



MAG Advocacy Brief (2015)

SUPPORT: 'ALL-PRODUCTS' PROHIBITIONS

MAG is urging lawmakers in Georgia to pass legislation that will prohibit 'all-products' clauses from being used in health insurance contracts to ensure that their constituents have access to the physicians of their choice and to ensure that there are no interruptions in the continuity of their medical care.

Insurance companies use these 'all-or-nothing' clauses as a cost-control tactic to force physicians to participate in every health insurance product that they offer or be blocked from caring for patients in the insurer's plan altogether.

By forcing physicians and their practices to agree to all-products clauses, health insurers are undermining the economic viability of the medical profession in Georgia – keeping in mind that a report that was prepared by IMS Health for the American Medical Association determined that physicians in Georgia “created a total of \$29.7 billion in direct and indirect economic output (i.e., sales revenues) in 2012... [and] each physician supported \$1,559,494 in [economic] output.” It is also worth noting that the report found that “...physicians supported 205,869 jobs (including their own)...[and nearly \$1.1 billion] in local and state tax revenues in 2012.”

Because physicians are constantly wrestling with these manipulative contract provisions, they have less time to spend with their patients.

All-products clauses violate several individual rights, including the right to contract and an owner's right to operate a business in a free and autonomous way.

Physicians and medical practices in Georgia should be free to accept the health insurance products of their choice versus the ones that are imposed on them by profit-driven insurance companies.

Eleven states have enacted prohibitions on all-products clauses, including Alaska, Arkansas, Florida, Indiana, Kansas, Kentucky, Maryland, Massachusetts, Minnesota, Ohio, and Virginia – as well as Washington, D.C.

Passing a prohibition on all-products clauses in health insurance contracts in Georgia will protect patients, it will enhance the practice environment and the state's economy, and it will enable physicians to focus providing their patients with some of the best medical care in the world.

Contact Marcus Downs at 404.797.0488 or mardowns@mag.org for additional information. With more than 7,500 members, MAG is the leading voice for the medical profession in Georgia – which includes physicians in every specialty and practice setting. MAG membership has increased by more than 35 percent since 2010. Go to www.mag.org for additional information.