



Provider Treating Self or Family

State(s):

☒ Idaho ☒ Montana ☒ Oregon ☒ Washington ☐ Other:

LOB(s):

☒ Commercial ☒ Medicare ☒ Medicaid ☐ PSA

Enterprise Policy

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

PacificSource for Medicare, Medicaid, and Commercial medical and dental products exclude coverage for self-treated services and services provided to immediate family whether by blood, marriage, or adoption, or other members of your household. A provider may not serve as a primary care physician (PCP) for self, family member or household member. Physicians cannot order medications without a professional doctor patient relationship.

"Immediate family" is specifically defined to include the following individuals:

- Spouse
- Children (biological, adopted, or stepchildren)
- Parents
- Siblings
- Grandparents and grandchildren
- Spouses of the physician's children or siblings

Procedure: Claims

PacificSource follows The American Medical Association Code of Medical Ethics Code of Medical Ethics Opinion 1.2.1. which states:

"Physicians should not treat* themselves or members of their own families except in emergency settings or isolated settings where there is no other qualified physician available. In such situations, physicians should not hesitate to treat themselves or family members until another physician becomes available. It is not appropriate for physicians to write prescriptions for controlled substances for themselves or immediate family members except during an emergency".

*PacificSource defines treatment as to evaluation, thorough examination, testing and ordering of services.

Self-Treatment or Treatment of Immediate Family Members:

Professional objectivity may be compromised when an immediate family member or the physician is the patient; the physician's personal feelings may unduly influence his or her professional medical judgment, thereby interfering with the care being delivered. Physicians 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 physician 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, physicians may be inclined to treat problems that are beyond their expertise or training. If tensions develop in a physician's professional relationship with a family member, perhaps as a result of a negative medical outcome, such difficulties may be carried over into the family member's personal relationship with the physician.

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

REFERENCES

- AMA Journal of Ethics: <https://www.ama-assn.org/delivering-care/treating-self-or-family>
- Centers for Medicare and Medicaid Services: Medicare Benefit Policy Manual
<https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/downloads/bp102c16.pdf>

Appendix

Policy Number: [Policy Number]

Effective: 7/1/2024

Next review: 7/1/2026

Policy Type: Enterprise

Author(s): Marie Dearing

Depts: Claims

Applicable regulation(s): [Applicable Regulations(s)]

External entities affected: [External Entities Affected]

Approved by:

Modification History

Date	Modified By	Reviewed By	Modifications
5/6/2025	Marie Dearing	Commercial Claims Leaders	Annual review, no changes.
1/29/2025	Marie Dearing	Claims Leaders	<p>Updated Enterprise Policy section:</p> <p>PacificSource for Medicare, Medicaid, and Commercial medical and dental products exclude coverage for self-treated services and services provided to immediate family whether by blood, marriage, or adoption, or other members of your household. A provider may not serve as a primary care physician (PCP) for self, family member or household member. Physicians cannot order medications without a professional doctor patient relationship.</p> <p>"Immediate family" is specifically defined to include the following individuals:</p> <ul style="list-style-type: none"> •Spouse •Children (biological, adopted, or stepchildren) •Parents •Siblings •Grandparents and grandchildren •Spouses of the physician's children or siblings
6/24/2024	Marie Dearing	Claims Leaders	Removed "Health Plans" from "PacificSource Health Plans" due to this being an enterprise policy.
6/11/2024	Marie Dearing	Claims Leaders	New/Original