AMA Code of Medical Ethics

11.1.4 Financial Barriers to Health Care Access

Health care is a fundamental human good because it affects our opportunity to pursue life goals, reduces our pain and suffering, helps prevent premature loss of life, and provides information needed to plan for our lives. As professionals, physicians individually and collectively have an ethical responsibility to ensure that all persons have access to needed care regardless of their economic means.

In view of this obligation, individual physicians should:

- (a) take steps to promote access to care for individual patients, such as providing pro bono care in their office or through freestanding facilities or government programs that provide health care for the poor, or, when permissible, waiving insurance copayments in individual cases of hardship. Physicians in the poorest communities should be able to turn for assistance to colleagues in more prosperous communities.
- (b) help patients obtain needed care through public or charitable programs when patients cannot do so themselves.

Physicians, individually and collectively through their professional organizations and institutions, should:

(c) participate in the political process as advocates for patients (or support those who do) so as to diminish financial obstacles to access health care.

The medical profession must:

(d) work to ensure that societal decisions about the distribution of health resources safeguard the interests of all patients and promote access to health services.

All stakeholders in health care, including physicians, health facilities, health insurers, professional medical societies, and public policymakers must work together to ensure sufficient access to appropriate health care for all people.

AMA Principles of Medical Ethics: I,II,VI,VII,IX