

Payment Policy | Self-Treatment or Treatment of Immediate Family Members



EFFECTIVE DATE: 10 | 06 | 2009
POLICY LAST UPDATED: 04 | 20 | 2022

OVERVIEW

Member contracts for all products do not cover services provided to a family member or member of the provider's household. In part, this is because such persons would not be charged for these services absent insurance coverage. Additionally, it is consistent with ethical principles.

MEDICAL CRITERIA

Not applicable.

PRIOR AUTHORIZATION

Not applicable.

POLICY STATEMENT

Blue Cross & Blue Shield of Rhode Island follows The American Medical Association Code of Medical Ethics Code of Medical Ethics Opinion 1.2.1., which states:

in general, physicians should not treat themselves or members of their own families. However, it may be acceptable to do so in limited circumstances. This policy applies to all qualified healthcare professionals (QHPs), defined as individuals or entities licensed by the state to furnish healthcare services within the scope of their license. This includes but is not limited to midwives, Certified Nurse Practitioners, behavioral health practitioners including counselors and therapists.

QHPs should not treat themselves or members of their own families except in emergency settings or isolated settings where there is no other qualified healthcare professional is available.

BCBSRI defines treatment as evaluation, thorough examination, testing and ordering of services, including ordering medications and writing prescriptions. It is not appropriate for providers to write prescriptions for controlled substances for themselves or immediate family members except during an emergency. Providers cannot order medications without a professional doctor patient relationship, which this policy does not recognize with respect to self or family members.

For purposes of this policy, BCBSRI defines family member as a person who is a member of the same household or a relative, whether by blood, marriage, or adoption - a spouse or domestic partner, natural, adopted or step- children, grandchildren, parents, in-laws, grandparents, etc.

A physician may not serve as a primary care physician (PCP) for self, or a family member or household member.

Physicians cannot order medications without a professional doctor patient relationship.

COVERAGE

Benefits may vary between groups and contracts. Please refer to the appropriate Benefit Booklet, Evidence of Coverage or Subscriber Agreement for applicable for applicable not covered services.

BACKGROUND

Self-Treatment or Treatment of Immediate Family Members:

Professional objectivity may be compromised when an immediate family member or the QHP is the patient; the QHP's personal feelings may unduly influence his or her professional medical judgment, thereby interfering with the care being delivered. QHPs may fail to probe sensitive areas when taking the medical history or may fail to perform intimate parts of the physical examination.

Similarly, patients may feel uncomfortable disclosing sensitive information or undergoing an intimate examination when the QHP is an immediate family member. This discomfort is particularly the case when the patient is a minor child, and sensitive or intimate care should be avoided for such patients.

When treating themselves or immediate family members, QHPs may be inclined to treat problems that are beyond their expertise or training. If tensions develop in a QHP's relationship with a family member, perhaps because of a negative medical outcome, such difficulties may be carried over into the family member's personal relationship with the QHP.

Concerns regarding patient autonomy and informed consent are also relevant when QHPs attempt to treat members of their immediate family. Family members may be reluctant to state their preference for another provider or decline a recommendation for fear of offending the QHP. In particular, minor children will generally not feel free to refuse care from their parents. Likewise, QHPs may feel obligated to provide care to immediate family members even if they feel uncomfortable providing care.

CODING

Not applicable.

RELATED POLICIES

Not applicable.

PUBLISHED

Provider Update, June 2022

Provider Update, July 2018

Provider Update, June 2017

Provider Update, December 2009

REFERENCES

AMA Journal of Ethics: <https://www.ama-assn.org/delivering-care/treating-self-or-family>

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