

AMA Addresses Insurance, Consumer Ads

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CHICAGO — Individual health insurance mandates, direct-to-consumer advertising, and store-based health clinics topped the list of issues addressed at the annual meeting of the American Medical Association's House of Delegates.

On the heels of Massachusetts' new mandate that all individuals must obtain health insurance, AMA delegates voted to support a requirement that individuals and families earning more than 500% of the federal poverty level (\$49,000 for individuals and \$100,000 for a family of four) obtain a minimum level of catastrophic and "evidence-based" preventive health coverage. The new policy calls for using the tax structure to achieve compliance, although language about exact tax consequences is vague.

The policy also calls for individuals and families earning less than 500% of the federal poverty level to obtain coverage once refundable tax credits and other subsidies are available.

"We've taken a bold shift here, and we want to help lead this discussion because we want to have comprehensive reform," said Dr. Edward L. Langston, a member of the AMA Board of Trustees, during a press conference at the meeting.

The recommendation would cover only a fraction of the more than 40 million uninsured Americans. About 11% of the uninsured had incomes that were more than 500% of the federal poverty level in 2004, according to an analysis by the Department of Health and Human Services. But the delegates' action gives AMA officials another tool with which to lobby for expanding the number of people with health coverage, said AMA Board of Trustees member Dr. Ardis D. Hoven.

The new policy has the support of the American Association of Clinical Endocrinologists, according to Dr. Carlos R. Hamilton Jr., a past president of AACE and one of the group's alternate delegates to the AMA House of Delegates. It's reasonable to expect individuals who can afford coverage to obtain it and it's inevitable that individuals will assume more and more responsibility for their health coverage, he said in an interview.

"We're all going to have to be more responsible for our own health care," Dr. Hamilton, executive vice president for external affairs at the University of Texas, Houston, said.

Creating a market for insurance has the potential to bring down the cost of coverage, said Dr. Mary T. Herald, also an ACP delegate. "The insurance companies will love it and, hopefully, they will lower their premiums," she said.

Dr. Daniel Heinemann, an AAFP alternate, praised the AMA policy of individual insurance responsibility as an initial step in creating health care access for all.

But Dr. David McKalip, an alternate delegate from Florida, said the AMA should stick with its current policy of using tax credits to broaden access to health insurance without imposing a requirement. Similar requirements for auto in-

surance, which are in place in 47 states, have failed to achieve universal insurance coverage, with noncompliance rates of 15%-30% despite penalties, he said. In addition, the Internal Revenue Service won't be able to enforce this type of policy, he said.

An individual insurance mandate would not solve the problems of free riders within the system and would result in a large bureaucracy to track compliance with the requirement, Dr. McKalip said.

Instead, Dr. McKalip proposed monitoring the effects of the individual health insurance mandate in Massachusetts. An individual mandate is a step toward socialized medicine and a "slippery slope," he said.

In other issues, many physicians at the House of Delegates meeting expressed both dissatisfaction with the store-based health clinics that have sprung up in retail stores and pharmacies around the country and resignation that these clinics are here to stay.

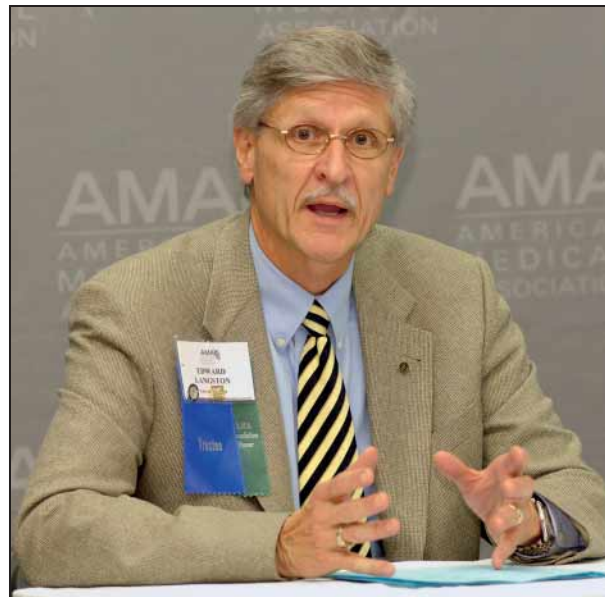
In an effort to deal with that new reality, AMA delegates established principles for operating store-based health clinics, which include limiting their scope of practice, using standardized medical protocols from evidence-based guidelines, and informing patients in advance of the qualifications of those providing their care. In addition, the delegates called on the management of store-based health clinics to establish arrangements for their care providers to have direct access to and supervision by allopathic and osteopathic physicians, as consistent with state laws.

Clinic providers also should encourage patients to establish care with a primary care physician, the new AMA policy said.

Dr. Larry Fields, AAFP president, said the AMA guidelines are consistent with the principles for store-based health clinics developed by his organization and are necessary to ensure patient safety and to control the scope of these clinics.

In the area of direct-to-consumer advertising, AMA delegates voted in favor of placing a moratorium on DTC advertising for newly approved prescription drugs and medical devices until physicians have become educated about the new products. Under the AMA policy, the length of the moratorium would be determined on a product-by-product basis by the FDA in consultation with the drug or device sponsor. The guidelines are a response to the frustration that many physicians feel when patients ask for specific drugs or devices that they have seen advertised, which may not be appropriate for them, said Dr. Ronald M. Davis, an AMA Board of Trustees member, during a press conference.

The policy also recommends that product-specific DTC ads should not use actors to portray health care providers who are promoting drug or device products, because this portrayal may be misleading and deceptive. If an actor is used to portray a health care provider, a disclaimer should be prominently displayed. The AMA also voted to discourage active and retired physicians from participating in advertising that endorses a particular drug or de-



"We want to have comprehensive reform" in health insurance, said board member Dr. Edward L. Langston.

vice product. If physicians do choose to participate in an ad, there should be a clear disclaimer that they are being paid for their endorsement, according to the new AMA policy.

Last year, the Pharmaceutical Research and Manufacturers of America (PhRMA) issued voluntary "Guiding Principles" on DTC advertising that call on drug companies to spend time educating health care professionals before beginning a new DTC campaign. Under the PhRMA policy, the length of time that should be spent in this educational effort should vary from product to product.

"While there are subtle differences between our guiding principles and the AMA's report, both emphasize the critical need to educate physicians and other health care providers about a new medicine before it is advertised to the public," Dr. Paul Antony, PhRMA's Chief Medical Officer, said in a statement.

In other news from the AMA House of Delegates:

► **Scaling back on salt.** In a series of actions, the AMA delegates voted to urge the FDA to revoke the "generally recognized as safe" status of salt, allowing the agency to develop limits on sodium in processed food and restaurant items.

The AMA called for at least a 50% reduction in the amount of sodium in processed foods, fast food products, and restaurant meals over the next decade. The delegates also instructed the AMA leadership to work with the FDA to improve labeling of foods and meals so consumers can better understand the amount of sodium they consume. Patients are often unaware of how much sodium is in their diet, cardiologist J. James Rohack, an AMA Board of Trustees member, said during a press conference. Patients with hypertension will often say they don't add salt to food, but they don't realize the high sodium content of processed meats, Dr. Rohack said.

► **Obtaining organs.** The delegates approved a policy that allows for public solicitation of organs from living donors as long as it adds to the overall number of available organs and does not disadvantage others who are waiting for a transplant.

This type of directed donation is acceptable as long as donors do not receive payment beyond reimbursement for travel, lodging, lost wages, and medical care associated with the donation, according to the new policy.

► **Emphasizing electronic records.** Delegates voted for the AMA to support initiatives that minimize the financial burden to physician practices of adopting and maintaining electronic medical records and instructed AMA officials to get involved in efforts to define and promote standards for the interoperability of health information technology systems. But

the delegates also established as AMA policy that physicians should not be required to adopt electronic medical records by either public or private payers.

► **Meddling in medicine.** AMA delegates voiced their opposition to the "interference of government in the practice of medicine" through the use of government-mandated recitations to patients. The issue was brought up in response to pending federal legislation, the Unborn Child Pain Awareness Act of 2005 (S. 51), which proposes that physicians read a mandatory script to all women who seek abortions at more than 20-week gestation.

► **Interrogations and immigration.** The delegates also touched on the role of physicians in military interrogations and in providing care for illegal immigrants.

The House of Delegates adopted a set of ethical guidelines to limit physician participation in interrogation of prisoners and detainees. Under the new guidelines, physicians must not conduct or directly participate in interrogations because it undermines the role of the physician as a healer. The prohibition on direct participation includes monitoring with the intention of intervening, under the AMA guidance.

However, the guidelines spell out a role for physicians to help develop interrogation strategies that are not coercive. Dr. Priscilla Ray, chair of the AMA Council on Ethical and Judicial Affairs, which developed the proposal, said during a press conference that physicians can work with the military on strategies such as rapport building.

On caring for illegal immigrants, delegates voted to have AMA leadership ask that when federal agencies such as the U.S. Department of Homeland Security or U.S. Customs and Border Protection have custody of an undocumented foreign national, that they assume the cost of that person's health care instead of passing it on to the physician or hospital. The delegates asked AMA leaders to encourage public policy solutions on illegal immigration that take into consideration the financial impact of uncompensated care provided by hospitals, as well as by physicians, Medicare, and Medicaid. ■