

AMERICAN MEDICAL ASSOCIATION HOUSE OF DELEGATES

Resolution: 101
(A-19)

Introduced by: Indiana

Subject: Health Hazards of High Deductible Insurance

Referred to: Reference Committee A
(_____, Chair)

Whereas, Under the Affordable Care Act, high-deductible health insurance was allowed; and

Whereas, Patients were attracted to this option because of the lower premium costs; and

Whereas, Some patients under this plan tend to delay or defer treatment because their out-of-pocket cost is 100 percent until they spend \$1,000 up to \$5,000, dependent upon their plan. Studies of this population show that preventable diabetic complications are increased in patients insured under the high-deductible option, along with an increase in ER visits; therefore be it

RESOLVED, That our American Medical Association support health insurance deductibles of not more than \$1,000 for an individual per year, especially to patients with significant chronic disease. (New HOD Policy)

Fiscal Note: Not yet determined

Received: 03/06/18

RELEVANT AMA POLICY

[Health Savings Accounts H-165.852](#)