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