The American College of Emergency Physicians (ACEP) affirms the principle that patients should receive prompt emergency care regardless of payment source or ability to pay.

ACEP asserts that prior authorization rules instituted by third party payers must not pose a barrier to patients seeking access to timely emergency care. ACEP further asserts that insurance companies have an obligation to pay for necessary evaluation, stabilizing treatments, and/or appropriate transfer and that an insured patient should be granted the expectation of coverage when seeking emergency care.

Insurance coverage does not affect the obligation of the physician to perform a medical screening examination and provide necessary stabilizing treatment or appropriate transfer, nor the financial obligation incurred for such evaluation and care.