

1995 SESSION

ENROLLED

HOUSE JOINT RESOLUTION NO. 557

Directing the Joint Commission on Health Care to study patient protection for primary care and essential services in health insurance.

Agreed to by the House of Delegates, February 4, 1995

Agreed to by the Senate, February 21, 1995

WHEREAS, primary care services with a prescribed scope, including specified preventive services, have been scientifically demonstrated to improve the health of recipients; and

WHEREAS, health insurance beneficiaries receive inadequate primary care and preventive services under indemnity insurance programs because of limitations of coverage, cost of deductibles and excess co-insurance payments; and

WHEREAS, health insurance beneficiaries receive an excess of diagnostic and therapeutic procedures and hospitalizations due to the favorable incentives for providers to deliver these services under traditional indemnity insurance programs; and

WHEREAS, managed care systems control costs by modifying utilization of care to encourage appropriate primary care and preventive services and discourage inappropriate and marginally beneficial medical procedures for their beneficiaries; and

WHEREAS, revision of indemnity health insurance policies can be used to control costs by rewarding appropriate use of primary care, preventive services, essential medical procedures and hospitalizations, and discouraging use of discretionary procedures and hospitalizations; and

WHEREAS, physicians are in the unique position to determine the potential value of a given medical service to an individual patient and can use their scientific knowledge to demonstrate the value of the service, both to the patient and to the insurer; and

WHEREAS, physicians alone, and not patients, should bear the burden of financial loss when disagreements arise about the scientific merit of their determination of need; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Joint Commission on Health Care be directed to study patient protection for primary care and essential services in health insurance. The Joint Commission on Health Care shall examine the feasibility and desirability of requiring changes in the indemnity health insurance system to emphasize payment for primary care services, with offsetting reductions in payment for discretionary services.

The Joint Commission on Health Care shall complete its work in time to submit its findings and recommendations to the Governor and the 1996 Session of the General Assembly as provided in the procedures of the Division of Legislative Automated Systems for the processing of legislative documents.

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