

Dear all:

Please allow this to be an update of MAG activities over the last few weeks. As always, my previous updates can be found at <http://www.mag.org/resources/executive-directors-message>.

### **American Health Care Act**

Please see the letter from the AMA to Senate Finance Committee Chairman Orin Hatch on how to fix the AHCA. The letter can be found at <http://www.mag.org/news/article/AMA-suggests-ways-to-improve-AHCA>. Additionally, the Congressional Budget Office just released their score of the AHCA which can be found at <http://www.businessinsider.com/cbo-score-house-gop-healthcare-bill-ahca-macarthur-upton-amendments-2017-5>.

### **MagMutual**

On Wednesday, May 31, the Commissioner of Insurance, Ralph Hudgens, will hold a hearing on MagMutual's request for its reorganization. In speaking with MagMutual, their leadership has reassured MAG the following:

**MagMutual would like to reassure all their policyholders that, post the restructure, MagMutual remains a mutual company. The Mutual Holding Company will continue to 100% owned and governed by its policyholders, just as it is today. There are no changes to policyholder voting rights, dividend or Owners' Circle benefits. No capital will leave the company and no director or officer will receive any enhanced compensation or payout as a result of this transaction. Most importantly, our culture remains the same – a company by and for our policyholders.**

Georgia Health News ran an article last week that can be found at <http://www.georgiahealthnews.com/2017/05/major-malpractice-insurer-seeks-change-structure/> that discusses the reorganization.

### **Blue Cross Blue Shield of Georgia**

We are getting information that BCBS may potentially deny claims in an emergency room setting if it is determined that the condition was not an emergency. BCBS will begin implementing the policy on July 1, 2017. Here is a statement from BCBS (emphasis added):

*Blue Cross and Blue Shield of Georgia is committed to providing access to high quality, affordable health care. As part of that mission, we are committed to promoting care delivery in the most appropriate clinical setting; for non-emergent care; generally this is the patient's primary care provider. Anthem believes that primary care doctors are in the best position to have a comprehensive view of their patient's health status and should be the first medical professional patients see with any non-emergency medical concerns.*

*If a member can't get an appointment with their primary care doctor, most non-emergent medical conditions can be easily treated at retail clinics, urgent care clinics or 24/7 telehealth services such as LiveHealth Online. Those alternatives typically are much less expensive and have lower member cost sharing than the emergency room. **If a member chooses to receive care for non-emergency ailments at the ER when a more appropriate setting is available, their claim will be reviewed using the prudent layperson standard and potentially denied. The review by an Anthem medical director will take into***

**consideration the presenting symptoms that brought the member to the emergency room as well as the diagnosis.**

*It's important to note that Anthem's 24/7 nurse line and online tools are always available to help members find the right care option for their neighborhood. Anthem will cover non-emergent ER visits if a member was directed to the emergency room by another medical provider, if services were provided to a child under the age 14, if there isn't an urgent care or retail clinic within 15 miles of the member or if the visit occurs on a Sunday or major holiday.*

**Please provide feedback on this new BCBS policy.**

### **Medical Reserve Corps**

Congratulations to Dr. John Harvey and Susan Moore for receiving a grant from the Georgia Trauma Commission on the MAG Medical Reserve Corps. The MRC is a readily deployable unit that provides medical care in disaster areas around the State of Georgia. For more information on the MRC, please go to <http://www.mag.org/affiliates/mrc>.

As always, if you should have any questions, please do not hesitate to call.

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