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## The American Medical Student Association Supports H.R. 2723: The Bipartisan Consensus Managed Care Improvement Act of 1999

Health care is currently in a crisis state. In town meetings, in community gatherings across the nation, Americans are voicing their concerns over the state of health care. They are outraged at health insurance companies that can overrule a physician's clinical decision, leaving patients with no means to challenge the company's decision. These denials of care may result in the injury or even death of the patient. Under the current Employment Retirement Income Security Act of 1974 (ERISA), injured parties have little to no recourse. Is this the kind of health care system that the citizens of the wealthiest and strongest nation deserve? As tomorrow's doctors, the 30,000 physicians-in-training of the American Medical Student Association (AMSA) strongly urge you to co-sponsor H.R. 2723, the Bipartisan Consensus Managed Care Improvement Act of 1999.

H.R. 2723, sponsored by Charles Norwood, Jr. (R-GA), will protect patients and help return health care back to its primary mission: to relieve suffering and heal illness.

H.R. 2723 will:

- Protect ALL patients with private health insurance.
- Protect patients by holding health insurance companies accountable for negligent medical decisions, and unjustifiable delays in care that harm or injure patients.
- Give patients the right to appeal a health plan's medical decision to a truly independent review panel made up of a neutral-third-party.
- Give patients greater access to medical specialists, emergency care, clinical trials and prescriptions outside of their health plan, without any undue interference from the insurer
- Allow the physicians that actually examine the patient to make medical decisions rather than an untrained reviewer who will never see the patient.

The drive to reap enormous profits by denying patient care endangers lives. Patients must have a means of holding the insurance industry accountable for their decisions. A mere glance at profit margins and CEO salaries — such as Stephen Wiggins, CEO of Oxford Health Plans, Inc. who received \$29,081,599 in salary and \$82,799,000 in unexercised stock options in 1996 — will reveal that insurance companies are fully capable of absorbing costs from a patients' bill of rights. A recent study published in the *Journal of the American Medical Association* (July 14<sup>th</sup> 1999—vol 282, No. 2) reported that for-profit investor-owned HMOs provided poorer patient care than not-for-profit HMOs; again echoing the danger of not providing measures to protect patients from the conflicting interests of health delivery and corporate profits.

We spend more money on health care than any other nation. We have the moral and ethical responsibility to protect patients and to ensure that every American will receive the quality health care that they are paying for. We strongly urge you to co-sponsor H.R. 2723 the Bipartisan Consensus Managed Care Improvement Act of 1999.