

REPORT OF THE PRIVATE PRACTICE PHYSICIANS SECTION
GOVERNING COUNCIL

PPPS GC Report D
(A-26)

Subject: Universal Out of Network Benefits
(PPPS Resolution 1-A-25)

Presented by:Carolynn Francavilla, MD, Chair

Referred to:PPPS Reference Committee
(, MD, Chair)

1 INTRODUCTION

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3 At its 2025 Annual Meeting, the PPPS Assembly referred Resolution 1-A-25, Universal Out of
4 Network Benefits, for report. The resolution asked the AMA to:

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6 1. Advocate for a federal law that required all private insurers that operate in the United
7 States to only offer health insurance plans with out-of-network benefits.
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10 DISCUSSION

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12 Resolution 1-A-25 seeks to increase the AMA’s advocacy for the wellbeing of patients and
13 physicians by fully supporting legislative efforts to compel healthcare payers to include out-of-
14 network benefits in all insurance packages.
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16 The resolution argues that payers have used monopolies to create artificially narrow healthcare
17 networks, resulting in worse patient outcomes, higher costs to patients, and lower reimbursement
18 rates for physicians as well as contributing to physician shortages and general lack of access to
19 care. The resolution posits that these problems could be abated by compelling insurance carriers to
20 only offer plans that include benefits for out-of-network coverage.
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22 The resolution also posits that this issue is particularly germane to private practice, as providing
23 greater benefits to out-of-network care would allow patients to seek care from a greater variety of
24 physicians, including those outside the practice networks their insurance plans are already
25 contracted with. Boosting the ability of patients to see any willing provider would improve
26 independent practices’ bottom lines as well provide better access to competent healthcare.
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28 The PPPS Governing Council is supportive of proposals to improve patient care, make healthcare
29 more affordable, protect the primacy of physicians as the center of a diverse and multifaceted care
30 team, and improve the viability of independent practice. The Council does not find itself in any
31 kind of particular disagreement with Resolution 1-A-25, however it is not convinced that the PPPS
32 as a section is the appropriate body to fully consider the implications of the resolution. The PPPS is
33 not, in and of itself, a research body, particularly in comparison to other arms of the AMA that are

1 tasked with conducting thorough research. As such, the Council does not believe it is appropriate
2 for the PPPS to fully evaluate the implications of the resolution.

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4 After prolonged consideration of the issue of mandating insurers offer out-of-network benefits as
5 well as the logistics and implications of such requirements, the PPPS Governing Council believes it
6 is beyond the scope of the Private Practice Physicians Section to unpack the needed financial,
7 operational, and economic impacts of such laws and regulations.

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9 CONCLUSION

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11 The PPPS Governing Council believes the implications of Resolution 1-A-25 are outside the scope
12 of the section and that the PPPS assembly ought to have advanced it to the House of Delegates for
13 its consideration during the 2025 Annual Meeting.

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15 RECOMMENDATION

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17 The PPPS Governing Council recommends that the following be adopted in lieu of Resolution 1-A-
18 25, and that the remainder of this report be filed:

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20 1. Our American Medical Association will advocate for state and federal laws and regulations
21 that require insurers to offer plans that include out-of-network benefits.

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