

AMERICAN MEDICAL ASSOCIATION HOUSE OF DELEGATES (I-24)

Final Report of Reference Committee B

Dale Mandel, MD, Chair

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

2 **RECOMMENDED FOR ADOPTION**

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5 1. Board of Trustees Report 02 — On-Site Physician Requirements for Emergency

6 Departments

7 2. Board of Trustees Report 06 — Health Technology Accessibility for Aging

8 Patients

9 3. Board of Trustees Report 09 — Corporate Practice of Medicine Prohibition

10 4. Resolution 205 — Native American Medical Debt

11 5. Resolution 218 — Time Sensitive Credentialing of New Providers with an

12 Insurance Carrier

13 **RECOMMENDED FOR ADOPTION AS AMENDED**

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16 6. Board of Trustees Report 01 — Assessing the Intersection Between AI and

17 Health Care

18 7. Board of Trustees Report 04 — Addressing Work Requirements for J-1 Visa

19 Waiver Physicians

20 8. Resolution 202 — Calling for a Multifaceted Approach to the Illicit Fentanyl Crisis

21 9. Resolution 203 — Alternative Pathways for International Medical Graduates

22 10. Resolution 204 — Support for Physician-Supervised Community Paramedicine

23 Programs

24 11. Resolution 206 — Protect Infant and Young Child Feeding

25 12. Resolution 207 — Accountability for G-605.009: Requesting A Task Force to

26 Preserve the Patient-Physician Relationship Task Force Update and Guidance

27 13. Resolution 208 — Medicare Part B Enrollment and Penalty Awareness

28 14. Resolution 210 — Laser Surgery

29 15. Resolution 211 — Water Bead Injuries

30 16. Resolution 212 — Addressing the Unregulated Body Brokerage Industry

31 17. Resolution 213 — Sustainable Long-term Funding for Child Psychiatry Access

32 Programs

33 18. Resolution 214 — Advocating for Evidence-Based Strategies to Improve Rural

34 Obstetric Health Care and Access

35 19. Resolution 216 — Clearing Federal Obstacles for Supervised Injection Sites

36 20. Resolution 222 — Rollback on Physician Performance Measures

37 21. Resolution 229 — Supporting Penalties on Insurers Who Fail to Pay Doctors

38 **RECOMMENDED FOR ADOPTION IN LIEU OF**

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41 22. Resolution 201 — Boarding Patients in the Emergency Room

42 Resolution 230 — Addressing and Reducing Patient Boarding in Emergency

43 Departments

1 **RECOMMENDED FOR REFERRAL**

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3 23. Board of Trustees Report 03 — Reforming Stark Law's Blanket Self-Referral Ban
4 24. Resolution 226 — Information Blocking Rule

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6 **RECOMMENDED FOR REFERRAL FOR DECISION**

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8 25. Resolution 228 — Codification of the Chevron Deference Doctrine

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10 **RECOMMENDED FOR NOT ADOPTION**

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12 26. Resolution 221 — Medicare Coverage for Non-PAR Physicians

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14 **RECOMMENDED FOR REAFFIRMATION IN LIEU OF**

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16 27. Resolution 215 — Advocating for Federal and State Incentives for Recruitment
17 and Retention of Physicians to Practice in Rural Areas
18 28. Resolution 217 — Expand Access to Skilled Nursing Facility Services for
19 Patients with Opioid Use Disorder
20 29. Resolution 219 — Advocate to Continue Reimbursement for Telehealth /
21 Telemedicine Visits Permanently
22 30. Resolution 220 — MIPS Reform
23 31. Resolution 223 — Mandated Economic Escalators in Insurance Contracts
24 32. Resolution 225 — Elimination of Medicare 14-Day Rule
25 33. Resolution 227 — Medicare Payment Parity for Telemedicine Services
26 34. Resolution 231 — Establish Pregnancy as a Federal Qualifying Life Event
27 Triggering a Special Enrollment Period

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29 **Amendments:**

30 If you wish to propose an amendment to an item of business, click here: [Submit](#)
31 [New Amendment](#)

RECOMMENDED FOR ADOPTION

(1) BOARD OF TRUSTEES REPORT 02 — ON-SITE PHYSICIAN REQUIREMENTS FOR EMERGENCY DEPARTMENTS

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that Board of Trustees Report 2 be adopted and the remainder of the Report be filed.

The AMA Board of Trustees recommends that the following be adopted in lieu of Resolution 207-I-23 entitled, "On-Site Physician Requirement for EDs," and the remainder of the report be filed:

1. That our American Medical Association recognize that the preferred model of emergency care is the on-site presence of a physician in the emergency department (ED) whose primary duty is to provide care in that ED, and support state and federal legislation or regulation requiring that a hospital with an ED must have a physician on-site and on duty who is primarily responsible for the emergency department at all times the emergency department is open. (New HOD Policy)
2. That our AMA, in the pursuit of any legislation or regulation requiring the on-site presence of a physician who is primarily responsible for care in the emergency department (ED), will support state medical associations in developing appropriate rural exceptions to such a requirement if, based on the needs of their states, the association chooses to pursue certain alternative supervision models for care provided in EDs in remote rural areas that cannot meet such a requirement due to workforce limitations, ensuring that exceptions only apply where needed. These exceptions shall preserve 24/7 physician supervision of the ED and provide for the availability of a physician to provide on-site care. (New HOD Policy)

Your Reference Committee heard mixed but mostly supportive testimony for the recommendations in Board of Trustees Report 2. Your Reference Committee heard two amendments. First, an amendment to the second recommendation would specify that an appropriate rural exception requires that a physician be available by phone at all times and in person within 30 minutes. Your Reference Committee feels that the language of the original recommendation is not incompatible with this proposed amendment and allows states more flexibility in crafting limited rural exceptions that meet their unique needs while still preserving physician-led care. Your Reference Committee also heard an amendment that would remove reference to AMA's potential support of federal legislation that might require a hospital with an ED to have a physician on-site and on duty who is primarily responsible for the emergency department at all times. Because the 24/7 physical presence of a physician is the preferred model of emergency care, and recognizing the value of federal legislation governing emergency departments, your Reference Committee feels it is appropriate that AMA be free to support potential federal legislation to that end. Therefore, your Reference Committee recommends that Board of Trustees Report 2 be adopted, and that the remainder of the Report be filed.

1 (2) BOARD OF TRUSTEES REPORT 06 — HEALTH
2 TECHNOLOGY ACCESSIBILITY FOR AGING PATIENTS

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4 RECOMMENDATION:

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6 Madam Speaker, your Reference Committee recommends
7 that Board of Trustees Report 6 be adopted and the
8 remainder of the Report be filed.

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10 The Board of Trustees recommends that the following recommendations be adopted in
11 lieu of Resolution 213-I-23, and the remainder of the report be filed.:

12
13 That our American Medical Association amend Policy H-480-937 by addition and the title
14 be changed by addition.

15
16 Policy H-480-937, ADDRESSING EQUITY IN TELEHEALTH AND HEALTH
17 TECHNOLOGY

- 19 1. Our American Medical Association recognizes access to broadband internet as a
20 social determinant of health.
- 21 2. Our AMA encourages initiatives to measure and strengthen digital literacy, with
22 appropriate education programs, and with an emphasis on programs designed with
23 and for historically marginalized and minoritized populations.
- 24 3. Our AMA encourages telehealth solution and service providers to implement
25 design functionality, content, user interface, and service access best practices with
26 and for historically minoritized and marginalized communities, including
27 addressing culture, language, technology accessibility, and digital literacy within
28 these populations.
- 29 4. Our AMA supports efforts to design and to improve the usability of existing
30 electronic health record (EHR) and telehealth technology, including voice-
31 activated technology, with and for those with difficulty accessing technology, such
32 as older adults, individuals with vision impairment and individuals with other mental
33 or physical disabilities.
- 34 5. Our AMA encourages hospitals, health systems and health plans to invest in
35 initiatives aimed at designing access to care via telehealth with and for historically
36 marginalized and minoritized communities, including improving physician and non-
37 physician provider diversity, offering training and technology support for equity-
38 centered participatory design, and launching new and innovative outreach
39 campaigns to inform and educate communities about telehealth.
- 40 6. Our AMA supports expanding physician practice eligibility for programs that assist
41 qualifying health care entities, including physician practices, in purchasing
42 necessary services and equipment in order to provide telehealth services to
43 augment the broadband infrastructure for, and increase connected device use
44 among historically marginalized, minoritized and underserved populations.
- 45 7. Our AMA supports efforts to ensure payers allow all contracted physicians to
46 provide care via telehealth.
- 47 8. Our AMA opposes efforts by health plans to use cost-sharing as a means to
48 incentivize or require the use of telehealth or in-person care or incentivize care
49 from a separate or preferred telehealth network over the patient's current
50 physicians.

- 1 9. Our AMA will advocate that physician payments should be fair and equitable,
2 regardless of whether the service is performed via audio-only, two-way audio-
3 video, or in-person.
- 4 10. Our AMA encourages the development of improved solutions to incorporate
5 structured advance care planning (ACP) documentation standards that best meet
6 the requisite needs for patients and physicians to easily store and access in the
7 EHR complete and accurate ACP documentation that maintains the flexibility to
8 capture unique, patient-centered details.
- 9 11. Our AMA encourages hospitals, health systems, and physician practices to
10 provide a method other than electronic communication for patients who are without
11 technological proficiency or access. (Modify Current HOD Policy)

12 Your Reference Committee heard testimony in support of Board of Trustees Report 6.
13 Your Reference Committee heard that the recommendations in the Report amplify the
14 message and recognition that equity in telehealth should expand beyond the population
15 of older adults. Testimony reflected that the Report is a meaningful update to current AMA
16 policy and reflects the increasing use of health technology and its impact on aging
17 patients. Testimony specifically cited that, as the demographic of those over age 85 is
18 rising due to medical advances prolonging life, ensuring those patients can interact with
19 their physicians and other care givers is crucial. Testimony also supported the addition of
20 electronic advanced care planning as a substantive addition to existing policy. Therefore,
21 Your Reference Committee recommends that Board of Trustees Report 6 be adopted,
22 and that the remainder of the Report be filed.

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26 (3) BOARD OF TRUSTEES REPORT 09 — CORPORATE
27 PRACTICE OF MEDICINE PROHIBITION

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29 RECOMMENDATION:

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31 Madam Speaker, your Reference Committee recommends
32 that Board of Trustees Report 9 be adopted and the
33 remainder of the Report be filed.

34 The Board of Trustees recommends that in lieu of Resolution 233-I-23, existing AMA
35 Policy H-215.981 entitled, "Corporate Practice of Medicine," be amended by addition and
36 the remainder of the report be filed:

- 37 1. Our American Medical Association vigorously opposes any effort to pass federal
38 legislation or regulation preempting state laws prohibiting the corporate practice of
39 medicine. (Reaffirm HOD Policy)
- 40 2. Our AMA vigorously opposes any effort to pass legislation or regulation that
41 removes or weakens state laws prohibiting the corporate practice of medicine.
42 (New HOD Policy)
- 43 3. Our AMA opposes the corporate practice of medicine and supports the restriction
44 of ownership and operational authority of physician medical practices to physicians
45 or physician-owned groups. (New HOD Policy)

- 1 4. At the request of state medical associations, our AMA will provide guidance,
2 consultation, and model legislation regarding the corporate practice of medicine,
3 to ensure the autonomy of hospital medical staffs, employed physicians in non-
4 hospital settings, and physicians contracting with corporately owned management
5 service organizations. (Reaffirm HOD Policy)
- 6 5. Our AMA will continue to monitor the evolving corporate practice of medicine with
7 respect to its effect on the patient-physician relationship, financial conflicts of
8 interest, patient centered care and other relevant issues. (Directive to take action)
- 9 6. Our AMA will work with interested state medical associations, the federal
10 government, and other interested parties to develop and advocate for regulations
11 and appropriate legislation pertaining to corporate control of practices in the
12 healthcare sector such that physician clinical autonomy in clinical care and
13 operational authority is are preserved and protected. (Modify Current HOD Policy)
- 14 7. Our AMA will create a state corporate practice of medicine template to assist state
15 medical associations and national medical specialty societies as they navigate the
16 intricacies of corporate investment in physician practices and health care generally
17 at the state level and develop the most effective means of prohibiting the corporate
18 practice of medicine in ways that are not detrimental to the sustainability of
19 physician practices. (New HOD Policy)

20 Your Reference Committee heard testimony uniformly in favor of adopting Board of
21 Trustees Report 9. Testimony expressed concern about the detrimental impact that
22 corporate investment has had on physician practices and health care generally, and thus
23 noted that our AMA should do more to oppose the corporate practice of medicine.
24 Testimony also highlighted that the Report should be adopted because, by not calling for
25 a complete prohibition on corporate investment in physician practices, physicians wanting
26 to pursue a partnership with a corporate investor are not prohibited from doing so.
27 Testimony stressed that physicians must always maintain control of practice operations
28 and clinical decision-making and emphasized the value of additional resources on the
29 corporate practice of medicine doctrine to be developed by our AMA. Therefore, your
30 Reference Committee recommends that Board of Trustees Report 9 be adopted, and that
31 the remainder of the Report be filed.

32 **38 (4) RESOLUTION 205 — NATIVE AMERICAN MEDICAL
33 DEBT**

34 **RECOMMENDATION:**

35 Madam Speaker, your Reference Committee recommends
36 that Resolution 205 be adopted.

37 **RESOLVED**, that our American Medical Association support federal legislation requiring
38 credit reporting agencies to remove information on the credit reports of Indian Health
39 Service (IHS) beneficiaries that relate to debts or collections activities for medical services
40 that should have been paid by the IHS. (New HOD Policy)

1 Your Reference Committee heard overwhelming testimony in favor of Resolution 205, with
2 only one comment against adoption. Your Reference Committee heard that Resolution
3 205 would call on our AMA to advocate for federal legislation that would protect Native
4 American patients from credit report penalties arising from unpaid medical bills that should
5 have been covered by the Indian Health Service (IHS). Testimony noted that Native
6 Americans are disproportionately affected by medical debt, which negatively impacts their
7 credit scores and leads to increased reliance on high-risk loans. Your Reference
8 Committee also heard that the IHS Purchased and Referred Care (PRC) program often
9 fails to pay medical bills on time, leaving IHS patients burdened with medical debt that the
10 agency is responsible for covering. This issue forces Indigenous patients to cover costs
11 that should be federally funded, leading to both personal and financial harm. Further
12 testimony highlighted that supporting policy changes for IHS beneficiaries would align with
13 protections currently provided to veterans receiving care through the Department of
14 Veterans Affairs, thereby fostering greater equity in credit reporting practices. Therefore,
15 your Reference Committee recommends that Resolution 205 be adopted.

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18 (5) RESOLUTION 218 — TIME SENSITIVE
19 CREDENTIALING OF NEW PROVIDERS WITH AN
20 INSURANCE CARRIER

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22 RECOMMENDATION:

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24 Madam Speaker, your Reference Committee recommends
25 that Resolution 218 be adopted.

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27 RESOLVED, that our American Medical Association urge the US Department of Labor to
28 establish uniform provider credentialing standards for Third Party Administrator's (TPA's)
29 serving ERISA Plans to include the following : that when a credentialing application is
30 submitted, the insurance carrier must respond in writing within five business days whether
31 the application is complete and acceptable, and if incomplete the carrier must send notice
32 to the provider indicating what additional information is needed for completion of the
33 process, and acknowledge the completion of a successfully completed application within
34 ten business (Directive to Take Action); and be it further

35

36 RESOLVED, that our AMA urge the US Department of Labor to require Third Party
37 Administrators to send a written notice to applicants within 45 days, regarding their
38 credentialing decision and after 45 days, an applicant is deemed to have been
39 automatically credentialled and enrolled to be eligible for payment of services, even if the
40 payer fails to acknowledge the applicant. (Directive to Take Action)

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42 Your Reference Committee heard unanimous support for Resolution 218. Testimony
43 highlighted the need for timely, uniform credentialing processes as described in the
44 resolution. Your Reference Committee heard testimony that highlighted arbitrary and
45 variable standards imposed by insurance companies, evidenced by delays of up to 9
46 months despite timely submission of all required documents. Your Reference Committee
47 heard that current delays from varied carrier policies are detrimental to private practice
48 viability and patient care. Testimony also emphasized the importance of credentialing for
49 providers to establish a financial relationship with insurance carriers. Therefore, your
50 Reference Committee recommends that Resolution 218 be adopted.

1 **RECOMMENDED FOR ADOPTION AS AMENDED**
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3 (6) BOARD OF TRUSTEES REPORT 01 — AUGMENTED
4 INTELLIGENCE DEVELOPMENT, DEPLOYMENT, AND
5 USE IN HEALTH CARE

6 RECOMMENDATION A:

7 Madam Speaker, your Reference Committee recommends
8 that Section "1) a)" be amended by addition and deletion to
9 read as follows:

10 a) Health care AI must be designed, developed, and
11 deployed in a manner which is ethical, equitable,
12 responsible, accurate, and transparent, and evidence-
13 based.

14 RECOMMENDATION B:

15 Madam Speaker, your Reference Committee recommends
16 that Section "1) g)" be amended by addition to read as
17 follows:

18 g) Clinical decisions influenced by AI must be made with
19 specified qualified human intervention points during the
20 decision-making process. A qualified human is defined as a
21 licensed physician with the necessary qualifications and
22 training to independently provide the same medical service
23 without the aid of AI. As the potential for patient harm
24 increases, the point in time when a physician should utilize
25 their clinical judgment to interpret or act on an AI
26 recommendation should occur earlier in the care plan. With
27 few exceptions, there generally should be a qualified human
28 in the loop when it comes to medical decision making
29 capable of intervening or overriding the output of an AI
30 model.

31 RECOMMENDATION C:

32 Madam Speaker, your Reference Committee recommends
33 that Section "4) d)" be amended by addition to read as
34 follows:

1 d) Use of generative AI should incorporate physician and
2 staff education about the appropriate use, risks, and
3 benefits of engaging with generative AI. Additionally,
4 physicians and healthcare organizations should engage
5 with generative AI tools only when adequate information
6 regarding the product is provided to physicians and other
7 users by the developers of those tools.
8

9 RECOMMENDATION D:

10 Madam Speaker, your Reference Committee recommends
11 that Section 5 be amended by addition to read as follows:

12 c) Liability protections for physicians using AI-enabled
13 technologies should align with both current and future AMA
14 medical liability reform policies.

15 RECOMMENDATION E:

16 Madam Speaker, your Reference Committee recommends
17 that Board of Trustees Report 01 be adopted as amended
18 and the remainder of the Report be filed.

19 The Board of Trustees recommends that the following be adopted as new policy in lieu
20 of Resolution 206-I-23 and that the remainder of the report be filed:

**AUGMENTED INTELLIGENCE DEVELOPMENT, DEPLOYMENT, AND USE IN
HEALTH CARE**

1. General Governance
 - a. Health care AI must be designed, developed, and deployed in a manner which is ethical, equitable, responsible, accurate, and transparent.
 - b. Use of AI in health care delivery requires clear national governance policies to regulate its adoption and utilization, ensuring patient safety, and mitigating inequities. Development of national governance policies should include interdepartmental and interagency collaboration.
 - c. Compliance with national governance policies is necessary to develop AI in an ethical and responsible manner to ensure patient safety, quality, and continued access to care. Voluntary agreements or voluntary compliance is not sufficient.
 - d. AI systems should be developed and evaluated with a specific focus on mitigating bias and promoting health equity, ensuring that the deployment of these technologies does not exacerbate existing disparities in health care access, treatment, or outcomes.
 - e. Health care AI requires a risk-based approach where the level of scrutiny, validation, and oversight should be proportionate to the overall potential of disparate harm and consequences the AI system might introduce. [See also Augmented Intelligence in Health Care H-480.939 at (1)]

- f. AI risk management should minimize potential negative impacts of health care AI systems while providing opportunities to maximize positive impacts.
- g. Clinical decisions influenced by AI must be made with specified human intervention points during the decision-making process. As the potential for patient harm increases, the point in time when a physician should utilize their clinical judgment to interpret or act on an AI recommendation should occur earlier in the care plan. With few exceptions, there generally should be a human in the loop when it comes to medical decision making capable of intervening or overriding the output of an AI model.
- h. Health care practices and institutions should not utilize AI systems or technologies that introduce overall or disparate risk that is beyond their capabilities to mitigate. Implementation and utilization of AI should avoid exacerbating clinician burden and should be designed and deployed in harmony with the clinical workflow and, in institutional settings, consistent with AMA Policy H-225.940 - Augmented Intelligence and Organized Medical Staff.
- i. Medical specialty societies, clinical experts, and informaticists are best positioned and should identify the most appropriate uses of AI-enabled technologies relevant to their clinical expertise and set the standards for AI use in their specific domain. [See Augmented Intelligence in Health Care H-480.940 at (2)]

2. When to Disclose: Transparency in Use of Augmented Intelligence-Enabled Systems and Technologies That Impact Medical Decision Making at the Point of Care

- a. Decisions regarding transparency and disclosure of the use of AI should be based upon a risk- and impact-based approach that considers the unique circumstance of AI and its use case. The need for transparency and disclosure is greater where the performance of an AI-enabled technology has a greater risk of causing harm to a patient.
 - i. AI disclosure should align and meet ethical standards or norms.
 - ii. Transparency requirements should be designed to meet the needs of the end users. Documentation and disclosure should enhance patient and physician knowledge without increasing administrative burden.
 - iii. When AI is used in a manner which impacts access to care or impacts medical decision making at the point of care, that use of AI should be disclosed and documented to both physicians and/or patients in a culturally and linguistically appropriate manner. The opportunity for a patient or their caregiver to request additional review from a licensed clinician should be made available upon request.
 - iv. When AI is used in a manner which directly impacts patient care, access to care, medical decision making, or the medical record, that use of AI should be documented in the medical record.
- b. AI tools or systems cannot augment, create, or otherwise generate records, communications, or other content on behalf of a physician without that physician's consent and final review.

- c. When AI or other algorithmic-based systems or programs are utilized in ways that impact patient access to care, such as by payors to make claims determinations or set coverage limitations, use of those systems or programs must be disclosed to impacted parties.
- d. The use of AI-enabled technologies by hospitals, health systems, physician practices, or other entities, where patients engage directly with AI, should be clearly disclosed to patients at the beginning of the encounter or interaction with the AI-enabled technology. Where patient-facing content is generated by AI, the use of AI in generating that content should be disclosed or otherwise noted within the content.

3. What to Disclose: Required Disclosures by Health Care Augmented Intelligence-Enabled Systems and Technologies

- a. When AI-enabled systems and technologies are utilized in health care, the following information should be disclosed by the AI developer to allow the purchaser and/or user (physician) to appropriately evaluate the system or technology prior to purchase or utilization:
 - i. Regulatory approval status.
 - ii. Applicable consensus standards and clinical guidelines utilized in design, development, deployment, and continued use of the technology.
 - iii. Clear description of problem formulation and intended use accompanied by clear and detailed instructions for use.
 - iv. Intended population and intended practice setting.
 - v. Clear description of any limitations or risks for use, including possible disparate impact.
 - vi. Description of how impacted populations were engaged during the AI lifecycle.
 - vii. Detailed information regarding data used to train the model:
 - 1. Data provenance.
 - 2. Data size and completeness.
 - 3. Data timeframes.
 - 4. Data diversity.
 - 5. Data labeling accuracy.
 - viii. Validation Data/Information and evidence of:
 - 1. Clinical expert validation in intended population and practice setting and intended clinical outcomes.
 - 2. Constraint to evidence-based outcomes and mitigation of “hallucination”/“confabulation” or other output error.
 - 3. Algorithmic validation.
 - 4. External validation processes for ongoing evaluation of the model performance, e.g., accounting for AI model drift and degradation.
 - 5. Comprehensiveness of data and steps taken to mitigate biased outcomes.
 - 6. Other relevant performance characteristics, including but not limited to performance characteristics at peer institutions/similar practice settings.
 - 7. Post-market surveillance activities aimed at ensuring continued safety, performance, and equity.

- ix. Data Use Policy:
 - 1. Privacy.
 - 2. Security.
 - 3. Special considerations for protected populations or groups put at increased risk.
- x. Information regarding maintenance of the algorithm, including any use of active patient data for ongoing training.
- xi. Disclosures regarding the composition of design and development team, including diversity and conflicts of interest, and points of physician involvement and review.
- b. Purchasers and/or users (physicians) should carefully consider whether or not to engage with AI-enabled health care technologies if this information is not disclosed by the developer. As the risk of AI being incorrect increases risks to patients (such as with clinical applications of AI that impact medical decision making), disclosure of this information becomes increasingly important. [See also Augmented Intelligence in Health Care H-480.939]

4. Generative Augmented Intelligence

- a. Generative AI should: (a) only be used where appropriate policies are in place within the practice or other health care organization to govern its use and help mitigate associated risks; and (b) follow applicable state and federal laws and regulations (e.g., HIPAA-compliant Business Associate Agreement).
- b. Appropriate governance policies should be developed by health care organizations and account for and mitigate risks of:
 - i. Incorrect or falsified responses; lack of ability to readily verify the accuracy of responses or the sources used to generate the response.
 - ii. Training data set limitations that could result in responses that are out of date or otherwise incomplete or inaccurate for all patients or specific populations.
 - iii. Lack of regulatory or clinical oversight to ensure performance of the tool.
 - iv. Bias, discrimination, promotion of stereotypes, and disparate impacts on access or outcomes.
 - v. Data privacy.
 - vi. Cybersecurity.
 - vii. Physician liability associated with the use of generative AI tools.
- c. Health care organizations should work with their AI and other health information technology (health IT) system developers to implement rigorous data validation and verification protocols to ensure that only accurate, comprehensive, and bias managed datasets inform generative AI models, thereby safeguarding equitable patient care and medical outcomes. [See Augmented Intelligence in Health Care H-480.940 at (3)(d)]
- d. Use of generative AI should incorporate physician and staff education about the appropriate use, risks, and benefits of engaging with generative AI. Additionally, physicians should engage with generative AI

tools only when adequate information regarding the product is provided to physicians and other users by the developers of those tools.

- e. Clinicians should be aware of the risks of patients engaging with generative AI products that produce inaccurate or harmful medical information (e.g., patients asking chatbots about symptoms) and should be prepared to counsel patients on the limitations of AI-driven medical advice.
- f. Governance policies should prohibit the use of confidential, regulated, or proprietary information as prompts for generative AI to generate content.
- g. Data and prompts contributed by users should primarily be used by developers to improve the user experience and AI tool quality and not simply increase the AI tool's market value or revenue generating potential.

5. Physician Liability for Use of Augmented Intelligence-Enabled Technologies

- a. Current AMA policy states that liability and incentives should be aligned so that the individual(s) or entity(ies) best positioned to know the AI system risks and best positioned to avert or mitigate harm do so through design, development, validation, and implementation. [See Augmented Intelligence in Health Care H-480.939]
 - i. Where a mandated use of AI systems prevents mitigation of risk and harm, the individual or entity issuing the mandate must be assigned all applicable liability.
 - ii. Developers of autonomous AI systems with clinical applications (screening, diagnosis, treatment) are in the best position to manage issues of liability arising directly from system failure or misdiagnosis and must accept this liability with measures such as maintaining appropriate medical liability insurance and in their agreements with users.
 - iii. Health care AI systems that are subject to non-disclosure agreements concerning flaws, malfunctions, or patient harm (referred to as gag clauses) must not be covered or paid and the party initiating or enforcing the gag clause assumes liability for any harm.
- b. When physicians do not know or have reason to know that there are concerns about the quality and safety of an AI-enabled technology, they should not be held liable for the performance of the technology in question.

6. Data Privacy and Augmented Intelligence

- a. Entity Responsibility:
 - i. Entities, e.g., AI developers, should make information available about the intended use of generative AI in health care and identify the purpose of its use. Individuals should know how their data will be used or reused, and the potential risks and benefits.
 - ii. Individuals should have the right to opt-out, update, or request deletion of their data from generative AI tools. These rights should encompass AI training data and disclosure to other users of the tool.

- iii. Generative AI tools should not reverse engineer, reconstruct, or reidentify an individual's originally identifiable data or use identifiable data for nonpermitted uses, e.g., when data are permitted to conduct quality and safety evaluations. Preventive measures should include both legal frameworks and data model protections, e.g., secure enclaves, federated learning, and differential privacy.
- b. User Education:
 - i. Users should be provided with training specifically on generative AI. Education should address:
 - 1. Legal, ethical, and equity considerations.
 - 2. Risks such as data breaches and re-identification.
 - 3. Potential pitfalls of inputting sensitive and personal data.
 - 4. The importance of transparency with patients regarding the use of generative AI and their data.

[See H-480.940, Augmented Intelligence in Health Care, at (4) and (5)]

- 7. Augmented Intelligence Cybersecurity
 - a. AI systems must have strong protections against input manipulation and malicious attacks.
 - b. Entities developing or deploying health care AI should regularly monitor for anomalies or performance deviations, comparing AI outputs against known and normal behavior.
 - c. Independent of an entity's legal responsibility to notify a health care provider or organization of a data breach, that entity should also act diligently in identifying and notifying the individuals themselves of breaches that impact their personal information.
 - d. Users should be provided education on AI cybersecurity fundamentals, including specific cybersecurity risks that AI systems can face, evolving tactics of AI cyber attackers, and the user's role in mitigating threats and reporting suspicious AI behavior or outputs.
- 8. Mitigating Misinformation in AI-Enabled Technologies
 - a. AI developers should ensure transparency and accountability by disclosing how their models are trained and the sources of their training data. Clear disclosures are necessary to build trust in the accuracy and reliability of the information produced by AI systems.
 - b. Algorithms should be developed to detect and flag potentially false and misleading content before it is widely disseminated.
 - c. Developers of AI should have mechanisms in place to allow for reporting of mis- and disinformation generated or propagated by AI-enabled systems.
 - d. Developers of AI systems should be guided by policies that emphasize rigorous validation and accountability for the content their tools generate, and, consistent with AMA Policy H-480.939(7), are in the best position to manage issues of liability arising directly from system failure or misdiagnosis and must accept this liability with measures such as maintaining appropriate medical liability insurance and in their agreements with users.

- e. Academic publications and journals should establish clear guidelines to regulate the use of AI in manuscript submissions. These guidelines should include requiring the disclosure that AI was used in research methods and data collection, requiring the exclusion of AI systems as authors, and should outline the responsibility of the authors to validate the veracity of any referenced content generated by AI.
- f. Education programs are needed to enhance digital literacy, helping individuals critically assess the information they encounter online, particularly in the medical field where mis- and disinformation can have severe consequences.

9. Payor Use of Augmented Intelligence and Automated Decision-Making Systems

- a. Use of automated decision-making systems that determine coverage limits, make claim determinations, and engage in benefit design should be publicly reported, based on easily accessible evidence-based clinical guidelines (as opposed to proprietary payor criteria), and disclosed to both patients and their physician in a way that is easy to understand.
- b. Payors should only use automated decision-making systems to improve or enhance efficiencies in coverage and payment automation, facilitate administrative simplification, and reduce workflow burdens. Automated decision-making systems should never create or exacerbate overall or disparate access barriers to needed benefits by increasing denials, coverage limitations, or limiting benefit offerings. Use of automated decision-making systems should not replace the individualized assessment of a patient's specific medical and social circumstances and payors' use of such systems should allow for flexibility to override automated decisions. Payors should always make determinations based on particular patient care needs and not base decisions on algorithms developed on "similar" or "like" patients.
- c. Payors using automated decision-making systems should disclose information about any algorithm training and reference data, including where data were sourced and attributes about individuals contained within the training data set (e.g., age, race, gender). Payors should provide clear evidence that their systems do not discriminate, increase inequities, and that protections are in place to mitigate bias.
- d. Payors using automated decision-making systems should identify and cite peer-reviewed studies assessing the system's accuracy measured against the outcomes of patients and the validity of the system's predictions.
- e. Any automated decision-making system recommendation that indicates limitations or denials of care, at both the initial review and appeal levels, should be automatically referred for review to a physician (a) possessing a current and valid non-restricted license to practice medicine in the state in which the proposed services would be provided if authorized and (b) be of the same specialty as the physician who typically manages the medical condition or disease or provides the health care service involved in the request prior to issuance of any final determination. Prior to issuing an adverse determination, the treating physician must have the opportunity to discuss the medical necessity of the care directly with the

physician who will be responsible for determining if the care is authorized.

- f. Individuals impacted by a payor's automated decision-making system, including patients and their physicians, must have access to all relevant information (including the coverage criteria, results that led to the coverage determination, and clinical guidelines used).
- g. Payors using automated decision-making systems should be required to engage in regular system audits to ensure use of the system is not increasing overall or disparate claims denials or coverage limitations, or otherwise decreasing access to care. Payors using automated decision-making systems should make statistics regarding systems' approval, denial, and appeal rates available on their website (or another publicly available website) in a readily accessible format with patient population demographics to report and contextualize equity implications of automated decisions. Insurance regulators should consider requiring reporting of payor use of automated decision-making systems so that they can be monitored for negative and disparate impacts on access to care. Payor use of automated decision-making systems must conform to all relevant state and federal laws.

(New HOD Policy)

1 Your Reference Committee heard testimony largely in support of Board of Trustees Report
2 01. Testimony covered the report's comprehensive focus areas, including healthcare AI
3 governance, transparency in AI applications, oversight of generative AI tools, physician
4 liability, and AI-related privacy and security issues. Your Reference Committee has
5 considered that this is a highly vetted report and includes amendments made in response
6 to previous comments and concerns from prior AMA meetings. Several amendments were
7 proposed, most of which your Reference Committee believes are consistent with the
8 recommendations in the report and would provide additional clarity. These include
9 amendments that would clarify that: clinical decisions influenced by AI must be made with
10 a specified human who is qualified; the deployment of AI tools be evidence-based; and
11 healthcare organizations, in addition to physicians, should engage with generative AI tools
12 only when adequate information regarding the product is provided by the developers of
13 those tools. In addition, your Reference Committee recommends including an amendment
14 that would provide greater focus on addressing additional liability protections for
15 physicians using AI-enabled technologies, as well as an amendment that would modify
16 Recommendation B in the Preliminary Report to clarify the definition of "qualified human,"
17 per testimony received. While additional testimony was heard regarding disclosure to
18 patients and physicians when AI is used in medical decision making, the use of
19 confidential or proprietary information as prompts, and advocacy for the development of
20 expert consensus guidelines, your Reference Committee recommends deferring to the
21 language in the report at this time given that the current language has been well vetted.
22 In making this recommendation, your Reference Committee considered that our AMA
23 House of Delegates adopted Policy G-615.998 at the 2024 Annual Meeting, and that under
24 this policy a task force is being formed that will focus on digital health, technology,
25 informatics, and augmented/artificial intelligence. This task force, along with our AMA
26 Councils, will be well positioned to consider these and other evolving and complex issues
27 regarding AI and propose to the HOD revised or new policy as necessary to ensure that
28 our AMA's advocacy on behalf of physicians and our patients remains impactful.
29

1 Therefore, your Reference Committee recommends that Board of Trustees Report 01 be
2 adopted as amended and that the remainder of the Report be filed.
3

4 (7) BOARD OF TRUSTEES REPORT 04 — ADDRESSING
5 WORK REQUIREMENTS FOR J-1 VISA WAIVER
6 PHYSICIANS
7

8 RECOMMENDATION A:
9

10 Madam Speaker, your Reference Committee recommends
11 that Board of Trustees Report 4 be amended by addition
12 and deletion to read as follows:
13

14 Our American Medical Association supports federal visa
15 and visa waiver policies that to include time for
16 administrative tasks, professional development
17 opportunities, and other professional responsibilities within
18 the federally mandated work week requirements for direct
19 patient care, administrative tasks, professional development
20 opportunities, and other professional responsibilities.
21

22 RECOMMENDATION B:
23

24 Madam Speaker, your Reference Committee recommends
25 that Board of Trustees Report 4 be adopted as amended
26 and the remainder of the Report be filed.
27

28 The Board of Trustees recommends that the following policy be adopted in lieu of
29 Resolution 217-I-23, and the remainder of the report be filed:
30

31 Our American Medical Association supports federal visa and visa waiver policies that
32 include time within the federally mandated work week requirements for direct patient care,
33 administrative tasks, professional development opportunities, and other professional
34 responsibilities. (New HOD Policy)
35

36 Your Reference Committee heard supportive testimony on Board of Trustees Report 4.
37 Your Reference Committee heard that International Medical Graduates (IMGs) are
38 working significant hours to ensure that they can provide patient care as well as gain
39 professional development. Testimony noted that it was very difficult for IMGs to find
40 enough time to accomplish all the personal and professional goals that they have due to
41 their work hour requirements. Your Reference Committee heard that the work hour
42 requirements that apply to J-1 waivers vary by state, regional commission, and federal
43 agency. An amendment was provided and was supported by some commentors.
44 However, testimony from the Board of Trustees emphasized the importance of maintaining
45 the term support in this resolution. Testimony stated that maintaining the word support will
46 provide staff with the ability to strategically advocate on this topic when the time is ripe to
47 ensure that we do not negatively impact the passage of the Conrad 30 legislation, which
48 must be renewed yearly. Therefore, the Reference Committee recommends that Board of
49 Trustees Report 4 be adopted as amended, and that the remainder of the Report be
50 filed.

1 (8) RESOLUTION 202 — ILLICIT DRUGS: CALLING FOR A
2 MULTIFACETED APPROACH TO THE “FENTANYL”
3 CRISIS

4
5 RECOMMENDATION A:

6
7 Madam Speaker, your Reference Committee recommends
8 that the first resolve of Resolution 202 be amended by
9 addition and deletion to read as follows:

10
11 RESOLVED, that our American Medical Association
12 continue to support advocate for public education and
13 awareness about the rapidly evolving US illicit drug
14 epidemic crisis due to dangers of illegally made fentanyl and
15 other toxic substances carfentanil laced products (Directive
16 to Take Action); and be it further

17
18 RECOMMENDATION B:

19
20 Madam Speaker, your Reference Committee recommends
21 that the second resolve of Resolution 202 be amended by
22 addition and deletion to read as follows:

23
24 RESOLVED, that our AMA continue to support efforts by
25 advocate that federal, state and local government officials
26 and agencies implement measures to curb and/or stop the
27 manufacturing, importation, and distribution of illicit drugs
28 and related chemical compounds (Directive to Take
29 Action); and be it further

30
31 RECOMMENDATION C:

32
33 Madam Speaker, your Reference Committee recommends
34 that Resolves three through six of Resolution 202 be
35 deleted.

36
37 RESOLVED, that our AMA support federal legislation that
38 would help Customs and Border Protection (CBP) stop the
39 flow of illicit goods, including fentanyl and counterfeit
40 medications (New HOD Policy); and be it further

41
42 RESOLVED, that our AMA, based on the Public Health
43 Security and Bioterrorism Preparedness and Response Act
44 of 2002 (which criminalizes the use of a biological agents to
45 cause death, disease, or other harm), request our
46 government to determine if expansion should include illicit
47 chemicals and drugs such as fentanyl, carfentanil, 3-
48 methylfentanyl, Xylazine, etc. (Directive to Take Action);
49 and be it further

~~RESOLVED~~, that our AMA encourage our government to clarify if, and in what circumstances, these types of illicit drugs (e.g. fentanyl, carfentanil, etc.), or their precursors, should be considered chemical weapons as defined by The Chemical Weapons Convention and/or a WMD as defined by the DHS (New HOD Policy); and be it further

~~RESOLVED~~, that our AMA assess the likelihood that illicit drugs such as carfentanil may be used as a WMD and what steps healthcare workers, hospital systems and first responders should take to prepare for such an event. (Directive to Take Action)

RECOMMENDATION D:

Madam Speaker, your Reference Committee recommends that Resolution 202 be adopted as amended.

RECOMMENDATION E:

Madam Speaker, your Reference Committee recommends that the title of Resolution 202 be changed to read as follows:

CALLING FOR A MULTIFACETED APPROACH TO THE ILLICIT FENTANYL CRISIS

RESOLVED, that our American Medical Association advocate for public education and awareness about the rapidly evolving US illicit drug crisis due to dangers of fentanyl and carfentanil-laced products (Directive to Take Action); and be it further
RESOLVED, that our AMA advocate that federal, state and local government officials and agencies implement measures to curb and/or stop the manufacturing, importation, and distribution of illicit drugs and related chemical compounds (Directive to Take Action); and be it further

RESOLVED, that our AMA support federal legislation that would help Customs and Border Protection (CBP) stop the flow of illicit goods, including fentanyl and counterfeit medications (New HOD Policy); and be it further

RESOLVED, that our AMA, based on the Public Health Security and Bioterrorism Preparedness and Response Act of 2002 (which criminalizes the use of a biological agents to cause death, disease, or other harm), request our government to determine if expansion should include illicit chemicals and drugs such as fentanyl, carfentanil, 3-methylfentanyl, Xylazine, etc. (Directive to Take Action); and be it further

RESOLVED, that our AMA encourage our government to clarify if, and in what circumstances, these types of illicit drugs (e.g. fentanyl, carfentanil, etc.), or their precursors, should be considered chemical weapons as defined by The Chemical Weapons Convention and/or a WMD as defined by the DHS (New HOD Policy); and be it further

1 RESOLVED, that our AMA assess the likelihood that illicit drugs such as carfentanil may
2 be used as a WMD and what steps healthcare workers, hospital systems and first-
3 responders should take to prepare for such an event. (Directive to Take Action)

4
5 Your Reference Committee heard mixed testimony on Resolution 202. Your Reference
6 Committee heard that our AMA has considerable, existing policy advocating for a public
7 health focus to combat the drug overdose and death epidemic, including strong support
8 for increased education, research, prevention, treatment, harm reduction efforts, and
9 removing the stigma associated with drug use and substance use disorders (SUDs).
10 Testimony highlighted the need for our AMA to take a public health approach to this
11 Resolution to avoid stigmatizing drug use and to increase support for harm reduction
12 initiatives such as naloxone access. Testimony emphasized that our AMA's most
13 appropriate role is to support public health efforts and that law enforcement should be left
14 to law enforcement. Testimony also noted the ongoing nature of the epidemic, including
15 how there are multiple, toxic substances in the nation's illicit drug supply. Testimony noted
16 that AMA advocacy is incredibly broad and effectively addresses the polysubstance nature
17 of the epidemic without having to name every new substance. Therefore, your Reference
18 Committee recommends that Resolution 202 be adopted as amended.

19
20
21 (9) RESOLUTION 203 — ALTERNATIVE PATHWAYS FOR
22 INTERNATIONAL MEDICAL GRADUATES

23 RECOMMENDATION A:

24
25 Madam Speaker, your Reference Committee recommends
26 that the first resolve of Resolution 203 be amended by
27 addition and deletion to read as follows:

28
29 RESOLVED, that our American Medical Association
30 provides an informational report about the ongoing work
31 around alternate licensing pathways and currently
32 introduced laws and regulations being introduced around
33 the country and their status during the A-25-I-25 meeting
34 (Directive to Take Action); and be it further

35
36 RECOMMENDATION B:

37
38 Madam Speaker, your Reference Committee recommends
39 that the second resolve of Resolution 203 be amended by
40 addition and deletion to read as follows:

41
42 RESOLVED, that, following the conclusion of the work of the
43 Advisory Commission on Alternate Licensing Models, our
44 AMA develop educational resources related to alternate
45 licensing models for the AMA HOD and other interested
46 parties stakeholders—(Directive to Take Action); and be it
47 further

1 RECOMMENDATION C:

2

3 Madam Speaker, your Reference Committee recommends
4 that the third resolve of Resolution 203 be amended by
5 deletion to read as follows:

6

7 RESOLVED, that our AMA widely distribute the
8 Commission's report and relevant educational content to all
9 AMA members and other interested stakeholders (Directive
10 to Take Action); and be it further

11

12

13 RECOMMENDATION D:

14

15 Madam Speaker, your Reference Committee recommends
16 that the fourth resolve of Resolution 203 be deleted.

17

18 RESOLVED, that, following the conclusion of the work of the
19 Advisory Commission on Alternate Licensing Models, our
20 AMA study our existing policy pertaining to state licensure
21 processes, including alternate licensing pathways, and
22 recommend updates to such policies, as appropriate, to
23 help inform advocacy efforts by state medical societies.
24 (Directive to Take Action)

25

26

27 RECOMMENDATION E:

28

29 Madam Speaker, your Reference Committee recommends
30 that Resolution 203 be adopted as amended.

31

32 RESOLVED, that our American Medical Association provides an informational report
33 about the ongoing work around alternate licensing pathways and currently introduced laws
34 and regulations being introduced around the country and their status during the A-25
35 meeting (Directive to Take Action); and be it further

36

37 RESOLVED, that, following the conclusion of the work of the Advisory Commission on
38 Alternate Licensing Models, our AMA develop educational resources related to alternate
39 licensing models for the AMA HOD and other interested stakeholders (Directive to Take
40 Action); and be it further

41

42 RESOLVED, that our AMA widely distribute the Commission's report and relevant
43 educational content to all AMA members and other interested stakeholders (Directive to
44 Take Action); and be it further

45

46 RESOLVED, that, following the conclusion of the work of the Advisory Commission on
47 Alternate Licensing Models, our AMA study our existing policy pertaining to state licensure
48 processes, including alternate licensing pathways, and recommend updates to such
49 policies, as appropriate, to help inform advocacy efforts by state medical societies.
(Directive to Take Action)

1 Your Reference Committee heard about the importance of the Advisory Commission on
2 Additional Licensing Models and the work that it is undertaking to try and unify and ease
3 the licensure pathway for international medical graduates (IMGs). Testimony noted how
4 difficult it can be for IMGs to receive a license to practice medicine in the United States,
5 even if they have already received extensive training abroad. Testimony also noted the
6 importance of a more uniform approach to this licensure pathway among the states.
7 However, your Reference Committee also heard that it is the undertaking of the
8 Commission to provide information about the Commission and its ongoing work to
9 interested parties and states. Moreover, testimony noted that since the recommendations
10 of the Commission are not complete and will continue to be developed over the course of
11 multiple years, our AMA should not commit to changing our existing policies based on the
12 work of the Commission. Further testimony noted that due to the ongoing work of the
13 Commission, an informational report would be more beneficial to our House if it were
14 presented at the Interim 2025 meeting of the House of Delegates to provide more time for
15 the Commission to develop their recommendations and for staff to appropriately review
16 the work of the Commission in alignment with our existing AMA policy. Therefore, your
17 Reference Committee recommends that Resolution 203 be adopted as amended.
18
19

20 (10) RESOLUTION 204 — SUPPORT FOR PHYSICIAN-
21 SUPERVISED COMMUNITY PARAMEDICINE
22 PROGRAMS

23 RECOMMENDATION A:

24 Madam Speaker, your Reference Committee recommends
25 that Resolution 204 be amended by addition and deletion to
26 read as follows:

27 RESOLVED, that our American Medical Association
28 support federal and state efforts to strengthen establish,
29 expand, and provide coverage for community paramedicine
30 programs supervised by physicians, especially in rural or
31 underserved areas, so long as these programs do not
32 decrease funding for physician payment. (New HOD Policy)

33 RECOMMENDATION B:

34 Madam Speaker, your Reference Committee recommends
35 that Resolution 204 be amended by addition of a second
36 resolve clause to read as follows:

37 RESOLVED, that our American Medical Association only
38 support community paramedicine programs that preserve
39 physician-led team-based care.

1 RECOMMENDATION C:

2
3 Madam Speaker, your Reference Committee recommends
4 that Resolution 204 be adopted as amended.

5
6 RESOLVED, that our American Medical Association support federal and state efforts to
7 establish, expand, and provide coverage for community paramedicine programs
8 supervised by physicians, especially in rural areas. (New HOD Policy)

9
10 Your Reference Committee heard unanimous testimony in support of Resolution 204.
11 Your Reference Committee received testimony that highlighted the important role of
12 community paramedicine programs in improving access to care and limiting unnecessary
13 trips to emergency departments. However, some testimony highlighted the need to
14 preserve physician-led teams in these programs. Additionally, amendments were
15 proffered to ensure that funding for physician payment was not decreased because of the
16 establishment of these programs. Further testimony noted the importance of guaranteeing
17 that other underserved communities were included in this advocacy work. Therefore, your
18 Reference Committee recommends that Resolution 204 be adopted as amended.

19
20 (11) RESOLUTION 206 — PROTECT INFANT AND YOUNG
21 CHILD FEEDING

22
23 RECOMMENDATION A:

24
25 Madam Speaker, your Reference Committee recommends
26 that the first Resolve of Resolution 206 be amended by
27 addition to read as follows:

28
29 RESOLVED, that our American Medical Association
30 support public and private payer coverage of medically
31 necessary donor human breast milk (New HOD Policy); and
32 be it further

33
34 RECOMMENDATION B:

35
36 Madam Speaker, your Reference Committee recommends
37 that Resolution 206 be adopted as amended.

38
39 RESOLVED, that our American Medical Association support Medicaid coverage of donor
40 human breast milk (New HOD Policy); and be it further

41
42 RESOLVED, that our AMA advocate for an adequate supply and consistent sources of
43 infant milk formula. (Directive to Take Action)

44
45 Your Reference Committee heard overwhelming testimony in support of Resolution 206,
46 with no opposing testimony offered. Your Reference Committee heard that AMA policy
47 recognizes that breastfeeding is the optimal form of nutrition for most infants and promotes
48 strategies to increase breastfeeding, and further, that in alignment with this policy, the
49 American Academy of Pediatrics supports the use of donor human milk for high-risk

1 infants and calls for policies to provide high-risk infants access to donor human milk based
2 on medical necessity, not financial status. Your Reference Committee further heard that
3 in 2011, the U.S. Surgeon General called for strategies to address obstacles to the
4 availability of safe, banked, donor human milk for fragile infants. Your Reference
5 Committee heard support for having mechanisms in place that allow for the accessibility
6 of safe and sufficient nutrition for infants and that our AMA should advocate for such a
7 supply. An amendment was offered to support coverage of donor human milk only in cases
8 of medical necessity. Testimony noted that this was an important addition due to supplier
9 concerns. Additional testimony emphasized the importance of requiring this benefit from
10 all payers. Therefore, your Reference Committee recommends that Resolution 206 be
11 adopted as amended.

12
13 (12) RESOLUTION 207 — ACCOUNTABILITY FOR G-
14 605.009: REQUESTING A TASK FORCE TO PRESERVE
15 THE PATIENT-PHYSICIAN RELATIONSHIP TASK
16 FORCE UPDATE AND GUIDANCE

17
18 RECOMMENDATION A:

19
20 Madam Speaker, your Reference Committee recommends
21 that the second resolve of Resolution 207 be deleted.

22
23 ~~RESOLVED~~, that our AMA's work on the Task Force
24 continues for a minimum of three years with reevaluation of
25 need and relevance at I-29 (Directive to Take Action); and
26 be it further

27
28 RECOMMENDATION B:

29
30 Madam Speaker, your Reference Committee recommends
31 that the third Resolve of Resolution 207 be amended by
32 addition and deletion to read as follows:

33
34 2h. Work with interested parties to encourage the
35 development of institution-level guidance and protection
36 publish public-facing guidance for what is medically
37 allowable for physicians practicing in states with restrictions
38 potentially impeding on interfering with the patient-physician
39 relationship. (Modify Current HOD Policy)

40
41 RECOMMENDATION C:

42
43 Madam Speaker, your Reference Committee recommends
44 that Resolution 207 be adopted as amended.

45
46 RESOLVED, that our American Medical Association's Task Force to Preserve the Patient-
47 Physician Relationship will present annual updates on their findings at AMA Annual
48 Meetings until the objectives have been completed (Directive to Take Action); and be it
49 further

50

1 RESOLVED, that our AMA's work on the Task Force continues for a minimum of three
2 years with reevaluation of need and relevance at I-29 (Directive to Take Action); and be it
3 further

4

5 RESOLVED, that our AMA amend G-605.009 with the addition of text as follows:

6

7 2h. Work with interested parties to publish public-facing guidance for what is medically
8 allowable for physicians practicing in states with restrictions potentially impeding on the
9 patient-physician relationship. (Modify Current HOD Policy)

10

11 Your Reference Committee heard testimony that was overall supportive of the Task Force
12 to Preserve the Patient-Physician Relationship and of efforts to protect the patient-
13 physician relationship from laws that restrict medical care. Your Reference Committee
14 heard testimony in support of the Reference Committee recommendation to require the
15 Task Force to report annually on its progress and in support of an amendment to direct
16 the Task Force to encourage the development of institution-level guidance for physicians
17 practicing in states that restrict medical care.

18

19 Your Reference Committee also heard testimony that provided information on the Task
20 Force activities. For example, your Reference Committee heard about informational report
21 (BOT 21-I-24) that has been provided to this House. Informational report (BOT 09-I-23)
22 was also provided at last year's Interim Meeting, and – as directed by policy – updates will
23 be provided annually. As outlined in its report, the Task Force has been working diligently
24 to carry out the directives adopted by this House. The Task Force has met virtually and
25 in-person and has tapped national experts and government officials to help examine key
26 issues for the Task Force to focus its efforts on – including legal issues, EMTALA, shield
27 laws, workforce, and education issues, and more.

28

29 In addition, testimony noted existing resources, including "Know your State's Abortion
30 Laws" guides for medical providers from the Abortion Defense Network. These guides
31 align with the ask in Resolution 207 that our AMA publish state specific guidance about
32 the legal boundaries of state abortion laws. Our AMA has supported the development of
33 these resources and a hotline for medical professionals to ask additional questions about
34 the current state of the law, seek individualized legal advice, or find representation in civil
35 or criminal cases. Our AMA is also in the process of conducting research and producing
36 resources on the impact of abortion laws on the physician workforce and on strategy and
37 message development. The Task Force is in the process of developing additional
38 deliverables as well.

39

40 Your Reference Committee heard testimony that opposed requiring the Task Force to
41 operate for a certain number of years and an amendment was offered to strike the second
42 resolved clause accordingly. The testimony emphasized that it would be premature to
43 extend the Task Force mandate to 2029 and that such a directive would be overly
44 prescriptive. Your Reference Committee agrees that the Task Force should be able to
45 continue its important work and that a timeline for the Task Force should be evaluated at
46 a later time after the Task Force has reported on its progress. Therefore, your Reference
47 Committee recommends that Resolution 207 be adopted as amended.

1 (13) RESOLUTION 208 — MEDICARE PART B
2 ENROLLMENT AND PENALTY AWARENESS
3
4

RECOMMENDATION A:

Madam Speaker, your Reference Committee recommends
that the fourth resolve of Resolution 208 be deleted.

~~RESOLVED, that our AMA explore with AARP and other interested organizations a mechanism for auto enrollment in Medicare Part B for those who take Social Security benefits before age 65 that would include additional premium support for those making less than \$1,000 in monthly Social Security benefits. (Directive to Take Action)~~

RECOMMENDATION B:

Madam Speaker, your Reference Committee recommends
that Resolution 208 be adopted as amended.

RESOLVED, that our American Medical Association review the current penalties for declining Medicare Part B coverage with the Centers for Medicare and Medicaid Services (CMS), and advocate for changes to improve awareness of the risk and financial burdens associated with discontinuing coverage before reaching age 65 (Directive to Take Action); and be it further

RESOLVED, that our AMA advocate to CMS for the creation of a comprehensive checklist for seniors approaching age 65 to facilitate Medicare enrollment and avoid gaps in insurance coverage or permanent increases in Part B premiums (Directive to Take Action); and be it further

RESOLVED, that our AMA advocate for enhanced public awareness regarding the risks of not enrolling in Medicare Part B, and support making information about these risks more accessible and widely available to prevent lifetime penalties (Directive to Take Action); and be it further

RESOLVED, that our AMA explore with AARP and other interested organizations a mechanism for auto enrollment in Medicare Part B for those who take Social Security benefits before age 65 that would include additional premium support for those making less than \$1,000 in monthly Social Security benefits. (Directive to Take Action)

Your Reference Committee heard mostly supportive testimony on Resolution 208. Your Reference Committee heard testimony that emphasized the need to increase awareness and simplify Medicare Part B enrollment to prevent lifelong penalties and support for seniors receiving necessary healthcare coverage. Testimony noted that the current Medicare enrollment process is complex and that penalties for late enrollment can place significant financial strain on seniors, especially those with limited incomes. An amendment was offered stemming from concerns about the legal and logistical complexities of auto-enrolling individuals in a program that requires premium payments, as this could unintentionally impact financial autonomy and create additional costs for

1 those not wishing to participate. Your Reference Committee heard that our AMA's
2 framework for auto-enrollment advocacy has historically been aligned with Medicaid
3 programs, where individuals are auto-enrolled only if they are eligible for coverage options
4 that come at no cost to them after the application of subsidies, as exemplified in AMA
5 Policy H-165.823, Options to Maximize Coverage under the AMA Proposal for Reform.
6 Therefore, your Reference Committee recommends that Resolution 208 be adopted as
7 amended.

8

9

10 (14) RESOLUTION 210 — LASER SURGERY

11

12 RECOMMENDATION A:

13

14 Madam Speaker, your Reference Committee recommends
15 that the first resolve of Resolution 210 be amended by
16 addition and deletion to read as follows:

17

18 RESOLVED, that our American Medical Association amend
19 policy H-475.989, "Laser Surgery" to read that laser surgery
20 should be performed only by individuals licensed to practice
medicine and surgery or by those categories of practitioners
appropriately trained licensed physicians or by individuals
who are appropriately trained, under the supervision of a
physician, and currently licensed by the state to perform
25 surgical services (Modify Current HOD Policy); and be it
26 further

27

28 RECOMMENDATION B:

29

30 Madam Speaker, your Reference Committee recommends
31 that Resolution 210 be adopted as amended.

32

33 RESOLVED, that our American Medical Association amend policy H-475.989, "Laser
34 Surgery" to read that laser surgery should be performed only by individuals licensed to
35 practice medicine and surgery or by those categories of practitioners appropriately trained
36 and currently licensed by the state to perform surgical services (Modify Current HOD
37 Policy); and be it further

38

39 RESOLVED, that our AMA amend policy H-475.980 Addressing Surgery Performed by
40 Optometrists to read:

41

42 1. Our AMA will support legislation prohibiting optometrists from performing surgical
43 procedures as defined by AMA policies H-475.983, "Definition of Surgery," and H-
44 475.989 H-475.988, "Laser Surgery."

45

46 2. Our AMA encourages state medical associations to support state legislation and
47 rulemaking prohibiting optometrists from performing surgical procedures as
48 defined by AMA policies H-475.983, "Definition of Surgery," and H-475.989 H-
49 475.988, "Laser Surgery". (Modify Current HOD Policy)

1 Your Reference Committee heard testimony in support of Resolution 210, however
2 several amendments were offered. One amendment aimed to clarify that only licensed
3 physicians are considered appropriately trained clinicians licensed by the state to perform
4 surgical services. Your Reference Committee believes that this amendment creates
5 redundancy within policy H-475.989, which already specifies that "laser surgery should be
6 performed only by individuals licensed to practice medicine and surgery." Another
7 amendment, recognizing that Resolution 210 was proposed with ophthalmology in mind,
8 suggested specifying that policy H-475.989 only applies to laser surgery "of the eyeball."
9 However, because policy H-475.989 was crafted to apply to all forms of laser surgery,
10 your Reference Committee believes that this amendment would inappropriately narrow its
11 scope. A final amendment proposed specifying that laser surgery may be performed by
12 "appropriately trained licensed physicians or individuals appropriately trained and under
13 the supervision of a physician." Your Reference Committee understands that laser surgery
14 is used by many different medical specialties and that some non-physicians practicing on
15 physician-led teams within certain specialties may be trained to perform laser surgery
16 under the supervision of a physician. This amendment avoids redundancy and aligns with
17 the intent of the existing policy while creating safeguards to ensure and clarify that AMA
18 can only support laser surgery done by non-physicians if the individual is appropriately
19 trained and practicing on a physician-led team. Therefore, your Reference Committee
20 recommends that Resolution 210 be adopted as amended.

21

22

23 (15) RESOLUTION 211 — WATER BEAD INJURIES

24

25

RECOMMENDATION A:

26

27

Madam Speaker, your Reference Committee recommends
28 that the second resolve of Resolution 211 be amended by
29 deletion to read as follows:

30

31

RESOLVED, that our AMA ~~continue to~~ urge Congress to
32 enact legislation to classify water bead products as banned
33 hazardous items to protect consumers, particularly children,
34 from associated risks (New HOD Policy); and be it further

35

36

RECOMMENDATION B:

37

38

Madam Speaker, your Reference Committee recommends
39 that Resolution 211 be adopted as amended.

40

41

RESOLVED, that our American Medical Association urge the U.S. Consumer Product
42 Safety Commission (CPSC) to promptly promulgate and enforce stringent performance
43 and labeling requirements for water bead toys and toys containing water beads to
44 effectively mitigate associated health hazards (New HOD Policy); and be it further

45

46

RESOLVED, that our AMA continue to urge Congress to enact legislation to classify water
47 bead products as banned hazardous items to protect consumers, particularly children,
48 from associated risks (New HOD Policy); and be it further

1 RESOLVED, that our AMA encourage businesses that sell gel blasters to make
2 appropriate and safe protective eye wear available and encourage its use to their
3 customers and to distribute educational materials on the safe use of gel guns (New HOD
4 Policy); and be it further

5
6 RESOLVED, that our AMA advocate for the development of national safety standards for
7 gel blasters that include requirements for product design modifications such as lower
8 velocity limits, safer projectile designs, or integrated safety mechanisms to reduce the risk
9 of eye injuries. (Directive to Take Action)

10
11 Your Reference Committee heard strong testimony in support of Resolution 211. Your
12 Reference Committee heard that water beads can be dangerous for children and have the
13 potential to cause significant damage if they expand inside the body after ingestion,
14 inhalation or insertion into ears, and can cause potential bowel obstruction, choking, or
15 other injuries. Testimony also noted the significant dangers associated with water beads
16 being used as projectiles, including eye injuries. Your Reference Committee heard that
17 adoption of Resolution 211 would be a welcome addition to our AMA's broad range of
18 public health policies, especially with respect to protecting children and young adults. An
19 amendment was proposed to correct a misstatement in the second resolve with respect
20 to our AMA continuing to support pending legislation in Congress that would classify water
21 bead products as banned hazardous items, but our AMA has not supported such
22 legislation; your Reference Committee agrees with this amendment. Therefore, your
23 Reference Committee recommends that Resolution 211 be adopted as amended.

24
25
26 (16) RESOLUTION 212 — ADDRESSING THE
27 UNREGULATED BODY BROKERAGE INDUSTRY

28
29 RECOMMENDATION A:

30
31 Madam Speaker, your Reference Committee recommends
32 that Resolution 212 be amended by addition and deletion to
33 read as follows:

34
35 Our AMA: (1) recognizes the need for ethical, transparent,
36 and consistent body and body part donation regulations; (2)
37 will support collaborate with interested organizations to
38 actively advocate for the passage of federal legislation to
39 provide necessary minimum standards, oversight, and
40 authority over body broker entities that receive donated
41 human bodies and body parts for education and research;
42 (3) will develop model state legislation to provide necessary
43 minimum standards, oversight, and authority over body
44 broker entities that receive donated human bodies and body
45 parts for education and research; and (4) encourages state
46 medical societies to advocate for legislation or regulations
47 in their state that are consistent with the AMA model state
48 legislation. (Modify Current HOD Policy)

1 RECOMMENDATION B:
2

3 Madam Speaker, your Reference Committee recommends
4 that Resolution 212 be adopted as amended.

5
6 RESOLVED, that our American Medical Association amend existing policy H-460.890,
7 "Improving Body Donation Regulation," by addition to read as follows:

8 Our AMA: (1) recognizes the need for ethical, transparent, and consistent body and body
9 part donation regulations; (2) will collaborate with interested organizations to actively
10 advocate for the passage of federal legislation to provide necessary minimum standards,
11 oversight, and authority over body broker entities that receive donated human bodies and
12 body parts for education and research; (3) will develop model state legislation to provide
13 necessary minimum standards, oversight, and authority over body broker entities that
14 receive donated human bodies and body parts for education and research; and (4)
15 encourages state medical societies to advocate legislation or regulations in their state that
16 are consistent with the AMA model state legislation. (Modify Current HOD Policy)

17
18 Your Reference Committee heard strong supportive testimony on Resolution 212.
19 Testimony highlighted current gaps in federal and state oversight that allow body brokers
20 to operate with minimal accountability, raising significant ethical concerns and public
21 health risks. Testimony strongly supported our AMA's role in aiding states in enforcing
22 minimum standards that would prevent the misuse and exploitation of donor bodies.
23 Testimony particularly addressed the unregulated practices of non-living tissue body
24 banks. A minor amendment was offered to support the passage of federal legislation to
25 broaden our AMA's advocacy on this issue. Therefore, your Reference Committee
26 recommends that Resolution 212 be adopted as amended.

27
28
29 (17) RESOLUTION 213 — SUSTAINABLE LONG-TERM
30 FUNDING FOR CHILD PSYCHIATRY ACCESS
31 PROGRAMS

32
33 RECOMMENDATION A:
34

35
36 Madam Speaker, your Reference Committee recommends
37 that Resolution 213 be amended by addition and deletion to
38 read as follows:

39
40 RESOLVED, that our American Medical Association
41 advocate that the federal government work to achieve
42 adequate and sustained funding for ef access to child
43 psychiatry consultation programs, such as Child Psychiatry
44 Access Programs and Pediatric Mental Health Care Access
45 Program. (Directive to Take Action)

1 RECOMMENDATION B:

2
3 Madam Speaker, your Reference Committee recommends
4 that Resolution 213 be adopted as amended.

5
6 RESOLVED, that our American Medical Association advocate that the federal government
7 work to achieve adequate sustained funding of child psychiatry consultation programs,
8 such as Child Psychiatry Access Programs and Pediatric Mental Health Care Access
9 Program. (Directive to Take Action)

10
11 Your Reference Committee heard testimony in support of Resolution 213. Your Reference
12 Committee heard that the Child Psychiatry Access Programs (CPAP) model helps to meet
13 the needs of, and support primary care providers in, managing pediatric patients with
14 psychiatric illnesses. Testimony noted that despite strong efforts to increase the number
15 of child and adolescent psychiatrists, the demand exceeds the supply. Your Reference
16 Committee heard that due to the success of CPAPs, Health Resources and Services
17 Administration (HRSA) issued several grants for states to develop and implement these
18 programs, however, it was noted that funding will run out for many states in 2026. Your
19 Reference Committee also heard that Resolution 213 should be adopted with an
20 amendment to delete reference to specific programs funded under discretionary
21 appropriations and to make the language broader to provide flexibility to support more
22 comprehensive physician workforce policy and to prevent conflicts with efforts to increase
23 residency slots in mental health. Your Reference Committee agrees that the proffered
24 amendment would provide more flexibility to AMA staff in working with Congress and
25 should be adopted. Therefore, your Reference Committee recommends that Resolution
26 213 be adopted as amended.

27
28
29 (18) RESOLUTION 214 — ADVOCATING FOR EVIDENCE-
30 BASED STRATEGIES TO IMPROVE RURAL
31 OBSTETRIC HEALTH CARE AND ACCESS

32
33 RECOMMENDATION A:

34
35 Madam Speaker, your Reference Committee recommends
36 that third resolve of Resolution 214 be amended by addition
37 and deletion to read as follows:

38
39 RESOLVED, that our AMA encourages academic medical
40 centers and health systems to actively participate in
41 obstetric telementoring/teleconsultation models to support
42 rural physicians and nonphysician practitioners who provide
43 obstetric care as part of a physician-led team advanced
44 practice providers and improve perinatal health outcomes in
45 rural communities (New HOD Policy); and be it further

1 RECOMMENDATION B:
2

3 Madam Speaker, your Reference Committee recommends
4 that Resolution 214 be adopted as amended.

5
6 RESOLVED, that our American Medical Association strongly supports federal legislation
7 that provides funding for the creation and implementation of a national obstetric
8 emergency training program for rural health care facilities with and without a dedicated
9 labor and delivery unit (New HOD Policy); and be it further

10
11 RESOLVED, that our AMA supports the expansion and implementation of innovative
12 obstetric telementoring/teleconsultation models to address perinatal health disparities and
13 improve access to evidence-informed perinatal care in rural communities (New HOD
14 Policy); and be it further

15
16 RESOLVED, that our AMA encourages academic medical centers and health systems to
17 actively participate in obstetric telementoring/teleconsultation models to support rural
18 physicians and advanced practice providers and improve perinatal health outcomes in
19 rural communities (New HOD Policy); and be it further

20
21 RESOLVED, that our AMA supports ongoing research to evaluate the effectiveness of
22 national implementation of obstetric telementoring/teleconsultation models to improve
23 rural perinatal health outcomes and reduce rural-urban health disparities (New HOD
24 Policy).

25
26 Your Reference Committee heard strong supportive testimony in favor of Resolution 214.
27 Your Reference Committee heard that patients may seek obstetric care in a number of
28 non-obstetric settings and therefore, it is important to ensure that the larger physician
29 workforce, especially those physicians who are often required to provide prenatal and
30 postpartum care in rural facilities, are trained and prepared to provide this medical care.
31 Testimony also noted that in many rural areas that lack regular and reliable access to
32 physician specialists and subspecialists, non-specialist physicians must manage this care
33 and thus need access to teleconsultations. Your Reference Committee also heard that
34 this Resolution aligns with ongoing AMA advocacy in this space and that our AMA put out
35 maternal health recommendations to Congress and the Administration acknowledging the
36 importance of increased training and access to teleconsultations within the context of a
37 physician led team. However, your Reference Committee also heard about the importance
38 of aligning the terminology that we use for nonphysician practitioners with our policy
39 compendium. Further testimony noted the importance of ensuring that this care takes
40 place as part of a physician led team. Therefore, your Reference Committee recommends
41 that Resolution 214 be adopted as amended.

1 (19) RESOLUTION 216 — CLEARING FEDERAL
2 OBSTACLES FOR SUPERVISED INJECTION SITES

3
4 RECOMMENDATION A:

5
6 Madam Speaker, your Reference Committee recommends
7 that Resolution 216 be amended by addition and deletion to
8 read as follows:

9
10 RESOLVED, that our American Medical Association
11 advocate for elimination of federal obstacles policies that
12 empower states to determine the legality of to the
13 development of overdose prevention sites supervised
14 injection facilities (SIFs).

15
16 RECOMMENDATION B:

17
18 Madam Speaker, your Reference Committee recommends
19 that Resolution 216 be adopted as amended.

20
21 RECOMMENDATION C:

22
23 Madam Speaker, your Reference Committee recommends
24 that the title of Resolution 216 be changed to read as
25 follows:

26
27 **CLEARING FEDERAL OBSTACLES FOR OVERDOSE**
28 **PREVENTION SITES**

29
30 RESOLVED, that our American Medical Association advocate for federal policies that
31 empower states to determine the legality of supervised injection facilities (SIFs). (Directive
32 to Take Action)

33
34 Your Reference Committee heard mixed testimony on Resolution 216. Your Reference
35 Committee heard that it is important to help remove barriers to more states being able to
36 implement a pilot overdose prevention site. Testimony noted that decisions about
37 overdose prevention sites should be left to the states and that the federal government
38 should not be able to dictate the existence of these sites. Additional testimony noted that
39 these sites are an important harm reduction measure, and that this resolution addresses
40 a gap in existing AMA policy. However, one commentator suggested that adopting the
41 resolution would create the appearance of AMA suggesting that illicit drug use can be
42 done safely. Nevertheless, significantly more testimony was in favor of the resolution.
43 Moreover, an amendment was offered that suggested a change in terminology from
44 “supervised injection facility” to “overdose prevention site.” Therefore, your Reference
45 Committee recommends that Resolution 216 be adopted as amended.

1 (20) RESOLUTION 222 — ROLBACK ON PHYSICIAN
2 PERFORMANCE MEASURES

3
4 RECOMMENDATION A:

5
6 Madam Speaker, your Reference Committee recommends
7 that the first resolve of Resolution 222 be amended by
8 addition and deletion to read as follows:

9
10 RESOLVED, that our American Medical Association will
11 continue to advocate ~~make public statements calling~~ for a
12 removal of any/all unproven outcomes measures and
13 associated mandates placed on physicians, practices,
14 licensed clinics, nursing homes, hospitals and other places
15 of healthcare (Directive to Take Action); and be it further

16
17 RECOMMENDATION B:

18
19 Madam Speaker, your Reference Committee recommends
20 that the second resolve of Resolution 222 be amended by
21 addition and deletion to read as follows:

22
23 RESOLVED, that our AMA will support ~~seek~~ legislation or
24 regulation removing any/all unproven outcomes measures
25 and associated mandates placed on physicians, practices,
26 licensed clinics, nursing homes, hospitals and other places
27 of healthcare (Directive to Take Action); and be it further

28
29 RECOMMENDATION C:

30
31 Madam Speaker, your Reference Committee recommends
32 that the third resolve of Resolution 222 be deleted.

33
34 RESOLVED, that our AMA will ~~include the following action~~
35 ~~on a national level, including but not limited to:~~

36
37 ~~AMA statements calling for a removal of any/all unproven~~
38 ~~outcomes measures and associated mandates placed on~~
39 ~~physicians, practices, licensed clinics, nursing homes,~~
40 ~~hospitals and other places of healthcare; and legislation and~~
41 ~~regulation seeking the same, and~~

42
43 ~~AMA seeking legislation or regulation mandating the~~
44 ~~removal of any/all unproven outcomes measures and~~
45 ~~associated mandates placed on physicians, practices,~~
46 ~~licensed clinics, nursing homes, hospitals and other places~~
47 ~~of healthcare. (Directive to Take Action)~~

1 RECOMMENDATION D:
2

3 Madam Speaker, your Reference Committee recommends
4 that Resolution 222 be adopted as amended.

5
6 RESOLVED, that our American Medical Association will make public statements calling
7 for a removal of any/all unproven outcomes measures and associated mandates placed
8 on physicians, practices, licensed clinics, nursing homes, hospitals and other places of
9 healthcare (Directive to Take Action); and be it further

10
11 RESOLVED, that our AMA will seek legislation or regulation removing any/all unproven
12 outcomes measures and associated mandates placed on physicians, practices, licensed
13 clinics, nursing homes, hospitals and other places of healthcare (Directive to Take Action);
14 and be it further

15
16 RESOLVED, that our AMA will include the following action on a national level, including
17 but not limited to:

18
19 -AMA statements calling for a removal of any/all unproven outcomes measures and
20 associated mandates placed on physicians, practices, licensed clinics, nursing homes,
21 hospitals and other places of healthcare; and legislation and regulation seeking the same,
22 and

23
24 -AMA seeking legislation or regulation mandating the removal of any/all unproven
25 outcomes measures and associated mandates placed on physicians, practices, licensed
26 clinics, nursing homes, hospitals and other places of healthcare. (Directive to Take Action)

27
28 Your Reference Committee heard support for Resolution 222. Your Reference Committee
29 heard that many existing performance measures lack scientific validation and burden
30 physicians without improving patient care. Testimony argued that these mandates often
31 redirect resources away from patient interaction. Further testimony noted that many
32 current measures for quality reporting do not accurately capture the true quality of patient
33 care. An amendment was offered that provided a more focused and strategic approach to
34 addressing concerns regarding unproven performance measures that negatively impact
35 physicians. The amendment captures our AMA's ongoing role in supporting legislative
36 efforts that address unproven performance measures in the Merit-based Incentive
37 Payment System (MIPS) and includes significant reforms, such as freezing performance
38 thresholds, eliminating punitive payment penalties, requiring timely quarterly feedback
39 from the Centers for Medicaid and Medicare Services, and simplifying reporting processes
40 to reduce administrative burdens on physicians. Therefore, your Reference Committee
41 recommends that Resolution 222 be adopted as amended.

1 (21) RESOLUTION 229 - SUPPORTING PENALTIES ON
2 INSURERS WHO FAIL TO PAY DOCTORS

3
4 RECOMMENDATION A:

5
6 Madam Speaker, your Reference Committee recommends
7 that Resolution 229 be amended by deletion to read as
8 follows:

9
10 RESOLVED, that our American Medical Association will
11 advocate for passage of legislation that imposes penalties
12 on insurers that fail to pay doctors within 30 days when
13 doctors win for a claim brought to the federal Independent
14 Dispute Resolution (IDR) process (i.e. ~~No Surprises~~
15 ~~Enforcement Act that has currently been introduced to the~~
16 ~~U.S. House of Representatives~~).

17
18 RECOMMENDATION B:

19
20 Madam Speaker, your Reference Committee recommends
21 that Resolution 229 be adopted as amended.

22
23 RESOLVED, that our American Medical Association will advocate for passage of
24 legislation that imposes penalties on insurers that fail to pay doctors within 30 days when
25 doctors win for a claim brought to the federal Independent Dispute Resolution (IDR)
26 process (i.e. No Surprises Enforcement Act that has currently been introduced to the U.S.
27 House of Representatives)

28
29 Your Reference Committee heard support for Resolution 229. Your Reference Committee
30 heard about the need for both Congress and the Administration to ensure that the
31 Independent Dispute Resolution (IDR) process under the No Surprises Act (NSA)
32 functions as Congress intended. However, your Reference Committee heard that the
33 reference to specific legislation should be removed since the legislation referenced in the
34 Resolution has already been changed to the Enhanced Enforcement of Health Coverage
35 Act. Therefore, your Reference Committee recommends that Resolution 229 be adopted
36 as amended.

RECOMMENDED FOR ADOPTION IN LIEU OF

(22) RESOLUTION 201 — BOARDING PATIENTS IN THE
EMERGENCY ROOM
RESOLUTION 230 — ADDRESSING AND REDUCING
PATIENT BOARDING IN EMERGENCY DEPARTMENTS

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that Alternate Resolution 201 be adopted in lieu of Resolutions 201 and 230.

ADDRESSING AND REDUCING PATIENT BOARDING IN EMERGENCY DEPARTMENTS

RESOLVED, that our American Medical Association (AMA) collaborate with interested parties, such as hospitals, insurance companies, the Centers for Medicare & Medicaid Services (CMS), and accrediting bodies such as the Joint Commission, to address and reduce emergency department boarding and overcrowding (Directive to Take Action); and be it further

RESOLVED, that our AMA support appropriate staffing and standards of care for all patients admitted to the hospital or awaiting transfer, including emergency department patients and admitted patients physically located in the emergency department, to mitigate patient harm and physician burnout (Directive to Take Action); and be it further

RESOLVED, that our AMA advocate for increased state and federal assistance to address the systemic factors contributing to emergency department boarding (Directive to Take Action); and be it further

RESOLVED, that our AMA support other medical societies, hospital associations, accrediting organizations, and patient advocacy groups to raise awareness of the impacts of emergency department boarding and to identify and propose solutions (Directive to Take Action); and be it further

RESOLVED, that our AMA will continue to monitor the development of CMS quality measures related to patient boarding and work in collaboration with relevant medical specialty associations to support improvements in quality standards related to emergency department care (Directive to Take Action).

1 **RESOLUTION 201**

2
3 RESOLVED, that our American Medical Association immediately collaborate with
4 stakeholders such as hospitals, insurance companies, CMS, and joint commission to
5 resolve this issue (Directive to Take Action); and be it further

6
7 RESOLVED, that our AMA advocate strongly for appropriate staffing ratios and
8 appropriate care for patients and the emergency room and those admitted but still
9 physically located in the emergency room to decrease patient harm and physician and
10 nurse burnout. (Directive to Take Action)

11 **RESOLUTION 230**

12
13 RESOLVED, that our American Medical Association strongly advocate that hospitals and
14 health systems prioritize strategies to reduce emergency department boarding (Directive
15 to Take Action); and be it further

16
17 RESOLVED, that our AMA advocate for increased state and federal funding to address
18 the underlying causes of emergency department boarding (Directive to Take Action); and
19 be it further

20
21 RESOLVED, that our AMA collaborate with other medical societies, hospital associations,
22 accrediting organizations, and patient advocacy groups to raise awareness about the
23 negative impacts of emergency department boarding and propose solutions (Directive to
24 Take Action); and be it further

25
26 RESOLVED, that our AMA encourage the inclusion of emergency department boarding
27 metrics in hospital quality measures and accreditation standards (New HOD Policy); and
28 be it further

29
30 RESOLVED, that our AMA will report back to the House of Delegates at the 2025 Annual
31 Meeting on progress addressing and reducing patient boarding in emergency departments
32 (Directive to Take Action).

33
34
35 Your Reference Committee heard testimony in support of the spirit of Resolutions 201 and
36 230. Your Reference Committee heard that boarding patients in emergency rooms is a
37 systemic problem that has a detrimental impact on both patients and physicians. Multiple
38 amendments were offered. Additional testimony highlighted concerns about prescriptive
39 staffing ratios and offered amendments to negate this issue. Testimony stressed that
40 boarding patients in emergency rooms is an emergent problem that harms patients and
41 contributes to physician burnout. Testimony also supported the joint consideration of
42 Resolution 201 and Resolution 230 given their similarities and a well-supported Alternate
43 Resolution was offered that combined the content in both Resolutions. Therefore, your
44 Reference Committee recommends that Alternate Resolution 201 be adopted in lieu of
45 Resolutions 201 and 230.

RECOMMENDED FOR REFERRAL

(23) BOARD OF TRUSTEES REPORT 03 — STARK LAW
SELF-REFERRAL BAN

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that Board of Trustees Report 3 be referred.

The Board of Trustees recommends that the following policy be adopted in lieu of Resolution 227-I-23, and the remainder of the report be filed.

1. That our American Medical Association reaffirm AMA Policies H-140.861, "Physicians Self-Referral," D-270.995, "Physician Ownership and Referral for Imaging Services," and H-385.914, "Stark Law and Physician Compensation," be reaffirmed. (Reaffirm HOD Policy)
2. That our American Medical Association supports initiatives to expand Stark law waivers to allow independent physicians, in addition to employed or affiliated physicians, to work with hospitals or health entities on quality improvement initiatives to address issues including care coordination and efficiency. (New HOD Policy)

Your Reference Committee heard mixed testimony on Board of Trustees Report 3. Your Reference Committee heard that the Stark law has contributed to creating an uneven playing field for physician practices who must go to great lengths to avoid violating the Stark law's prohibition on self-referral. Other testimony noted that the Report should go further to remove burdens on physician practices that large, consolidated entities do not face. Testimony recommended referral for stronger support to eliminate the Stark law's unfair barrier to competition on physician practices. Therefore, your Reference Committee recommends that Board of Trustees Report 3 be referred.

(24) RESOLUTION 226 — INFORMATION BLOCKING RULE

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that Resolution 226 be referred.

RESOLVED, that our American Medical Association supports the use of short-term embargo of reports or results and individual tailoring of preferences for release of information as part of the harm exception to the Information Blocking Rule (New HOD Policy); and be it further

RESOLVED, that our AMA supports the requirement of review of report and result information by the ordering physician or physician surrogate prior to release of medical information to the patient (New HOD Policy); and be it further

1 RESOLVED, that our AMA supports expansion of the harm exception to the Information
2 Blocking Rule to include harassment or potential harm of medical staff or others (New
3 HOD Policy); and be it further

4
5 RESOLVED, that our AMA advocates for expansions to the harm exception to the
6 Information Blocking Rule and for the requirement of review by the ordering physician or
7 surrogate prior to the application of the Information Blocking Rule provisions. (Directive to
8 Take Action).

9
10 Your Reference Committee heard mixed testimony on Resolution 226. Testimony
11 indicated that any limits on patients' access to their medical records must be undertaken
12 only at the request of the patient to avoid violation of the HIPAA patient right of access
13 and the Information Blocking Rules. However, testimony also noted that requiring
14 physician review of every result would unnecessarily increase physician burden.
15 Testimony emphasized the need to differentiate between delay of normal results versus
16 abnormal results with serious implications. Some testimony opposed the delay of results
17 only when directed by a patient. Your Reference Committee believes that given the level
18 of complexity and variety of concerns heard throughout testimony, further study is the
19 most appropriate course of action to sufficiently address this issue. Therefore, your
20 Reference Committee recommends that Resolution 226 be referred.

RECOMMENDED FOR REFERRAL FOR DECISION

(25) RESOLUTION 228 – CODIFICATION OF THE CHEVRON DEFERENCE DOCTRINE

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that Resolution 228 be referred for decision.

RESOLVED, that our American Medical Association support codification of the Chevron deference doctrine at the federal and state levels, which would:

- a. generally leave reasonable interpretation of ambiguous regulatory statutes to the purview of the executive branch, including agencies comprised of scientific and medical experts evaluating robust evidence and
- b. generally prioritize legislative oversight and modification of ambiguous regulatory statutes and agency rules, instead of deferring to the judicial branch for this function.

Your Reference Committee heard mixed testimony on Resolution 228. In support, your Reference Committee heard that in June 2024, the U.S. Supreme Court overturned the 40-year-old Chevron Deference Doctrine, under which courts would defer to Agency interpretation of ambiguous legislation. Moreover, your Reference Committee heard that healthcare, public health, scientific, and technological regulations are best left to subject-matter and technical experts within the Agencies. Further testimony was heard that noted that the demise of Chevron sets a dangerous precedent for the gradual erosion of regulations governing environmental, healthcare, public health, and civil rights policy. Testimony noted that this legal change could threaten our AMA's advocacy on a myriad of healthcare and public health priorities.

However, your Reference Committee also heard that this resolution could have negative consequences for our AMA's advocacy efforts. Your Reference Committee heard that the Supreme Court's decision may present opportunities for our AMA to challenge certain regulations, especially under Medicare, that negatively impact physician payment. Further testimony noted that our AMA is currently examining various regulations where legal challenges might be possible. Your Reference Committee heard that calling for the codification of the Chevron Deference Doctrine is too vague since Chevron deference is a judicial doctrine, not a legislative mandate, and codifying "deference" itself seems to contradict its purpose. Your Reference Committee also heard concerns that establishing a statutory requirement that ambiguous statutes should always be decided by Executive Branch Agencies could result in unchecked Executive authority, which might not align with our AMA's advocacy in opposition to certain Agency interpretations or implementation of rules.

Your Reference Committee considered testimony that offered alternative language than what is in the resolution, as well as testimony raising concerns that adopting Resolution 228 would have significant implications for our AMA's advocacy agenda and strategy. Your Reference Committee agrees with testimony that our Board is in a better position to weigh the pros and cons of this resolution and should be referred for study or referred for

1 decision. Having heard testimony that this issue is urgent, your Reference Committee
2 recommends that a referral for decision would be a more expedient way to address this
3 matter. Therefore, your Reference Committee recommends that Resolution 228 be
4 referred for decision.

RECOMMENDED FOR NOT ADOPTION

(26) RESOLUTION 221 — MEDICARE COVERAGE FOR
NON-PAR PHYSICIANS

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that Resolution 221 not be adopted.

RESOLVED, that our American Medical Association support federal legislation that would provide Medicare enrollees with the ability to receive partial reimbursement towards the cost of receiving treatment from the physician of their choice, regardless of whether that physician participates in Medicare. (New HOD Policy)

Your Reference Committee heard considerable testimony in opposition to Resolution 221. Your Reference Committee heard support for the intent to increase patient choice, but testimony raised concerns about potential redundancy with existing policies. Additional testimony noted that our AMA already has policies supporting patient choice, including the Medicare Patient Empowerment Act, and recommended that our AMA continue our advocacy with our existing policies rather than adopting new ones. Further testimony expressed opposition based on Medicare's current allowances for non-participating providers, and noted concerns that the resolution may not reflect current Medicare rules and limits around non-PAR physician reimbursement, as outlined by CMS. For additional information on this issue please see our AMA's [Medicare Participation Options Toolkit](#) and our AMA's [Medicare Participation Guide](#), and our AMA's [Frequently Asked Questions Regarding Medicare Participation Options](#). Therefore, your Reference Committee recommends that Resolution 221 not be adopted.

RECOMMENDED FOR REAFFIRMATION IN LIEU OF

(27) RESOLUTION 215 — ADVOCATING FOR FEDERAL AND STATE INCENTIVES FOR RECRUITMENT AND RETENTION OF PHYSICIANS TO PRACTICE IN RURAL AREAS

RECOMMENDATION:

Madam Speaker, your Reference Committee recommends that existing AMA policies H-465.988, H-465.981, H-305.925, and D-305.958 be reaffirmed in lieu of Resolution 215.

RESOLVED, that our American Medical Association advocate for increased federal and state funding for loan forgiveness for physicians who commit to practice and reside in rural and underserved areas for a meaningful period of time (Directive to Take Action); and be it further

RESOLVED, that our AMA urge Congress and State legislatures to establish retention bonus programs for physicians who maintain practice in rural areas for extended periods, with increasing bonuses for longer commitments (Directive to Take Action); and be it further

RESOLVED, that our AMA advocate for the expansion and sustainable funding of residency and graduate medical education slots in rural areas, as well as opportunities for exposure to rural health care such as through clinical rotations in rural areas, to increase the likelihood of physicians practicing in these communities after training. (Directive to Take Action)

Your Reference Committee heard mixed testimony on Resolution 215. Your Reference Committee heard that it is extremely important to ensure that physicians who work in rural and underserved communities are properly supported and provided with the resources necessary to practice in these communities. Testimony noted the cost of medical school and the importance of loan forgiveness programs as well as the need to ensure that medical students and residents are provided rotations and residency positions in rural communities to help build a connection to the work and ensure that these areas have access to physicians. However, your Reference Committee also heard that our AMA has consistently advocated for additional loan forgiveness avenues and increased funding for residency slots. Testimony also highlighted that our AMA is consistently advocating for sustainable working environments for physicians across the board, including those that practice in rural areas. This advocacy includes requests for proper payment, access to needed resources, pipeline programs and more. Additionally, your Reference Committee heard that more providers are needed in the Indian Health Service and notes that our AMA recently [passed policy](#) that addresses helping to create sustainable pipelines for physicians in the Indian Health Service. Your Reference Committee also notes that our AMA has actively worked on this issue and has sent multiple advocacy letters out on this topic. (See some of our AMA advocacy work on this topic [here](#), [here](#), [here](#), [here](#), [here](#), [here](#), and [here](#)). Further testimony noted that Resolution 215 is already abundantly covered by existing AMA policy and advocacy work. Therefore, your Reference

1 Committee recommends that existing AMA policies H-465.988, H-465.981, H-305.925,
2 and D-305.958 be reaffirmed in lieu of Resolution 215.

3

4 H-465.988 - Educational Strategies for Meeting Rural Health Physician Shortage

5

6 1. In light of the data available from the current literature as well as ongoing studies
7 being conducted by staff, our American Medical Association recommends that:

8 a. Our AMA encourage medical schools and residency programs to
9 develop educationally sound rural clinical preceptorships and rotations
10 consistent with educational and training requirements, and to provide early
11 and continuing exposure to those programs for medical students and
12 residents.

13 b. Our AMA encourage medical schools to develop educationally sound
14 primary care residencies in smaller communities with the goal of educating
15 and recruiting more rural physicians.

16 c. Our AMA encourage state and county medical societies to support state
17 legislative efforts toward developing scholarship and loan programs for
18 future rural physicians.

19 d. Our AMA encourage state and county medical societies and local
20 medical schools to develop outreach and recruitment programs in rural
21 counties to attract promising high school and college students to medicine
22 and the other health professions.

23 e. Our AMA urge continued federal and state legislative support for funding
24 of Area Health Education Centers (AHECs) for rural and other underserved
25 areas.

26 f. Our AMA continue to support full appropriation for the National Health
27 Service Corps Scholarship Program, with the proviso that medical schools
28 serving states with large rural underserved populations have a priority and
29 significant voice in the selection of recipients for those scholarships.

30 g. Our AMA support full funding of the new federal National Health Service
31 Corps loan repayment program.

32 h. Our AMA encourage continued legislative support of the research
33 studies being conducted by the Rural Health Research Centers funded by
34 the National Office of Rural Health in the Department of Health and Human
35 Services.

36 i. Our AMA continue its research investigation into the impact of
37 educational programs on the supply of rural physicians.

38 j. Our AMA continue to conduct research and monitor other progress in
39 development of educational strategies for alleviating rural physician
40 shortages.

41 k. Our AMA reaffirm its support for legislation making interest payments on
42 student debt tax deductible.

43 l. Our AMA encourage state and county medical societies to develop
44 programs to enhance work opportunities and social support systems for
45 spouses of rural practitioners.

46 2. Our AMA will work with state and specialty societies, medical schools, teaching
47 hospitals, the Accreditation Council for Graduate Medical Education (ACGME), the
48 Centers for Medicare and Medicaid Services (CMS) and other interested
49 stakeholders to identify, encourage and incentivize qualified rural physicians to
50 serve as preceptors and volunteer faculty for rural rotations in residency.

1 3. Our AMA will:

2 a. work with interested stakeholders to identify strategies to increase
3 residency training opportunities in rural areas with a report back to the
4 House of Delegates; and
5 b. work with interested stakeholders to formulate an actionable plan of
6 advocacy with the goal of increasing residency training in rural areas.

7 4. Our AMA will encourage ACGME review committees to consider adding
8 exposure to rural medicine as appropriate, to encourage the development of rural
9 program tracks in training programs and increase physician awareness of the
10 conditions that pose challenges and lack of resources in rural areas.

11 5. Our AMA will encourage adding educational webinars, workshops and other
12 didactics via remote learning formats to enhance the educational needs of smaller
13 training programs.

14

15 [H-465.981 - Enhancing Rural Physician Practices](#)

16

17 1. Our American Medical Association supports legislation to extend the 10%
18 Medicare payment bonus to physicians practicing in rural counties and other areas
19 where the poverty rate exceeds a certain threshold, regardless of the areas' Health
20 Professional Shortage Area (HPSA) status.

21 2. Our AMA encourages federal and state governments to make available low
22 interest loans and other financial assistance to assist physicians with shortage
23 area practices in defraying their costs of compliance with requirements of the
24 Occupational Safety and Health Administration, Americans with Disabilities Act
25 and other national or state regulatory requirements.

26 3. Our AMA will explore the feasibility of supporting the legislative and/or regulatory
27 changes necessary to establish a waiver process through which shortage area
28 practices can seek exemption from specific elements of regulatory requirements
29 when improved access, without significant detriment to quality, will result.

30 4. Our AMA supports legislation that would allow shortage area physician practices
31 to qualify as Rural Health Clinics without the need to employ one or more physician
32 extenders.

33 5. Our AMA will undertake a study of structural urbanism, federal payment policies,
34 and the impact on rural workforce disparities.

35

36 [H-305.925 - Principles of and Actions to Address Medical Education Costs and](#)
37 [Student Debt](#)

38

39 The costs of medical education should never be a barrier to the pursuit of a career
40 in medicine nor to the decision to practice in a given specialty. To help address
41 this issue, our American Medical Association (AMA) will:

42 1. Collaborate with members of the Federation and the medical education
43 community, and with other interested organizations, to address the cost of medical
44 education and medical student debt through public- and private-sector advocacy.

45 2. Vigorously advocate for and support expansion of and adequate funding for
46 federal scholarship and loan repayment programs--such as those from the
47 National Health Service Corps, Indian Health Service, Armed Forces, and
48 Department of Veterans Affairs, and for comparable programs from states and the
49 private sector--to promote practice in underserved areas, the military, and
50 academic medicine or clinical research.

- 1 3. Encourage the expansion of National Institutes of Health programs that provide
2 loan repayment in exchange for a commitment to conduct targeted research.
- 3 4. Advocate for increased funding for the National Health Service Corps Loan
4 Repayment Program to assure adequate funding of primary care within the
5 National Health Service Corps, as well as to permit:
 - 6 a. inclusion of all medical specialties in need, and
 - 7 b. service in clinical settings that care for the underserved but are not
8 necessarily located in health professions shortage areas.
- 9 5. Encourage the National Health Service Corps to have repayment policies that
10 are consistent with other federal loan forgiveness programs, thereby decreasing
11 the amount of loans in default and increasing the number of physicians practicing
12 in underserved areas.
- 13 6. Work to reinstate the economic hardship deferment qualification criterion known
14 as the “20/220 pathway,” and support alternate mechanisms that better address
15 the financial needs of trainees with educational debt.
- 16 7. Advocate for federal legislation to support the creation of student loan savings
17 accounts that allow for pre-tax dollars to be used to pay for student loans.
- 18 8. Work with other concerned organizations to advocate for legislation and
19 regulation that would result in favorable terms and conditions for borrowing and for
20 loan repayment, and would permit 100% tax deductibility of interest on student
21 loans and elimination of taxes on aid from service-based programs.
- 22 9. Encourage the creation of private-sector financial aid programs with favorable
23 interest rates or service obligations (such as community- or institution-based loan
24 repayment programs or state medical society loan programs).
- 25 10. Support stable funding for medical education programs to limit excessive tuition
26 increases, and collect and disseminate information on medical school programs
27 that cap medical education debt, including the types of debt management
28 education that are provided.
- 29 11. Work with state medical societies to advocate for the creation of either tuition
30 caps or, if caps are not feasible, pre-defined tuition increases, so that medical
31 students will be aware of their tuition and fee costs for the total period of their
32 enrollment.
- 33 12. Encourage medical schools to:
 - 34 a. study the costs and benefits associated with non-traditional instructional
35 formats (such as online and distance learning, and combined
36 baccalaureate/MD or DO programs) to determine if cost savings to medical
37 schools and to medical students could be realized without jeopardizing the
38 quality of medical education;
 - 39 b. engage in fundraising activities to increase the availability of scholarship
40 support, with the support of the Federation, medical schools, and state and
41 specialty medical societies, and develop or enhance financial aid
42 opportunities for medical students, such as self-managed, low-interest loan
43 programs;
 - 44 c. cooperate with postsecondary institutions to establish collaborative debt
45 counseling for entering first-year medical students;
 - 46 d. allow for flexible scheduling for medical students who encounter financial
47 difficulties that can be remedied only by employment, and consider creating
48 opportunities for paid employment for medical students;
 - 49 e. counsel individual medical student borrowers on the status of their
50 indebtedness and payment schedules prior to their graduation;

- 1 f. inform students of all government loan opportunities and disclose the
- 2 reasons that preferred lenders were chosen;
- 3 g. ensure that all medical student fees are earmarked for specific and well-
- 4 defined purposes, and avoid charging any overly broad and ill-defined fees,
- 5 such as but not limited to professional fees;
- 6 h. use their collective purchasing power to obtain discounts for their
- 7 students on necessary medical equipment, textbooks, and other
- 8 educational supplies;
- 9 i. work to ensure stable funding, to eliminate the need for increases in
- 10 tuition and fees to compensate for unanticipated decreases in other
- 11 sources of revenue; mid-year and retroactive tuition increases should be
- 12 opposed.

13 13. Support and encourage state medical societies to support further expansion of
14 state loan repayment programs, particularly those that encompass physicians in
15 non-primary care specialties.

16 14. Take an active advocacy role during reauthorization of the Higher Education
17 Act and similar legislation, to achieve the following goals:

- 18 a. Eliminating the single holder rule.
- 19 b. Making the availability of loan deferment more flexible, including
- 20 broadening the definition of economic hardship and expanding the period
- 21 for loan deferment to include the entire length of residency and fellowship
- 22 training.
- 23 c. Retaining the option of loan forbearance for residents ineligible for loan
- 24 deferment.
- 25 d. Including, explicitly, dependent care expenses in the definition of the
- 26 "cost of attendance".
- 27 e. Including room and board expenses in the definition of tax-exempt
- 28 scholarship income.
- 29 f. Continuing the federal Direct Loan Consolidation program, including the
- 30 ability to "lock in" a fixed interest rate, and giving consideration to grace
- 31 periods in renewals of federal loan programs.
- 32 g. Adding the ability to refinance Federal Consolidation Loans.
- 33 h. Eliminating the cap on the student loan interest deduction.
- 34 i. Increasing the income limits for taking the interest deduction.
- 35 j. Making permanent the education tax incentives that our AMA
- 36 successfully lobbied for as part of Economic Growth and Tax Relief
- 37 Reconciliation Act of 2001.
- 38 k. Ensuring that loan repayment programs do not place greater burdens
- 39 upon married couples than for similarly situated couples who are
- 40 cohabitating.
- 41 l. Increasing efforts to collect overdue debts from the present medical
- 42 student loan programs in a manner that would not interfere with the
- 43 provision of future loan funds to medical students.

44 15. Continue to work with state and county medical societies to advocate for
45 adequate levels of medical school funding and to oppose legislative or regulatory
46 provisions that would result in significant or unplanned tuition increases.

47 16. Continue to study medical education financing, so as to identify long-term
48 strategies to mitigate the debt burden of medical students, and monitor the short-
49 and long-term impact of the economic environment on the availability of

1 institutional and external sources of financial aid for medical students, as well as
2 on choice of specialty and practice location.

3 17. Collect and disseminate information on successful strategies used by medical
4 schools to cap or reduce tuition.

5 18. Continue to monitor the availability of and encourage medical schools and
6 residency/fellowship programs to:

7 a. provide financial aid opportunities and financial planning/debt
8 management counseling to medical students and resident/fellow
9 physicians;

10 b. work with key stakeholders to develop and disseminate standardized
11 information on these topics for use by medical students, resident/fellow
12 physicians, and young physicians; and

13 c. share innovative approaches with the medical education community.

14 19. Seek federal legislation or rule changes that would stop Medicare and Medicaid
15 decertification of physicians due to unpaid student loan debt. Our AMA believes
16 that it is improper for physicians not to repay their educational loans, but assistance
17 should be available to those physicians who are experiencing hardship in meeting
18 their obligations.

19 20. Related to the Public Service Loan Forgiveness (PSLF) Program, our AMA
20 supports increased medical student and physician participation in the program,
21 and will:

22 a. Advocate that all resident/fellow physicians have access to PSLF during
23 their training years.

24 b. Advocate against a monetary cap on PSLF and other federal loan
25 forgiveness programs.

26 c. Work with the United States Department of Education to ensure that any
27 cap on loan forgiveness under PSLF be at least equal to the principal
28 amount borrowed.

29 d. Ask the United States Department of Education to include all terms of
30 PSLF in the contractual obligations of the Master Promissory Note.

31 e. Encourage the Accreditation Council for Graduate Medical Education
32 (ACGME) to require residency/fellowship programs to include within the
33 terms, conditions, and benefits of program appointment information on the
34 employer's PSLF program qualifying status.

35 f. Advocate that the profit status of a physician's training institution not be
36 a factor for PSLF eligibility,

37 g. Encourage medical school financial advisors to counsel wise borrowing
38 by medical students, in the event that the PSLF program is eliminated or
39 severely curtailed.

40 h. Encourage medical school financial advisors to increase medical student
41 engagement in service-based loan repayment options, and other federal
42 and military programs, as an attractive alternative to the PSLF in terms of
43 financial prospects as well as providing the opportunity to provide care in
44 medically underserved areas.

45 i. Strongly advocate that the terms of the PSLF that existed at the time of
46 the agreement remain unchanged for any program participant in the event
47 of any future restrictive changes.

48 j. Monitor the denial rates for physician applicants to the PSLF.

49 k. Undertake expanded federal advocacy, in the event denial rates for
50 physician applicants are unexpectedly high, to encourage release of

1 information on the basis for the high denial rates, increased transparency
2 and streamlining of program requirements, consistent and accurate
3 communication between loan servicers and borrowers, and clear
4 expectations regarding oversight and accountability of the loan servicers
5 responsible for the program.

6 I. Work with the United States Department of Education to ensure that
7 applicants to the PSLF and its supplemental extensions, such as
8 Temporary Expanded Public Service Loan Forgiveness (TEPSLF), are
9 provided with the necessary information to successfully complete the
10 program(s) in a timely manner.

11 m. Work with the United States Department of Education to ensure that
12 individuals who would otherwise qualify for PSLF and its supplemental
13 extensions, such as TEPSLF, are not disqualified from the program(s).

14 21. Advocate for continued funding of programs including Income-Driven
15 Repayment plans for the benefit of reducing medical student load burden.

16 22. Strongly advocate for the passage of legislation to allow medical students,
17 residents and fellows who have education loans to qualify for interest-free
18 deferment on their student loans while serving in a medical internship, residency,
19 or fellowship program, as well as permitting the conversion of currently
20 unsubsidized Stafford and Graduate Plus loans to interest free status for the
21 duration of undergraduate and graduate medical education.

22 23. Continue to monitor opportunities to reduce additional expense burden upon
23 medical students including reduced-cost or free programs for residency
24 applications, virtual or hybrid interviews, and other cost-reduction initiatives aimed
25 at reducing non-educational debt.

26 24. Encourage medical students, residents, fellows and physicians in practice to
27 take advantage of available loan forgiveness programs and grants and
28 scholarships that have been historically underutilized, as well as financial
29 information and resources available through the Association of American Medical
30 Colleges and American Association of Colleges of Osteopathic Medicine, as
31 required by the Liaison Committee on Medical Education and Commission on
32 Osteopathic College Accreditation, and resources available at the federal, state
33 and local levels.

34 25. Support federal efforts to forgive debt incurred during medical school and other
35 higher education by physicians and medical students, including educational and
36 cost of attendance debt.

37 26. Support that residency and fellowship application services grant fee assistance
38 to applicants who previously received fee assistance from medical school
39 application services or are determined to have financial need through another
40 formal mechanism.

41 42 [D-305.958 - Increasing Graduate Medical Education Positions as a Component to](#)
43 [any Federal Health Care Reform Policy](#)

44 45 1. Our American Medical Association will ensure that actions to bolster the
46 physician workforce must be part of any comprehensive federal health care reform.
47 2. Our AMA will work with the Centers for Medicare and Medicaid Services to
48 explore ways to increase graduate medical education slots to accommodate the
49 need for more physicians in the US.

- 1 3. Our AMA will work actively and in collaboration with the Association of American
- 2 Medical Colleges and other interested stakeholders to rescind funding caps for
- 3 GME imposed by the Balanced Budget Act of 1997.
- 4 4. Our AMA will actively advocate for expanded funding for entry and continued
- 5 training positions in specialties and geographic regions with documented medical
- 6 workforce shortages.
- 7 5. Our AMA will lobby Congress to find ways to increase graduate medical
- 8 education funding to accommodate the projected need for more physicians.
- 9 6. Our AMA will work with key organizations, such as the US Health Resources
- 10 and Services Administration, the Robert Graham Center, and the Cecil G. Sheps
- 11 Center for Health Services Research, to:
 - 12 a. Support development of reports on the economic multiplier effect of each
 - 13 residency slot by geographic region and specialty.
 - 14 b. Investigate the impact of GME funding on each state and its impact on
 - 15 that state's health care workforce and health outcomes.

16

17

18 (28) RESOLUTION 217 — EXPAND ACCESS TO SKILLED

19 NURSING FACILITY SERVICES FOR PATIENTS WITH

20 OPIOID USE DISORDER

21

22 RECOMMENDATION:

23

24 Madam Speaker, your Reference Committee recommends

25 that AMA policy D-95.955 be reaffirmed in lieu of Resolution

26 217.

27

28 RESOLVED, that our American Medical Association advocate for legislative and

29 regulatory action to ensure patients are not being denied appropriate admission to skilled

30 nursing facilities based on practices of denying admission solely on the diagnosis of opioid

31 use disorder or prescriptions for active medications for opioid use disorder (Directive to

32 Take Action); and be it further

33

34 RESOLVED, that our AMA advocate for and support legislation and regulatory action to

35 ensure adequate reimbursement of skilled nursing facilities that recognizes the complexity

36 of care, treatment and resources required for opioid use disorder treatment (Directive to

37 Take Action); and be it further

38

39 RESOLVED, that our AMA advocate for increased access to medications for opioid use

40 disorder in long-term care pharmacies and address the barriers to access to methadone

41 in long-term care for use in the treatment of opioid use disorder. (Directive to Take Action)

42

43 Minimal but mixed testimony was received for Resolution 217. Your Reference Committee

44 heard that there has been a consistent struggle for patients with opioid use disorder (OUD)

45 when admission to a skilled nursing facility (SNF) is recommended. Testimony noted that

46 a history of OUD or being prescribed appropriate medical treatment for OUD should not

47 be a barrier to receiving necessary care at a SNF. Further testimony highlighted the fact

48 that denying admission to these facilities based solely on an OUD diagnosis, or actively

49 taking medications for OUD, exacerbates the stigma surrounding addiction and denies

50 patients access to the comprehensive care they need. Your Reference Committee

1 received one suggestion to refer this resolution for further study however, opposing
2 testimony noted that this issue does not need to be studied and noted that not accepting
3 a patient needing physical rehabilitation services because they are on medication for OUD
4 is discrimination. Further testimony noted that our AMA already has existing policy that
5 addresses caring for individual with OUD in SNFs. Therefore, your Reference Committee
6 recommends that existing AMA policy D-95.955 be reaffirmed in lieu of Resolution 217.
7

8 Improving Access to Post-Acute Medical Care for Patients with Substance Use
9 Disorder (SUD) D-95.955

10

11 1. Our American Medical Association advocates to ensure that patients who
12 require a post-acute medical care setting are not discriminated against because of
13 their history of substance use disorder.
14 2. Our AMA advocates that our federal, state, and local governments remove
15 barriers to evidence-based treatment for substance use disorders, including
16 medications for opioid use disorder, at skilled nursing facilities.
17 3. Our AMA advocates that Medicare and Medicaid, including managed care
18 organizations, remove barriers to coverage and treatment for substance use and
19 opioid use disorder, including medications for opioid use disorder, in skilled nursing
20 facilities.

21

22

23 (29) RESOLUTION 219 — ADVOCATE TO CONTINUE
24 REIMBURSEMENT FOR TELEHEALTH / TELEMEDICINE
25 VISITS PERMANENTLY

26 RECOMMENDATION:

27 Madam Speaker, your Reference Committee recommends
28 that AMA policies D-480.965 and D-480.963 be reaffirmed
29 in lieu of Resolution 219.
30

31 RESOLVED, that our American Medical Association advocate for making telehealth
32 reimbursement permanent for Medicare and for all health insurance providers. (Directive
33 to Take Action)

34 Your Reference Committee heard testimony in support of the spirit of Resolution 219. Your
35 Reference Committee heard testimony that emphasized telehealth's role in improving
36 access to care, particularly for rural and underserved communities, and highlighted its
37 sustained value since the COVID-19 pandemic. Testimony also reflected the increasing
38 importance of advocating for a permanent telehealth solution for Medicare beneficiaries
39 and patients with private insurance plans, as the COVID-19 telehealth waivers are set to
40 expire on December 31st of this year. However, strong testimony, that was supported by
41 others, recommended reaffirmation of existing AMA policy. This testimony noted that our
42 AMA already has policy that directly addresses the concerns raised by Resolution 219
43 concerning access and reimbursement for telehealth. Your Reference Committee also
44 heard about our AMA's tireless advocacy efforts in this realm in the form of supporting bi-
45 partisan legislation and commenting, when appropriate, through the regulatory rule
46 making process. Therefore, Your Reference Committee recommends that existing AMA
47 Policies D-480.965 and D-480.963 be reaffirmed in lieu of Resolution 219.
48
49
50

1 [D-480.965 - Reimbursement for Telehealth](#)

2

3 Our American Medical Association will work with third-party payers, the Centers

4 for Medicare and Medicaid Services, Congress and interested state medical

5 associations to provide coverage and reimbursement for telehealth to ensure

6 increased access and use of these services by patients and physicians.

7

8 [D-480.963 -COVID-19 Emergency and Expanded Telemedicine Regulations](#)

9

10 1. Our American Medical Association will continue to advocate for the widespread

11 adoption of telehealth services in the practice of medicine for physicians and

12 physician-led teams post SARS-COV-2.

13 2. Our AMA will advocate that the Federal government, including the Centers for

14 Medicare & Medicaid Services (CMS) and other agencies, state governments and

15 state agencies, and the health insurance industry, adopt clear and uniform laws,

16 rules, regulations, and policies relating to telehealth services that:

17 a. Provide equitable coverage that allows patients to access telehealth

18 services wherever they are located.

19 b. Provide for the use of accessible devices and technologies, with

20 appropriate privacy and security protections, for connecting physicians and

21 patients.

22 3. Our AMA will advocate for equitable access to telehealth services, especially for

23 at-risk and under-resourced patient populations and communities, including but

24 not limited to supporting increased funding and planning for telehealth

25 infrastructure such as broadband and internet-connected devices for both

26 physician practices and patients.

27 4. Our AMA supports the use of telehealth to reduce health disparities and promote

28 access to health care.

29

30 31 (30) RESOLUTION 220 — MIPS REFORM

32

33 RECOMMENDATION:

34

35 36 Madam Speaker, your Reference Committee recommends

36 37 that AMA policies D-400.982, H-385.905, and D-395.999 be

37 reaffirmed in lieu of Resolution 220.

38

39 RESOLVED, that our American Medical Association advocate for the repeal of the

40 Medicare Merit-Based Incentive Payment System (MIPS) and replacement with 1) a

41 practicing physician-designed program that has far less administrative burdens and 2) only

42 adopts measures that have been shown to measurably improve patient outcomes.

43 (Directive to Take Action)

44

45 Your Reference Committee heard mixed testimony on Resolution 220. Your Reference

46 Committee heard that MIPS has become overly complex, placing excessive administrative

47 demands on physicians and detracting from direct patient care. Testimony noted that the

48 existing Surgical Care MIPS Value Pathway (MVP) demonstrates the system's flaws, as

49 it groups unrelated specialties together and lacks relevant, clinically meaningful measures.

50 However, your Reference Committee also heard strong testimony noting that our AMA

1 already has policy that addresses the concerns raised in this resolution. Existing AMA
2 policy already focuses on securing sufficient Medicare physician payment to ensure
3 access to care and emphasizes reducing the financial and reporting burdens that MIPS
4 places on physicians. These existing AMA policies advocate for reforms such as positive
5 payment updates, eliminating budget neutrality, and reducing the administrative load
6 associated with MIPS reporting. Your Reference Committee also heard that our AMA is
7 actively advocating in this area. For example, our AMA, in collaboration with 50 state
8 medical associations, the District of Columbia, and 76 national medical specialty societies,
9 has developed legislation to replace key elements of MIPS with a new Data-Driven
10 Performance Payment System (DPPS). This includes freezing performance thresholds,
11 eliminating the tournament model, and simplifying reporting to reduce the negative
12 impacts on small and rural practices (see [here](#) and [here](#)). Therefore, your Reference
13 Committee recommends that existing AMA policies D-400.982, H-385.905, and D-
14 395.999 be reaffirmed in lieu of Resolution 220.

15

16 [D-400.982 – AMA Efforts on Medicare Payment Reform](#)

17

- 18 1. Our American Medical Association will increase media awareness around the
19 2024 AMA Annual meeting about the need for Medicare Payment Reform,
20 eliminating budget neutrality reductions, and instituting annual cost of living
21 increases.
- 22 2. Our AMA will step up its public relations campaign to get more buy-in from the
23 general public about the need for Medicare payment reform.
- 24 3. Our AMA will increase awareness to all physicians about the efforts of our AMA
25 on Medicare Payment Reform.
- 26 4. Our AMA will advocate for abolition of all MIPS penalties in light of the current
27 inadequacies of Medicare payments.

28

29 [H-385.905 - Merit-based Incentive Payment System \(MIPS\)](#)

30

31 Our American Medical Association supports legislation that ensures Medicare
32 physician payment is sufficient to safeguard beneficiary access to care, replaces
33 or supplements budget neutrality in MIPS with incentive payments, or implements
34 positive annual physician payment updates.

35

36 [D-395.999 - Reducing MIPS Reporting Burden](#)

37

38 Our AMA will work with the Centers for Medicare and Medicaid Services (CMS) to
39 advocate for improvements to Merit-Based Incentive Payment System (MIPS) that
40 have significant input from practicing physicians and reduce regulatory and
41 paperwork burdens on physicians. In the interim, our AMA will work with CMS to
42 shorten the yearly MIPS data reporting period from one-year to a minimum of 90-
43 days (of the physician's choosing) within the calendar year.

1 (31) RESOLUTION 223 — MANDATED ECONOMIC
2 ESCALATORS IN INSURANCE CONTRACTS

3
4 RECOMMENDATION:

5
6 Madam Speaker, your Reference Committee recommends
7 that AMA policy D-400.990 be reaffirmed in lieu of
8 Resolution 223.

9
10 RESOLVED, that our American Medical Association advocates through legislation or
11 regulation for the mandatory insertion of an economic escalator provision in all commercial
12 insurance contracts to account for economic inflation or a decline in Medicare Physician
13 Fee Schedule (PFS). (Directive to Take Action)

14
15 Your Reference Committee heard mixed testimony on Resolution 223. Your Reference
16 Committee heard that linking commercial reimbursement to Medicare's declining rates
17 without adjustments for inflation creates financial strain for physician practices, particularly
18 as operational costs continue to rise. Additional testimony argued that economic
19 escalators could perpetuate unsustainable cost-shifting and fail to address underlying
20 reimbursement issues and recommended that instead innovative reimbursement models
21 such as value-based care and bundled payments, which align payments with patient
22 outcomes, should be promoted. Your Reference Committee also heard strong testimony
23 in favor of reaffirming existing AMA policy. This testimony noted that existing AMA policy
24 already supports uncoupling commercial fee schedules from Medicare's declining
25 payment rates and advocates for inflation-based adjustments to ensure physician
26 payment schedules reflect both the rising costs of care and the value of services provided.
27 Testimony also highlighted the work that our AMA is already doing in this space including
28 advocating to ensure that commercial payers adopt payment models that better align with
29 the costs and value of care, rather than relying solely on Medicare's outdated fee structure.
30 Therefore, your Reference Committee recommends that existing AMA Policy D-400.990
31 be reaffirmed in lieu of Resolution 223.

32
33 [D-400.990 - Uncoupling Commercial Fee Schedules from the Medicare Physician](#)
34 [Payment Schedule](#)

35
36 1. Our American Medical Association shall use every means available to convince
37 health insurance companies and managed care organizations to immediately
38 uncouple fee schedules from the Medicare Physician Payment Schedule and to
39 maintain a level of payment that is sustainable, reflects the full cost of practice,
40 and the value of the care provided, and includes inflation-based updates.
41 2. Our AMA will seek legislation and/or regulation to prevent managed care
42 companies from utilizing a physician payment schedule below the updated
43 Medicare Physician Payment Schedule.

1 (32) RESOLUTION 225 — ELIMINATION OF MEDICARE 14-
2 DAY RULE

3 RECOMMENDATION:

4
5 Madam Speaker, your Reference Committee recommends
6 that AMA policy D-330.903 be reaffirmed in lieu of
7
8 Resolution 225.

9
10 RESOLVED, that our American Medical Association actively lobby the federal government
11 to address and change laboratory date of service rules under Medicare, e.g. the
12 Medicare 14-Day Laboratory Date of Service Rule (Medicare 14-Day Rule), such that
13 complex laboratory services performed on pathologic specimens collected from an
14 inpatient hospital procedure be paid separately from inpatient bundled payments,
15 consistent with Outpatient rules. (Directive to Take Action).

16
17 Your Reference Committee heard minimal but mixed testimony on Resolution 225. Your
18 Reference Committee heard testimony in support of reaffirming existing policy. Testimony
19 reflected that existing policy on this subject accomplishes the spirit of this resolution and
20 the testimony noted that the resolution's slightly modified language does not provide any
21 substantive changes to our existing policy. Your Reference Committee would like to
22 encourage interested parties to contact our AMA staff who would be happy to help state
23 or specialty societies address this issue. Therefore, your Reference Committee
24 recommends that existing AMA policy D-330.903 be reaffirmed in lieu of Resolution 225.

25
26 [D-330.903 - Elimination of Laboratory 14-Day Rules Under Medicare](#)

27
28 Our AMA will actively lobby the federal government to change laboratory Date of
29 Service rules under Medicare such that complex diagnostic laboratory services
30 performed on pathologic specimens collected from a hospital procedure be paid
31 separately from inpatient and outpatient bundled payments.

32
33 (33) RESOLUTION 227 — MEDICARE PAYMENT PARITY
34 FOR TELEMEDICINE SERVICES

35 RECOMMENDATION:

36
37 Madam Speaker, your Reference Committee recommends
38 that AMA policies D-480.969 and D-480.965 be reaffirmed
39 in lieu of Resolution 227.

40
41 RESOLVED, that our American Medical Association advocate for Medicare to reimburse
42 providers for telemedicine-provided services at an equal rate as if the services were
43 provided in-person. (Directive to Take Action)

44
45 Your Reference Committee heard testimony in support of the spirit of Resolution 227. Your
46 Reference Committee heard about telemedicine's role in expanding access to care and
47 promoting continuity across various care settings. Testimony noted that Medicare
48 payment parity is essential for sustaining telemedicine services and fairly compensating

1 physicians. However, additional testimony suggested exploring flexible reimbursement
2 models to account for telemedicine's unique cost structure while still recognizing the value
3 of physician expertise and time. Your Reference Committee also heard testimony that
4 clarified that the value of telehealth services paid for by Medicare is something that cannot
5 be advocated for by AMA staff since discussions related to the value of those codes occur
6 at the AMA/Specialty Society RVS Update Committee (RUC) meetings following
7 deliberations by the various specialty society members that utilize those services.
8 Testimony further noted the strong existing policy that our AMA already has that
9 addresses the heart of Resolution 227. Therefore, your Reference Committee
10 recommends that existing AMA Policies D-480.969 and D-480.965 be reaffirmed in lieu of
11 Resolution 227.

12

13 [D-480.969 - Insurance Coverage Parity for Telemedicine Service](#)

14

- 15 1. Our American Medical Association will advocate for telemedicine parity laws that
16 require private insurers to cover telemedicine-provided services comparable to
17 that of in-person services, and not limit coverage only to services provided by
18 select corporate telemedicine providers.
- 19 2. Our AMA will develop model legislation to support states' efforts to achieve parity
20 in telemedicine coverage policies.
- 21 3. Our AMA will work with the Federation of State Medical Boards to draft model
22 state legislation to ensure telemedicine is appropriately defined in each state's
23 medical practice statutes and its regulation falls under the jurisdiction of the state
24 medical board.

25

26 [D-480.965 - Reimbursement for Telehealth](#)

27

28 Our American Medical Association will work with third-party payers, the Centers
29 for Medicare and Medicaid Services, Congress and interested state medical
30 associations to provide coverage and reimbursement for telehealth to ensure
31 increased access and use of these services by patients and physicians.

32

33

34 (34) RESOLUTION 231 - ESTABLISH PREGNANCY AS A
35 FEDERAL QUALIFYING LIFE EVENT TRIGGERING A
36 SPECIAL ENROLLMENT PERIOD

37

38

RECOMMENDATION:

39

40

Madam Speaker, your Reference Committee recommends
41 that AMA policy H-165.828 be reaffirmed in lieu of
42 Resolution 231.

43

44

RESOLVED, that our American Medical Association actively advocate that the United
45 States Department of Health and Human Services and Congress establish pregnancy as
46 a qualifying life event for a Special Enrollment Period in the Affordable Care Act
47 Marketplace. (Directive to Take Action)

48

49

50

Your Reference Committee heard strong testimony in favor of adoption of Resolution 231.
Your Reference Committee heard that in light of the U.S.'s high maternal mortality rate

1 and the gaps in access to maternal care, a woman needs immediate access to pregnancy
2 care when she becomes pregnant, but the U.S. Department of Health and Human
3 Services (HHS) has declined to change current regulations to allow this, and that active
4 advocacy efforts by our AMA are needed. However, your Reference Committee also heard
5 testimony that Resolution 231 should not be adopted because our AMA already has policy
6 supporting inclusion of pregnancy as a qualifying life event for special enrollment in the
7 health insurance marketplace. Your Reference Committee heard that this policy was
8 adopted in 2021 and is included in policy H-165.828 as subparagraph 8. Your Reference
9 Committee notes that this existing AMA policy is broader and more flexible because it
10 allows for appropriate advocacy to take place across a range of entities instead of
11 restricting this advocacy to HHS. Further, your Reference Committee heard that our AMA
12 has actively advocated for this policy. For example, in a [2023 letter](#) to the Administrator of
13 the Centers for Medicare & Medicaid, our AMA stated that pregnancy should be a
14 qualifying life event. In addition, your Reference Committee heard that in a [2022 letter](#), our
15 AMA stated that "our AMA supports the inclusion of pregnancy as a qualifying life event
16 for special enrollment in the health insurance marketplace." While acknowledging the
17 importance of this issue, in light of existing policy H-165.828 and the actions to implement
18 this policy that our AMA has already taken, your Reference Committee recommends that
19 existing AMA policy H-165.828 be reaffirmed in lieu of Resolution 231.

20

21

Health Insurance Affordability H-165.828

22

- 23 1. Our American Medical Association supports modifying the eligibility criteria for
24 premium credits and cost-sharing subsidies for those offered employer-sponsored
25 coverage by lowering the threshold that determines whether an employee's
26 premium contribution is affordable to the level at which premiums are capped for
27 individuals with the highest incomes eligible for subsidized coverage in Affordable
28 Care Act (ACA) marketplaces.
- 29 2. Our AMA supports legislation or regulation, whichever is relevant, to fix the ACA's
30 "family glitch," thus determining the eligibility of family members of workers for
31 premium tax credits and cost-sharing reductions based on the affordability of family
32 employer-sponsored coverage and household income.
- 33 3. Our AMA encourages the development of demonstration projects to allow
34 individuals eligible for cost-sharing subsidies, who forego these subsidies by
35 enrolling in a bronze plan, to have access to a health savings account (HSA)
36 partially funded by an amount determined to be equivalent to the cost-sharing
37 subsidy.
- 38 4. Our AMA supports capping the tax exclusion for employment-based health
39 insurance as a funding stream to improve health insurance affordability, including
40 for individuals impacted by the inconsistency in affordability definitions, individuals
41 impacted by the "family glitch," and individuals who forego cost-sharing subsidies
42 despite being eligible.
- 43 5. Our AMA supports additional education regarding deductibles and cost-sharing at
44 the time of health plan enrollment, including through the use of online prompts and
45 the provision of examples of patient cost-sharing responsibilities for common
46 procedures and services.
- 47 6. Our AMA supports efforts to ensure clear and meaningful differences between
48 plans offered on health insurance exchanges.
- 49 7. Our AMA supports clear labeling of exchange plans that are eligible to be paired
50 with a Health Savings Account (HSA) with information on how to set up an HSA.

1 8. Our AMA supports the inclusion of pregnancy as a qualifying life event for special
2 enrollment in the health insurance marketplace.

1 Madam Speaker, this concludes the report of Reference Committee B. I would
2 like to thank Rachel Kyllo, MD, Robert Dannenhoffer, MD, Anuradha Reddy, MD,
3 Michael Medlock, MD, Deborah Fuller, MD, Rebekah Bernard, MD, and all those
4 who testified before the Committee.

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