

AMERICAN MEDICAL ASSOCIATION RESIDENT AND FELLOW SECTION

Emergency Resolution: 1
(I-26)

Introduced by: Leanna Knight, MD; Laila Koduri, MD, MPH; Aquilla Chase, MD, MS

Subject: Sunsetting RFS Policy Disadvantaging Part-Time and Locum Physicians

Referred to: Rules Committee

Whereas, about 21% to 25% of the overall U.S. physician workforce works part-time, while early-career and graduating physicians show a growing interest in flexible schedules¹; and

Whereas, newly graduated physicians face major financial transitions, including student loan repayment, relocation, credentialing, and establishing independent practices²; and

Whereas, physicians who begin with part-time employment or combine several part-time roles may need to purchase their own malpractice coverage³; and

Whereas, while there is no universal standard, many malpractice insurance providers offer medical liability insurance plans based on clinical hours⁴; and

Whereas, malpractice premiums should be based on actuarial risk, not an assumption that all part-time physicians represent the same risk as full-time physicians; therefore be it

RESOLVED, that our American Medical Association Resident and Fellow Section (AMA-RFS) sunset policy 380.009R, "Part-Time Malpractice Insurance":

~~That our AMA-RFS oppose reduced premiums for part-time physicians.~~

Fiscal Note: Minimal

REFERENCES

1. Kato H, Jena AB, Figueroa JF, Tsugawa Y. Association Between Physician Part-time Clinical Work and Patient Outcomes. *JAMA Intern Med.* 2021 Nov 1;181(11):1461-1469. doi: 10.1001/jamainternmed.2021.5247. PMID: 34515730; PMCID: PMC8438618.
2. *Transitioning to practice.* (2023, April 27). American Medical Association. https://www.ama-assn.org/medical-residents/transition-resident-attending/transitioning-practice?utm_source=chatgpt.com
3. Moawad, MD, H. (2026, October 20). *Buying medical malpractice insurance independently as a physician.* Medical Economics. <https://www.medicaleconomics.com/view/buying-medical-malpractice-insurance-independently-physician>
4. Medical Liability Insurance: What final-year residents should know. (June 16, 2026). American Medical Association <https://www.ama-assn.org/medical-residents/transition-resident-attending/medical-liability-insurance-what-final-year>.

RELEVANT RFS POSITION STATEMENTS

380.009R Part-Time Malpractice Insurance

That our AMA-RFS oppose reduced premiums for part-time physicians. (Substitute Resolution 4, I-01) (Reaffirmed Report D, I-16)

240.005R Resident Fees

That our AMA-RFS: (1) support reducing licensure fees and Drug Enforcement Agency certification fees for resident physicians; and (2) oppose any "provider fees" which would increase the financial burden on resident physicians. (Substitute Resolution 37, A-95) (Reaffirmed Report C, I-05) (Reaffirmed Report E, A-16) (Reaffirmed Report A, A-26)

RELEVANT AMA POLICY

Medical Malpractice Discount Rates G-620.045

Our AMA encourages member organizations of the Federation to offer access to discounted medical liability insurance premiums where legally permissible.

[Res. 603, A-14 Reaffirmed: CCB/CLRPD Rep. 01, A-24]

Prohibit Third Party Payers from Requiring Professional Liability Coverage Beyond Mandated Limits H-435.966

Our American Medical Association finds unreasonable the demand by any hospital or third party payer that their providers carry professional liability coverage in excess of the minimum mandated of physicians by state law; and will design and distribute model legislation that prevents any health care institution or third party payer from requiring their physicians to carry professional liability coverage in excess of the minimum mandated by law.

[Res. 203, I-93; Reaffirmed: BOT Rep. 28, A-03; Reaffirmed: BOT Rep. 28, A-13; Reaffirmed: BOT Rep. 09, A-23]