Declaration on Network Adequacy and Patient Access to In-Network Physicians

The undersigned organizations believe that patients should have access to in-network physicians at in-network hospitals and facilities and that when health insurance plans fail to contract with hospital and facility based physicians, such plans have not undertaken their contractual due diligence in providing access to essential in-network physician services for their enrollees.

Therefore, state insurance regulators, state legislatures and the federal government should adopt standards to ensure that patients have reasonable and timely access to in-network hospital based physician specialties (i.e. radiology, pathology, and hospitalists) at in-network facilities under any health plan, including any qualified health plan (QHP) approved by the state or federal government.

Specifically, every state or federal standard to govern health insurance plan network adequacy should assess whether the health plan network includes physicians who specialize in pathology, radiology and hospitalists in sufficient numbers at any in-network facility or in-network hospital included in such plan so that patients enrolled in these plans have reasonable and timely access to these in-network physician specialists.

If a health plan is inadequate for physician specialist services in hospitalist care, radiology and/or pathology/laboratory services the plan should be responsible under law for paying out-of-network physicians the reasonable and customary rates for out of network services and at no greater out-of-pocket expense to the patient as would be the case for an in-network physician service.

College of American Pathologists (CAP)
American College of Radiology (ACR)
Society of Hospital Medicine (SHM)
National Brain Tumor Society (NBTS)
Leukemia and Lymphoma Society (LLS)
National Kidney Foundation (NKF)
Congenital Adrenal hyperplasia Research, Education & Support Foundation (CARES Foundation, Inc.)
Epilepsy Foundation
Bladder Cancer Advocacy Network (BCAN)
Breast Cancer Action (BCA)
Ovarian Cancer Research Fund Alliance (OCRFA)
Kidney Cancer Association (KCA)

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