

**Missouri State Medical Association
House of Delegates**

Resolution #5
(A-21)

Introduced by: Gale Oleson, MD
Subject: Unambiguous Language by Insurers
Referred to: Reference Committee A

1 **WHEREAS**, it is in the best interest of the patient that unambiguous language is used when an insurance
2 company communicates with the patient and/or their physician's office regarding costs and coverages;
3 and,
4

5 **WHEREAS**, ambiguous terminology such as "Even though the procedure has been approved we may not
6 pay for the procedure," exists in insurer communications with patients regularly; and,
7

8 **WHEREAS**, clarity as to cost and coverages help ensure a fully-informed treatment discussion between a
9 patient and their physician, and also allows the pursuit of alternative treatments in a reasonable time;
10 therefore, be it
11

12 **RESOLVED**, that MSMA will support legislation requiring insurance companies use clear and unambiguous
13 language when communicating to both the patient and their physician regarding cost and coverage
14 determinations. so that the patient and their physician may have a fully informed conversation about
15 proceeding with a treatment or pursuing other options in a reasonable amount of time.

Fiscal Note: NONE

Current Policy: Insurance, Right to Know (1986)

The MSMA encourages all third-party payors to provide an easily understood explanation of their benefits and coverages to their policyholders.