

# Fact: An Individual Cannot Be Denied Insurance Coverage Because They Seek Medical Aid In Dying



## FACTS YOU NEED TO KNOW

1. It is illegal for anyone, including an insurance company, to coerce an individual to request or use medical aid in dying.
2. Regardless of whether a state has authorized medical aid in dying, insurance providers cover treatments that are deemed effective and proven, and not those considered unnecessary, experimental or below the standard of care.
3. A research article published in the New England Journal of Medicine and coauthored by Dr. Ezekiel Emanuel concludes that insurers have no financial incentive to pressure patients to accelerate their deaths.<sup>1</sup>
4. The vast majority of people who choose medical aid in dying are enrolled in hospice services.<sup>2</sup> They have already discontinued expensive, curative treatments, so an insurance company is not saving money by approving a request for medical aid in dying.
5. Since the first law was enacted in 1997, there has not been a single proven incidence of an insurance company denying treatment because of the availability of medical aid in dying.

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As a board-certified physician in family medicine, hospice and palliative medicine for 30 years in Montana, where medical aid in dying has been authorized since 2009, I can say with certainty that there is **no connection between the availability of this end-of-life care option and the denial of treatment** by insurance companies.

Insurance companies won't cover unproven or experimental treatments — regardless of whether or not a state has authorized medical aid in dying. Using insurance companies as a justification to prevent dying patients from accessing this option to peacefully end unbearable suffering is cruel and mean-spirited.

— **Eric Kress, M.D.**, family, hospice and palliative care physician in Missoula, Montana

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**RESOURCES:** 1. Emanuel, E. J., & Battin, M. P. (1998). What are the potential cost savings from legalizing physician-assisted suicide? *New England Journal of Medicine*, 339(3), 167–172. <https://doi.org/10.1056/nejm199807163390306>  
2. Strand, Gianna, et al. “Hospice and Medical Aid-in-Dying: Addressing an Unethical Disconnect.” *The Hastings Center*, June 23, 2023, [thehastingscenter.org/hospice-and-medical-aid-in-dying-addressing-an-unethical-disconnect](https://thehastingscenter.org/hospice-and-medical-aid-in-dying-addressing-an-unethical-disconnect)