

DISCLAIMER

The following is a preliminary report of actions taken by the House of Delegates at its June 2021 Special Meeting and should not be considered final. Only the Official Proceedings of the House of Delegates reflect official policy of the Association.

AMERICAN MEDICAL ASSOCIATION HOUSE OF DELEGATES (J21 Special Meeting)

Report of Reference Committee A

Jayne E. Courts, MD, Chair

1 Your Reference Committee recommends the following consent calendar for acceptance:

2
3 **RECOMMENDED FOR ADOPTION**

- 4
5 1. Council on Medical Service Report 2 – Continuity of Care for Patients Discharged
6 from Hospital Settings
7 2. Council on Medical Service Report 8 – Licensure and Telehealth

8
9 **RECOMMENDED FOR ADOPTION AS AMENDED OR SUBSTITUTED**

- 10
11 3. Council on Medical Service Report 7 – Addressing Equity in Telehealth
12 4. Resolution 121 – Medicaid Dialysis Policy for Undocumented Patients

13
14 **RECOMMENDED FOR REFERRAL**

- 15
16 5. Resolution 122 – Developing Best Practices for Prospective Payment Models
17 6. Resolution 123 – Medicare Eligibility at Age 60

18
19 **RECOMMENDED FOR REFERRAL FOR DECISION**

- 20
21 7. Resolution 105 – Effects of Telehealth Coverage and Payment Parity on Health
22 Insurance Premiums

Amendments

If you wish to propose an amendment to an item of business, click here: [Submit New Amendment](#)

RECOMMENDED FOR ADOPTION

- 1
2
3 (1) COUNCIL ON MEDICAL SERVICE REPORT 2 –
4 CONTINUITY OF CARE FOR PATIENTS DISCHARGED
5 FROM HOSPITAL SETTINGS
6

7 **RECOMMENDATION:**
8

9 **Recommendations in Council on Medical Service**
10 **Report 2 be adopted and the remainder of the Report**
11 **be filed.**
12

13 **HOD ACTION: Recommendations in Council on Medical**
14 **Service Report 2 adopted and the remainder of the Report**
15 **filed.**
16

17 The Council on Medical Service recommends that the following be adopted in lieu of the
18 second resolve of amended Resolution 212-A-19, and the remainder of the report be
19 filed.
20

21 1. That our American Medical Association (AMA) advocate for protections of continuity of
22 care for medical services and medications that are prescribed during patient
23 hospitalizations, including when there are formulary or treatment coverage changes that
24 have the potential to disrupt therapy following discharge. (New HOD Policy)
25

26 2. That our AMA support medication reconciliation processes that include confirmation
27 that prescribed discharge medications will be covered by a patient's health plan and
28 resolution of potential coverage and/or prior authorization (PA) issues prior to hospital
29 discharge. (New HOD Policy)
30

31 3. That our AMA support strategies that address coverage barriers and facilitate patient
32 access to prescribed discharge medications, such as hospital bedside medication
33 delivery services and the provision of transitional supplies of discharge medications to
34 patients. (New HOD Policy)
35

36 4. That our AMA advocate to the Office of the National Coordinator for Health
37 Information Technology (ONC) and the Centers for Medicare & Medicaid Services
38 (CMS) to work with physician and hospital organizations, and health information
39 technology developers, in identifying real-time pharmacy benefit implementations and
40 published standards that provide real-time or near-time formulary information across all
41 prescription drug plans, patient portals and other viewing applications, and electronic
42 health record (EHR) vendors. (New HOD Policy)
43

44 5. That our AMA advocate to the ONC and the CMS that any policies requiring health
45 information technology developers to integrate real-time pharmacy benefit systems
46 (RTBP) within their products do so with minimal disruption to EHR usability and cost to
47 physicians and hospitals. (New HOD Policy)
48

1 6. That our AMA support alignment and real-time accuracy between the prescription
2 drug data offered in physician-facing and consumer-facing RTBP tools. (New HOD
3 Policy)
4

5 7. That our AMA reaffirm Policy H-125.979, which directs the AMA to work with
6 pharmacy benefit managers, health insurers, and pharmacists to enable physicians to
7 receive accurate, real-time formulary data at the point of prescribing, and promotes the
8 value of online access to up-to-date and accurate prescription drug formulary plans from
9 all insurance providers. (Reaffirm HOD Policy)

10
11 Your Reference Committee heard testimony that was supportive of Council on Medical
12 Service Report 2. A member of the Council on Medical Service introduced the report by
13 noting that the Council reviewed a variety of strategies used by hospitals to ensure
14 continuity of care after discharge, including medication reconciliation prior to discharge
15 and programs that provide transitional supplies of discharge medications to patients.
16 Testimony from the Council and others highlighted real-time pharmacy benefit tools as
17 especially promising for improving continuity of care during the discharge period given
18 that problems ensuring coverage of discharge medications can hold up hospital
19 discharge. Your Reference Committee believes a minor amendment to add “prior to
20 discharge” to Recommendation 2 is unnecessary since the recommendation already
21 includes the language “prior to hospital discharge.” Accordingly, your Reference
22 Committee recommends that the recommendations of Council on Medical Service
23 Report 2 be adopted.
24

25 (2) COUNCIL ON MEDICAL SERVICE REPORT 8 –
26 LICENSURE AND TELEHEALTH
27

28 **RECOMMENDATION:**
29

30 **Recommendations in Council on Medical Service**
31 **Report 8 be adopted and the remainder of the Report**
32 **be filed.**
33

34 **HOD ACTION: Recommendation 1 in Council on**
35 **Medical Service Report 8 referred for decision.**
36 **The rest of the recommendations in Council on**
37 **Medical Service Report 8 adopted and the**
38 **remainder of the Report filed.**
39

40 The Council on Medical Service recommends that the following be adopted in lieu of
41 Resolve 2, Items (b) and (d) of Alternate Resolution 203-Nov-20, and that the remainder
42 of the report be filed.
43

44 1. That our American Medical Association (AMA) work with the Federation of State
45 Medical Boards, state medical associations and other stakeholders to encourage states
46 to allow an out-of-state physician to use telehealth to provide continuity of care to an
47 existing patient in the state without penalty if the following conditions are met:
48

49 a) The physician has an active license to practice medicine in a state or US territory and
50 has not been subjected to disciplinary action.

- 1 b) There is a pre-existing and ongoing physician-patient relationship.
2 c) The physician has had an in-person visit(s) with the patient.
3 d) The telehealth services are incident to an existing care plan or one that is being
4 modified.
5 e) The physician maintains liability coverage for telehealth services provided to patients
6 in states other than the state where the physician is licensed.
7 f) Telehealth use complies with Health Insurance Portability and Accountability Act
8 privacy and security rules. (Directive to Take Action)

9
10 2. That our AMA amend Policy H-480.969[1] by addition and deletion as follows:

11
12 The Promotion of Quality Telemedicine H-480.969

13 (1) It is the policy of the AMA that medical boards of states and territories should require
14 a full and unrestricted license in that state for the practice of telemedicine, unless there
15 are other appropriate state-based licensing methods, with no differentiation by specialty,
16 for physicians who wish to practice telemedicine in that state or territory. This license
17 category should adhere to the following principles:

18 ~~(a) application to situations where there is a telemedical transmission of individual~~
19 ~~patient data from the patient's state that results in either (i) provision of a written or~~
20 ~~otherwise documented medical opinion used for diagnosis or treatment or (ii) rendering~~
21 ~~of treatment to a patient within the board's state;~~

22 ~~(b_a) exemption from such a licensure requirement for traditional informal physician-to-~~
23 ~~physician consultations ("curbside consultations") that are provided without expectation~~
24 ~~of compensation;~~

25 ~~(b_b) exemption from such a licensure requirement for telemedicine practiced across~~
26 ~~state lines in the event of an emergent or urgent circumstance, the definition of which for~~
27 ~~the purposes of telemedicine should show substantial deference to the judgment of the~~
28 ~~attending and consulting physicians as well as to the views of the patient; and~~

29 (c) allowances, by exemption or other means, for out-of-state physicians providing
30 continuity of care to a patient, where there is an established ongoing relationship and
31 previous in-person visits, for services incident to an ongoing care plan or one that is
32 being modified.

33 (d) application requirements that are non-burdensome, issued in an expeditious manner,
34 have fees no higher than necessary to cover the reasonable costs of administering this
35 process, and that utilize principles of reciprocity with the licensure requirements of the
36 state in which the physician in question practices. (Modify Current AMA Policy)

37
38 3. That our AMA continue to support state efforts to expand physician licensure
39 recognition across state lines in accordance with the standards and safeguards outlined
40 in Policy H-480.946, Coverage and Payment for Telemedicine. (New HOD Policy)

41
42 4. That our AMA reaffirm Policy D-480.964, which directs the AMA to work with state
43 medical associations to encourage states that are not part of the Interstate Medical
44 Licensure Compact to consider joining the Compact; advocate for reduced application
45 and state licensure(s) fees processed through the Interstate Medical Licensure
46 Compact; and work with interested state medical associations to encourage states to
47 pass legislation enhancing patient access to and proper regulation of telemedicine
48 services. (Reaffirm HOD Policy)
49

1 5. That our AMA reaffirm Policy H-480.946, which delineates standards and safeguards
2 that should be met for the coverage and payment of telemedicine, including that
3 physicians and other health practitioners must be licensed in the state where the patient
4 receives services, or be providing these services as otherwise authorized by the state's
5 medical board. (Reaffirm HOD Policy)
6

7 Testimony was generally supportive of Council on Medical Service Report 8. A member
8 of the Council on Medical Service introduced the report by emphasizing that this is the
9 Council's second report on licensure and telehealth in as many years. As highlighted by
10 the Council member, the report seeks to strike the right balance between strengthening
11 telehealth options while protecting patients and physician-patient relationships. A
12 member of the Council on Legislation testified in support of the report and its
13 recommendations that encourage interstate telehealth while also recognizing the
14 important roles of states, state medical boards, and the Interstate Medical Licensure
15 Compact.
16

17 In response to a proposed amendment to add "practice" after "physician" to
18 Recommendation 1(b) and (c), a Council on Medical Service member explained that the
19 Council had focused its deliberations on the importance of maintaining established
20 physician-patient relationships and therefore chose to use the term "physician-patient"
21 instead of "practice-patient" to describe that relationship. The Council member stressed
22 that the proposed amendment could open a loophole to corporate providers. It was also
23 noted by the Council member that a physician who is covering another physician acts as
24 that physician's proxy in the physician-patient relationship and that a change to the
25 recommendation is not needed.
26

27 A Council on Medical Service member also testified against an amendment
28 recommending that the AMA explore opportunities for expanding telehealth to include
29 out-of-state physicians' use of telehealth to provide initial consultation for care that may
30 not be available in the patient's home state. The Council member emphasized that using
31 telehealth to provide care to patients across state lines where there is not an established
32 physician-patient relationship would require additional scrutiny. Your Reference
33 Committee believes that while this may be an issue worthy of further study, this
34 amendment may be beyond the current report's focus on interstate telehealth for
35 continuity of care where there are established physician-patient relationships.
36

37 Your Reference Committee also heard sufficient concerns regarding the proposed
38 amendment to add "practice" to Recommendation 1(b) and (c) and therefore does not
39 recommend that change. In response to a speaker's concern that Recommendation 1(d)
40 would preclude using telehealth to treat an established patient who is seeking care for a
41 new condition, your Reference Committee believes that the recommendation as written
42 is sufficient because it specifies that care can be incident to an existing care plan or one
43 that is being modified. Because a preponderance of the testimony supported the report
44 recommendations as written, your Reference Committee recommends that the Council
45 on Medical Service Report 8 be adopted.
46

RECOMMENDED FOR ADOPTION AS AMENDED

- 1
2
3 (3) COUNCIL ON MEDICAL SERVICE REPORT 7 –
4 ADDRESSING EQUITY IN TELEHEALTH

5
6 **RECOMMENDATION A:**

7
8 **Recommendation 7 in Council on Medical Service**
9 **Report 7 be amended by addition to read as follows:**

10
11 **7. That our AMA encourage hospitals, health systems**
12 **and health plans to invest in initiatives aimed at**
13 **designing access to care via telehealth with and for**
14 **historically marginalized and minoritized communities,**
15 **including improving physician and non-physician**
16 **provider diversity, offering training and technology**
17 **support for equity-centered participatory design, and**
18 **launching new and innovative outreach campaigns to**
19 **inform and educate communities about telehealth.**
20 **(New HOD Policy)**

21
22 **RECOMMENDATION B:**

23
24 **Recommendation 8 in Council on Medical Service**
25 **Report 7 be amended by addition and deletion to read**
26 **as follows:**

27
28 **8. That our AMA support expanding physician practice**
29 **eligibility for programs that assist ~~providers~~ qualifying**
30 **health care entities, including physician practices, in**
31 **purchasing necessary services and equipment in**
32 **order to provide telehealth services to augment the**
33 **broadband infrastructure for, and increase connected**
34 **device use among historically marginalized,**
35 **minoritized and underserved populations. (New HOD**
36 **Policy)**

37
38 **RECOMMENDATION C:**

39
40 **Recommendation 12 in Council on Medical Service**
41 **Report 7 be amended by addition and deletion to read**
42 **as follows:**

43
44 **12. That our AMA advocate that physician payments**
45 **~~should consider the resource costs required to~~**
46 **~~provide all physician visits and payments should be~~**
47 **fair and equitable, regardless of whether the service is**
48 **performed via audio-only, two-way audio-video, or in-**
49 **person. (New HOD Policy)**

1 **RECOMMENDATION D:**

2
3 **Council on Medical Service Report 7 be amended by**
4 **addition of a new Recommendation to read as follows:**

5
6 **That our AMA recognize access to broadband internet**
7 **as a social determinant of health. (New HOD Policy)**

8
9 **RECOMMENDATION E:**

10
11 **Recommendations in Council on Medical Service**
12 **Report 7 be adopted as amended and the remainder of**
13 **the Report be filed.**

14
15 **HOD ACTION: Recommendations in Council on**
16 **Medical Service Report 7 adopted as amended and**
17 **the remainder of the Report filed.**

18
19 The Council on Medical Service recommends that the following be adopted in lieu of
20 Resolve 2, Items (a) and (c) of Alternate Resolution 203-Nov-2020, and that the
21 remainder of the report be filed.

22
23 1. That our American Medical Association (AMA) reaffirm Policy D-480.963, which
24 advocates for equitable access to telehealth services, especially for at-risk and under-
25 resourced patient populations and communities, including but not limited to supporting
26 increased funding and planning for telehealth infrastructure such as broadband and
27 internet-connected devices for both physician practices and patients. (Reaffirm HOD
28 Policy)

29
30 2. That our AMA reaffirm Policy H-478.980, which advocates for the expansion of
31 broadband and wireless connectivity to all rural and underserved areas of the United
32 States. (Reaffirm HOD Policy)

33
34 3. That our AMA encourage initiatives to measure and strengthen digital literacy, with an
35 emphasis on programs designed with and for historically marginalized and minoritized
36 populations. (New HOD Policy)

37
38 4. That our AMA encourage telehealth solution and service providers to implement
39 design functionality, content, user interface, and service access best practices with and
40 for historically minoritized and marginalized communities, including addressing culture,
41 language, technology accessibility, and digital literacy within these populations. (New
42 HOD Policy)

43
44 5. That our AMA support efforts to design telehealth technology, including voice-
45 activated technology, with and for those with difficulty accessing technology, such as
46 older adults, individuals with vision impairment and individuals with disabilities. (New
47 HOD Policy)

48

1 6. That our AMA reaffirm Policy D-385.957, which advocates for legislative and/or
2 regulatory changes to require that payers including Medicaid programs and Medicaid
3 managed care plans cover interpreter services and directly pay interpreters for such
4 services. (Reaffirm HOD Policy)
5

6 7. That our AMA encourage hospitals, health systems and health plans to invest in
7 initiatives aimed at designing access to care via telehealth with and for historically
8 marginalized and minoritized communities, including improving physician and provider
9 diversity, offering training and technology support for equity-centered participatory
10 design, and launching new and innovative outreach campaigns to inform and educate
11 communities about telehealth. (New HOD Policy)
12

13 8. That our AMA support expanding physician practice eligibility for programs that assist
14 providers in purchasing necessary services and equipment in order to provide telehealth
15 services to augment the broadband infrastructure for, and increase connected device
16 use among historically marginalized, minoritized and underserved populations. (New
17 HOD Policy)
18

19 9. That our AMA reaffirm Policy D-480.969, which advocates for telemedicine parity laws
20 that require private insurers to cover telemedicine-provided services comparable to that
21 of in-person services, and not limit coverage only to services provided by select
22 corporate telemedicine providers. (Reaffirm HOD Policy)
23

24 10. That our AMA support efforts to ensure payers allow all contracted physicians to
25 provide care via telehealth. (New HOD Policy)
26

27 11. That our AMA oppose efforts by health plans to use cost-sharing as a means to
28 incentivize or require the use of telehealth or in-person care or incentivize care from a
29 separate or preferred telehealth network over the patient's current physicians. (New
30 HOD Policy)
31

32 12. That our AMA advocate that payments should consider the resource costs required
33 to provide all physician visits and payments should be fair and equitable, regardless of
34 whether the service is performed via audio-only, two-way audio-video, or in-person.
35 (New HOD Policy)
36

37 There was highly supportive testimony on Council on Medical Service Report 7. In
38 introducing the report, the chair of the Council on Medical Service stated that the report
39 recommendations underscore that ownership of devices and access to the internet are
40 beneficial for telehealth only if patients know how to use the devices and if those
41 solutions are designed with and for patients with varying digital literacy levels and health
42 care needs to participate in two-way audio-video telehealth. Significantly, the chair of the
43 Council on Medical Service stressed that it is essential for physicians to serve as leading
44 partners in efforts to improve the access of historically marginalized and minoritized
45 communities to telehealth services.
46

47 A member of the Council on Legislation, testifying in support of the report, highlighted
48 that the AMA has been a leader in advocating for expanded access to telehealth
49 services for Americans because it has the capacity to improve access to care for many
50 historically marginalized and minoritized populations and improve outcomes for at-risk

1 patients, particularly those with chronic diseases and/or functional impairments. In
2 conjunction with expanded access to telehealth services, the AMA has supported
3 Congressional efforts to expand high-speed broadband internet access to underserved
4 communities and increase digital literacy education efforts. The member of the Council
5 on Legislation stated that the report recommendations recognize how AMA advocacy
6 must move forward in the telehealth space.

7
8 Minor amendments were offered to the seventh and eighth recommendations of the
9 report to clarify the distinction between physicians and other health care providers. Your
10 Reference Committee accepted the offered amendment to the seventh recommendation,
11 but presents alternate amendment language for the eighth recommendation, to
12 accurately reflect the entities currently eligible for the programs referenced in the
13 recommendation, which range from county health departments to rural health clinics.

14
15 In addition, there was a proposed amendment to delete the reference to the
16 consideration of resource costs in the twelfth recommendation of the report. Concerns
17 were raised that the inclusion of the reference to resource costs in this recommendation
18 may adversely impact efforts to ensure adequate payment for audio-only visits. There
19 was opposition to this amendment, underscoring that consideration of resource costs
20 aligns with the methodology of the RVS Update Committee (RUC) in ensuring credible,
21 appropriate, and accurate recommendations to the Centers for Medicare and Medicaid
22 Services (CMS). Testimony noted that an in-person visit includes medical supplies and
23 specific in-person nurse tasks and time that may not be utilized in an audio-only visit. In
24 addition, testimony highlighted that appropriate resource consideration is a long-standing
25 precedent within the Medicare Physician Payment Schedule and important to CMS and
26 policymakers. Ultimately, your Reference Committee accepted the amendment, as the
27 original wording of the twelfth recommendation could have unintended impacts on
28 advocacy efforts on the state and federal levels pertaining to equitable telehealth
29 payment and payment for audio-only visits.

30
31 Another amendment was offered to recognize broadband access as a social determinant
32 of health, which your Reference Committee found timely and extremely complementary
33 to the recommendations of this report. Your Reference Committee believes that the
34 other amendments offered are addressed by existing AMA policy, including Policy
35 D-480.963, or are topics best served by the introduction of resolutions at a future
36 meeting.

37
38 Your Reference Committee believes that the recommendations of Council on Medical
39 Service Report 7 should be adopted as amended. Your Reference Committee believes
40 that this report and its recommendations are highly consistent with the AMA's recent
41 adoption of a new, eighth enterprise value embracing equity, which states: "We center
42 the voices of the most marginalized in shaping policies and practices toward improving
43 the health of the nation."

44
45 (4) RESOLUTION 121 – MEDICAID DIALYSIS POLICY FOR
46 UNDOCUMENTED PATIENTS

47
48 **RECOMMENDATION A:**
49

1 **Resolution 121 be amended by addition and deletion**
2 **to read as follows:**

3
4 **RESOLVED, That our American Medical Association**
5 **work with the Centers for Medicare and Medicaid**
6 **Services and state Medicaid programs to cover**
7 **scheduled outpatient maintenance dialysis ~~develop a~~**
8 **~~dialysis policy~~ for undocumented patients with end**
9 **stage kidney disease ~~as an emergency condition~~**
10 **~~covered~~ under Emergency Medicaid. (Directive to Take**
11 **Action)**

12
13 **RECOMMENDATION B:**

14
15 **Resolution 121 be adopted as amended.**

16
17 **HOD ACTION: Resolution 121 adopted as**
18 **amended.**

19
20 RESOLVED, That our American Medical Association work with the Centers for Medicare
21 and Medicaid Services and state Medicaid programs to develop a dialysis policy for
22 undocumented patients with end stage kidney disease as an emergency condition
23 covered under Medicaid. (Directive to Take Action)

24
25 Testimony was very supportive of the intent of Resolution 121 and the need to expand
26 dialysis coverage to undocumented patients with end stage kidney disease. Speakers
27 noted that undocumented patients often present in emergency departments when they
28 are acutely ill and in urgent need of dialysis and, at times, inpatient care that is
29 significantly more costly than dialysis provided in the outpatient setting. Amended
30 Resolve clauses were offered by both the AMA Medical Student Section and the Council
31 on Medical Service to clarify the resolution's intent. Your Reference Committee believes
32 that both amendments achieve the same goals, and the language proffered by the AMA
33 Medical Student Section is clearer about the need for coverage for outpatient dialysis.
34 Accordingly, your Reference Committee recommends that Resolution 121 be adopted as
35 amended.

36

RECOMMENDED FOR REFERRAL

- 1
2
3 (5) RESOLUTION 122 – DEVELOPING BEST PRACTICES
4 FOR PROSPECTIVE PAYMENT MODELS

5
6 **RECOMMENDATION:**

7
8 **Resolution 122 be referred.**

9
10 **HOD ACTION: Resolution 122 referred.**

11
12 RESOLVED, That our American Medical Association study and identify best practices
13 for financially viable models for prospective payment health insurance, including but not
14 limited to appropriately attributing and allocating patients to physicians, elucidating best
15 practices for systems with multiple payment contracts, and determining benchmarks for
16 adequate infrastructure, capital investment, and models that accommodate variations in
17 existing systems and practices (Directive to Take Action); and be it further

18
19 RESOLVED, That our AMA use recommendations generated by its research to actively
20 advocate for expanded use and access to prospective payment models (Directive to
21 Take Action)

22
23 Testimony was generally supportive of Resolution 122 and the need for data and study
24 of best practices regarding prospective payment models. Speakers highlighted the
25 timeliness of Resolution 122 given the considerable challenges posed by the COVID-19
26 pandemic as fewer patients sought care, decreasing revenues of practices operating
27 under fee-for-service. There was a suggestion to delete the second Resolve clause.
28 Other amendments were offered to provide clarity about what to include in the proposed
29 study. Speakers cited the AMA's history of embracing pluralism and the fact that
30 payment systems are complex and may affect various medical specialties differently.
31 Your Reference Committee heard sufficient support for referral and therefore
32 recommends that Resolution 122 be referred.

- 33
34 (6) RESOLUTION 123 – MEDICARE ELIGIBILITY AT AGE 60

35
36 **RECOMMENDATION:**

37
38 **Resolution 123 be referred.**

39
40 **HOD ACTION: Resolution 123 referred, with report**
41 **back at the November 2021 Meeting of the House of**
42 **Delegates.**

43
44 RESOLVED, That our American Medical Association advocate that the eligibility
45 threshold to receive Medicare as a federal entitlement be lowered from age 65 to age
46 60. (Directive to Take Action)

47
48 Your Reference Committee heard mixed testimony on Resolution 123. Supportive
49 testimony stressed that lowering the Medicare eligibility age to 60 could serve as a

1 pathway to cover the uninsured ages 60 to 64 and could impact patient health care
2 costs. Testimony in support also raised the timeliness of this resolution, due to the
3 debate in Congress surrounding budget reconciliation, and the potential advancement of
4 this proposal alongside that which makes the American Rescue Plan changes to the
5 ACA permanent.

6 However, members of the Council on Medical Service and Council on Legislation called
7 for reaffirmation of existing AMA policy underpinning AMA's plan to cover the uninsured
8 in lieu of this item. Notably, members of both Councils underscored that AMA's plan to
9 cover the uninsured already includes ways to improve coverage of the uninsured in this
10 age cohort - half of whom are eligible for ACA premium tax credits, and 20 percent of
11 whom are eligible for Medicaid. In sum, members of both Councils stressed that
12 individuals ages 60 to 64 are not left behind in our AMA's plan to cover the uninsured.
13 As such, a member of the Council on Legislation testified that helping the uninsured
14 ages 60 to 64 does not require risking the consequences of lowering the Medicare
15 eligibility age to 60, especially when the evidence shows that doing so would only have a
16 very modest impact on coverage, at best. A member of the Council on Medical Service
17 highlighted a RAND study that showed that a Medicare buy-in has little to no effect on
18 total health insurance enrollment, as more older adults enrolling in health insurance
19 pursuant to the establishment of the buy-in is countered by additional younger adults
20 becoming uninsured due to the proposal's impact on premiums. In addition, a Kaiser
21 Family Foundation report found that the effect on coverage, access and affordability of
22 lowering the Medicare eligibility age to 60 will depend on what type of premium and cost-
23 sharing assistance is provided to newly eligible adults. Notably, the Council member
24 raised that most individuals currently enrolled in traditional Medicare are also enrolled in
25 a supplemental plan – a Medicare supplemental plan, through their employer, or
26 Medicaid – to help with out-of-pocket costs.

27
28 As evidence of potential consequences of lowering the Medicare eligibility age to 60, it
29 was highlighted that the Kaiser Family Foundation this year found that the policy to lower
30 the age of Medicare eligibility could potentially shift 11.7 million people with employer
31 coverage and 2.4 million with non-group coverage into Medicare. Testimony stressed
32 that this would not only impact the payer mix of physician practices. Those who
33 transition out of employer coverage to Medicare if the eligibility age were lowered would
34 take their health spending with them as well. As a result, a large proportion of their
35 health spending would fall under the federal budget, as Medicare is partially funded by
36 general revenues. This shift from employer coverage to Medicare could exacerbate the
37 financial challenges facing the Medicare Trust Fund.

38
39 Testimony also highlighted that the temporary ACA improvements included in the
40 American Rescue Plan raise questions as to the ultimate impacts of lowering the
41 Medicare eligibility age to 60. Due to the unintended consequences cited in testimony of
42 lowering the Medicare eligibility age to 60, as well as the evolving coverage environment
43 due to recently enacted ACA improvements, your Reference Committee recommends
44 that Resolution 123 be referred. Your Reference Committee is hopeful that the resulting
45 report will examine the impacts of a Medicare buy-in in addition to lowering the Medicare
46 eligibility to 60, reflecting testimony offered on this item.

47

1 **RECOMMENDED FOR REFERRAL FOR DECISION**

2
3 (7) RESOLUTION 105 – EFFECTS OF TELEHEALTH
4 COVERAGE AND PAYMENT PARITY ON HEALTH
5 INSURANCE PREMIUMS

6
7 **RECOMMENDATION:**

8
9 **Resolution 105 be referred for decision.**

10
11 **HOD ACTION: Resolution 105 referred for decision.**

12
13 RESOLVED, That our American Medical Association conduct or commission a study on
14 the effect that telemedicine services have had on health insurance premiums, focusing
15 on the differences between states that had telehealth payment parity provisions in effect
16 prior to the pandemic versus those that did not, and report back at the 2021 Interim
17 Meeting of the AMA House of Delegates. (Directive to Take Action)

18
19 Your Reference Committee heard mixed testimony on Resolution 105. Supporters of the
20 resolution stressed that additional data is needed to support efforts on the state level to
21 support fair and equitable payment for telehealth. Specifically, testimony highlighted that
22 some opposition to advocacy efforts on the state level to improve payment for telehealth
23 is rooted in concerns regarding the impact of equitable physician payment for telehealth
24 on health insurance premiums.

25
26 However, concerns were raised that the study called for in the resolution may not yield
27 helpful data or the data desired by state medical associations and national medical
28 specialty societies. Also, testimony underscored that there are numerous inputs to health
29 insurance premiums, which may cause the specific impact of equitable payment for
30 telehealth to be difficult to measure. Testimony also highlighted the high fiscal note of
31 the resolution.

32
33 There were calls for referral as well as referral for decision. Notably, one of the state
34 medical association sponsors of Resolution 105 supported referral for decision. A
35 member of the Council on Medical Service, in calling for referral for decision, stated that
36 further examination is warranted to ascertain what kind of investment by the AMA is
37 necessary to assess the impact of telehealth services on health insurance premiums. In
38 addition, the Council member stressed that our AMA needs to ensure that state medical
39 associations, regardless of whether their states already have equitable payment
40 provisions in place, can benefit from any data that the AMA is able to provide. A member
41 of the Council on Legislation underscored that there is a need to make sure that state
42 medical associations and national medical specialty societies have the right data and
43 information as they advocate in this space. Importantly, the Council member raised the
44 need to ensure that the AMA's role and investment in this effort is appropriate. Your
45 Reference Committee agrees with concerns raised in testimony, and recommends that
46 Resolution 105 be referred for decision.

47

1 Mister Speaker, this concludes the report of Reference Committee A. I would like to
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