



THE PRUDENT LAYPERSON STANDARD: A BRIEF TIMELINE

1986

EMTALA IS ENACTED

The Emergency Medical Treatment and Labor Act is enacted in Congress and sets the standard that hospitals must provide care to anyone needing emergency treatment

1990's

THE PLP EMERGES IN HEALTHCARE

The PLP gains recognition in healthcare setting after the concept originated in consumer protection law.

1993

MARYLAND IS FIRST STATE TO ENACT PLP LAW

After Maryland enacts PLP into law, 46 other states soon followed suit in response to the unfair and dangerous requirement from private insurers.

1997

BALANCED BUDGET ACT OF 1997

The BBA includes PLP for Medicare and Medicaid managed care plans.

1998

THE PLP EXPANDS

The PLP extends to cover all federally insured employees in the Federal Health Benefits Program, also known as "Federal BCBS".

2010

ACA EXTENDS PLP AGAIN

The Affordable Care Act extends the PLP to individual and small-group health plans, as well as self-funded employer plans under ERISA.

2023

ROBERTS DECISION

On April 27, the Roberts decision strikes down the VA Medicaid Downcoding Provision in part for violating the federal PLP standard, citing that the Provision impermissibly "downcoded" claims based on the final diagnosis.

The PLP provides assurance that anyone can receive emergency care regardless of insurance status or ability to pay.

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