

MEDCHI, THE MARYLAND STATE MEDICAL SOCIETY  
HOUSE OF DELEGATES

Resolution:

INTRODUCED BY: Montgomery County Medical Society

SUBJECT: Payor Responsibility for Additional Expenses & Patient Co-pays

1 Whereas, physicians attend medical school and complete several years of residency and fellowship  
2 before they are allowed to practice in their chosen specialty; and  
3

4 Whereas, physicians are licensed by the Maryland Board of Physicians to practice medicine in Maryland  
5 and health plans are not; and  
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7 Whereas, physicians who care for patients understand their medical issues and needs and have the  
8 expertise to know what treatments are in the best interest of the health care of their patients, and  
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10 Whereas, third party payors are denying and delaying the physician-ordered care to manage “costs” not  
11 care; and  
12

13 Whereas, the decisions made contrary to the treating physician’s expert medical opinion may result in  
14 more expense including but not limited to additional office visits, hospitalization, change in medication,  
15 and/or different procedures for which the treating physician and patient should not be held responsible;  
16 therefore, be it  
17

18 RESOLVED, that MedChi will seek and/or support legislation and/or regulation which will require  
19 third-party payors to be responsible for approving and paying for all additional treatment costs and  
20 reimburse co-pays to the patient if the payor’s failure to authorize the original medical treatment  
21 ordered by the treating physician results in the need for these additional treatment(s).

