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3 **Title: Co-Pays and Deductibles**
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5 **Introduced by: Robert J. Jackson, MD, for the Organized Medical Staff**
6 **Section**
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8 **Original Author: Hassan Amirikia, MD**
9
10 **Referred to: Reference Committee A**
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12 **House Action: Adopted as Amended**
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15 **Whereas, co-payments and deductibles are results of employers and**
16 **contracts between insurance companies and the patients, and**
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18 **Whereas, physicians are not involved in the negotiations and the design of**
19 **the amount of the co-pays and deductibles between insurance companies and**
20 **their clients, and**
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22 **Whereas, the amount of a co-pay or deductible is built into the amount of**
23 **premium that insurance companies charge patients, and**
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25 **Whereas, physicians often are not aware of the amount of the co-pay and**
26 **deductible and that requires one additional employee to stay on the phone line to**
27 **find out, and**
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29 **Whereas, patients often come not prepared to pay the co-pay or deductible**
30 **at the time of the visit, and**
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32 **Whereas, physicians generally don't deny services to the patients who do**
33 **not have money or cannot afford to pay the co-pay or deductible at the time of**
34 **the visit, and**
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36 **Whereas, pursuing acquisition of the co-pay or deductible from the patient**
37 **is causing unfriendly patient relations toward physicians and is contradictory to**
38 **the foundation of a sacred and sincere patient-physician relationship; therefore**
39 **be it**
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41 **RESOLVED: That the Michigan Delegation to the AMA ask the AMA to**
42 **study the possibility to obligate insurance companies to be responsible for**
43 **obtaining their own self-authorized co-pays and deductibles from patients to**
44 **help secure good patient-physician relationships, which may be disturbed by**
45 **pursuing collections of the co-pays and deductibles from patients.**
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49 **WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE**