

March 15, 1999

Honorable Benjamin L. Cardin
U.S. House of Representatives
104 Cannon House Office Building
Washington, DC 20515

Dear Representative Cardin:

On behalf of the nation's largest medical specialty, the American College of Physicians – American Society of Internal Medicine (ACP-ASIM) is pleased to endorse the "Access to Emergency Medical Services Act of 1999," H.R. 904 (S. 517). This important legislation is needed to assure that patients are able to receive care on an emergency basis when needed, regardless of the state in which they reside or the kind of health insurance coverage they have.

To encourage individuals to seek emergency medical care when required, ACP-ASIM strongly believes that determinations of whether a care qualifies for emergency services coverage should be made based on a patient's presenting symptoms as opposed to final diagnoses. For this reason, the college supports the adoption by the bill of the "prudent layperson" standard which would require coverage of emergency services sought for a condition that an individual could reasonably have expected to result in a serious health impairment, regardless of the ultimate diagnosis. The college also support's the bill's prohibition against requirements that a patient seek prior authorization from a health plan as a condition for coverage of emergency services. These provisions, together with the standards the bill would establish for coverage of out-of-plan emergency care, should do much to remove obstacles that frequently stand in the way of patient access to needed emergency care.

ACP-ASIM applauds your decision to extend the access protections in the bill to enrollees in all plans offering coverage for emergency care. State insurance regulation provides such protections in some cases. However, since nearly half of Americans are covered by employer-sponsored plans of large companies that are exempt from state level regulation, the applicability of the bill to these plans is especially important.

ACP-ASIM commends your efforts to foster access to emergency care and offers its assistance in promoting passage of this important legislation.

Sincerely,

Alan R. Nelson, MD, FACP
Associate Executive Vice President