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# Medical Association of Georgia

*Building a Better State of Health Since 1849*

February 23, 2017

Commissioner Ralph T. Hudgens  
Office of Insurance and Safety Fire Commissioner  
Two Martin Luther King, Jr. Drive  
West Tower, Suite 704  
Atlanta, Georgia 30334

Dear Commissioner Hudgens:

With nearly 8,000 members, the Medical Association of Georgia (MAG) has been the leading voice for physicians in the state since 1849. MAG genuinely appreciates the steps that the Georgia Department of Insurance (DOI) has taken to solidify the relationship between physicians and health insurers in the state to enhance patient care.

MAG would, however, like to highlight an ongoing problem that is taking a significant toll on physicians and patients in the state. Every year, physicians are required to go through the tedious, stressful, and time-consuming process of renewing their contract with health insurers. When the parties are unable to reach a consensus, the physician is dropped from the plan, which leads to a decrease in the number of physicians in which patients have access.

Unfortunately, patients are innocent bystanders in the contract negotiation process. Since current law does not mandate patients to receive notice of changes taking place in their network, they often make choices regarding insurance coverage according to outdated information. When possible, many providers do inform their patients if they have been excluded from a plan, however it is not uncommon for the provider to be unaware of the change in network status.

In terms of a solution, MAG believes that physicians should have an opportunity to negotiate their agreements at a time that would be feasible to allow patients the opportunity to become aware of any network changes and take appropriate steps to resolve any potential issues that may arise. Moreover, in those instances where a physician is removed from a health plan, coverage should be terminated at the end of the calendar year.

MAG would like to schedule a meeting with you and applicable DOI staff to discuss ways in which we can address this matter. Please contact MAG Executive Director Donald J. Palmisano Jr. at [dpalmisano@mag.org](mailto:dpalmisano@mag.org) or 678.303.9250 to let us know when you and your staff are available to meet.

Thank you for your time and consideration.  
Sincerely,

Steven M. Walsh, M.D.  
President

SMW/kr

cc: Donald J. Palmisano, Jr., MAG Executive Director/CEO