

# Advance Medical Directive

*In response to the Chicago tragedy, it seems appropriate to remind the readers of the Self-Insurer that the Advance Medical Directive should have a significant role in the risk management of self-funded health care plans. Also, it will be interesting to see if any self-insurers had ever received an advance medical directive where the volume of claims was either excessive (number of claims) or unduly (and) a regrettable problem had not been averted.*

MA

Since this early experience, I have failed to see a significant interest among self-insurers in making such Directives a fact of life in their own and/or administrative operations. There are several reasons for this difference:

There have been numerous claims where self-insurers had not even made a financial statement of their own self-insured risks.

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