service. Your Reference Committee agrees that existing AMA policy  
9 appropriately responds to the issues raised in Resolution 118, and can be used to  
10 support future advocacy efforts. As such, your Reference Committee recommends that  
11 Policy H-390.916 be reaffirmed in lieu of Resolution 118.

12  
13 H-390.916 Payment for Patient Counseling Regarding Advance Care Planning

14 Our AMA encourages all public and private health insurers to be required to pay,  
15 at a reasonable payment rate, for counseling with patients and/or relatives and  
16 guardians regarding advance care planning, including goals of care, as an  
17 accepted and integral part of good medical care, particularly as it relates to the  
18 discussion of advance directives (e.g., living wills and durable powers of attorney  
19 for health care). (Res. 1, I-90; Reaffirmed: Sunset Report, I-00; Modified in lieu of  
20 Res. 101, A-07; Reaffirmation A-09; Modified: Res. 107, A-15)

21  
22 (19) RESOLUTION 119 - PAYMENT FOR PALLIATIVE CARE

23  
24 RECOMMENDATION:

25  
26 Madam Speaker, your Reference Committee recommends  
27 that Policies H-70.915, H-85.951 and H-85.966 be  
28 reaffirmed in lieu of Resolution 119.

29  
30 **HOD ACTION: Policies H-70.915, H-85.951 and H-85.966**  
31 **reaffirmed in lieu of Resolution 119.**

32  
33 Resolution 119 asks that our AMA seek federal legislation to require Medicare, Medicare  
34 Advantage, Medicaid, and commercial insurance to pay for palliative care, regardless of  
35 site of care, whenever the patient's physician believes that it is appropriate and the  
36 patient, or surrogate decision maker, agrees.

37 Your Reference Committee heard limited yet mixed testimony on Resolution 119. There  
38 was a call for referral. Importantly, testimony from the Council on Medical Service  
39 highlighted that existing policy addresses the intent of Resolution 119. Your Reference  
40 Committee agrees, and as such recommends that Policies H-70.915, H-85.951 and H-  
41 85.966 be reaffirmed in lieu of Resolution 119.

42  
43 H-70.915 Good Palliative Care

44 Our AMA: (1) encourages all physicians to become skilled in palliative medicine;  
45 (2) recognizes the importance of providing interdisciplinary palliative care for  
46 patients with disabling chronic or life-limiting illness to prevent and relieve  
47 suffering and to support the best possible quality of life for these patients and  
48 their families; (3) encourages education programs for all appropriate health care  
49 professionals, and the public as well, in care of the dying patient; and the care of

1 patients with disabling chronic or life-limiting illness; (4) supports improved  
2 reimbursement for health care practices that are important in good care of the  
3 dying patient, such as the coordination and continuity of care, "maintenance"  
4 level services, counseling for patient and family, use of multidisciplinary teams,  
5 and effective palliation of symptoms; (5) encourages physicians to become  
6 familiar with the use of current coding methods for reimbursement of hospice and  
7 palliative care services; (6) advocates for reimbursement of Evaluation and  
8 Management (E/M) codes reflecting prolonged time spent on patients' care  
9 outside of the face-to-face encounter in non-hospital settings; (7) continues to  
10 monitor the development and performance on the CMS 30-day mortality  
11 measures and enrollments in the Medicare hospice program and the VA hospice  
12 programs and continues to work to have CMS exclude palliative patients from  
13 mortality measures; (8) supports efforts to clarify coding guidance or  
14 development of codes to capture "comfort care," "end-of-life care," and "hospice  
15 care;" (9) encourages research in the field of palliative medicine to improve  
16 treatment of unpleasant symptoms that affect quality of life for patients; and (10)  
17 encourages research into the needs of dying patients and how the care system  
18 could better serve them. (CCB/CLRPD Rep. 3, A-14; Reaffirmed: BOT Rep. 05,  
19 I-16)

#### 20 21 H-85.951 Concurrent Hospice and Curative Care

22 1. Our AMA supports continued study and pilot testing by the Centers for  
23 Medicare & Medicaid Services (CMS) of a variety of models for providing and  
24 paying for concurrent hospice, palliative and curative care. 2. Our AMA  
25 encourages CMS to identify ways to optimize patient access to palliative care,  
26 which relieves suffering and improves quality of life for people with serious  
27 illnesses, regardless of whether they can be cured, and to provide appropriate  
28 coverage and payment for these services. 3. Our AMA encourages physicians to  
29 be familiar with local hospice and palliative care resources and their benefit  
30 structures, as well as clinical practice guidelines developed by national medical  
31 specialty societies, and to refer seriously ill patients accordingly. (CMS Rep. 04,  
32 I-16)

#### 33 34 H-85.966 Hospice Coverage and Underutilization

35 The policy of the AMA is that: (1) The use of hospice care be actively utilized to  
36 provide the patient and family with appropriate physical and emotional support,  
37 but not preclude or prevent the use of appropriate palliative therapies to continue  
38 to treat the underlying malignant disease, if the patient is showing response to  
39 such palliative therapy; (2) The goal of terminal care is to relieve patient suffering  
40 and not necessarily to cure incurable disease; (3) Appropriate active palliation  
41 should be a covered hospital benefit; and (4) The initiation of hospice care may  
42 be done at the discretion of the attending physician without stopping whatever  
43 medical care is being rendered if the physician believes the patient is in the last  
44 six months of life. (Res. 515, A-94; Reaffirmed: CMS Rep. 5, A-04; Reaffirmed:  
45 CMS Rep. 1, A-14; Reaffirmed: CMS Rep. 04, I-16)

1 Madam Speaker, this concludes the report of Reference Committee A. I would  
2 like to thank Lase Ajayi, MD, Peter Aran, MD, Micah Beachy, DO, Christine  
3 Pabin Bishof, MD, Maryanne Bombaugh, MD, Beverly Collins, MD, and all those  
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Toluwalase Ajayi, MD  
American Academy of Pediatrics

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Christine Pabin Bishof, MD (Alternate)  
Illinois

---

Peter Aran, MD (Alternate)  
Oklahoma

---

Maryanne Bombaugh, MD  
Massachusetts

---

Micah Beachy, DO  
American College of Physicians

---

Beverly A. Collins, MD (Alternate)  
American College of Medical Quality

---

Jonathan D. Leffert, MD  
American Association of Clinical  
Endocrinologists  
Chair