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## Blue Cross Blue Shield of Michigan Medical Policy

*These documents are not used to determine benefits or reimbursement. Please reference the appropriate certificate or contract for benefit information.*

Enterprise: Blue Cross Blue Shield of Michigan  
Department: Medical Affairs  
Effective Date: 01/01/2004  
Next Review Date: 4th Quarter 2023

### **Topic: Provider Self Treatment and Treatment of Immediate Family Members**

#### **Background:**

Providers are often asked to provide direct care to immediate family members or for various reasons choose to attempt to care for themselves. The delivery of such care has broad implications that carry significant ethical, quality and utilization concerns. Self and family treatment have been generally discouraged by the provider community. Organized medicine also has not been supportive of such care. An American Medical Association medical policy statement issued in June 1993 declares:

"Providers generally should not treat themselves or members of their immediate families. Clinical objectivity may be compromised ...the physician's personal feelings may influence his or her professional medical judgment, interfering with the care being delivered."

There are also issues involving "informed consent" where a physician's willingness or ability to fully inform a patient may be impacted by a close family relationship or, a family member may be disinclined to fully exercise patient prerogative when the patient-doctor relationship is complicated by family dynamics.

Additionally, there is unfortunate risk of fraud or prescription drug abuse that is very difficult to monitor or manage when family members are recipients of the care.

#### **Medical Policy Statement:**

Provider self-treatment and treatment of immediate family members are not recommended and considered non-covered care.

BCBSM medical policies are developed to provide general information. They are not intended to offer coverage or medical advice. This policy may be updated and is subject to change.

Physicians should not bill BCBSM for services within their scope of practice rendered to immediate family members or to themselves. These are services that they would customarily receive compensation for when provided to non-family members.

While it is understood that Providers may occasionally order prescriptions for family members or even provide emergency care for them, these services will not be considered covered services where the physician seeks compensation for the services provided. This policy does not affect payment made to a licensed pharmacist for filling a prescription written by a physician for a family member.

For purposes of this policy, immediate family is defined as: spouse or domestic partner; natural, adopted, or step-children, grand-children, siblings, parents, parents-in-law, or grand-parents.

**Scope:**

This policy applies to all underwritten and self-funded, ASC contracts.

**References:**

American Medical Association. Opinion 8.19 - Self-Treatment or Treatment of Immediate Family Members, 1993. The *AMA Code of Medical Ethics'* Opinion on Physicians Treating Family Members. *Virtual Mentor*. May 2012: Volume 14, Number 5: 396-397. Retrieved 9/30/2022 at <http://journalofethics.ama-assn.org/2012/05/coet1-1205.html>

**BCBSM Policy History**

<b>Policy Effective Date</b>	<b>BCBSM Signature/Review Date</b>	<b>Comments</b>
01/01/2004		Established as BCBSM Only Policy
01/01/2004	08/09/2006	Annual review – no revisions
01/01/2004	07/31/2015	Annual review – no revisions
01/01/2004	10/26/2016	Annual review – no revisions
01/01/2004	9/27/2017	Annual review – updated definition of immediate family, added reference
01/01/2004	10/05/2018	Annual review – no revisions

Blue Cross Blue Shield of Michigan – Medical Policy  
Provider Self- Treatment

01/01/2004	8/27/2019	Annual review – no revisions
01/01/2004	11/5/2020	Annual review – no revisions
01/01/2004	11/11/2021	Annual review – no revisions
01/01/2004	11/10/2022	Annual review – no revisions