

Subject:	In specific situations, a G.P.'s request for an MRI is care normally provided by G.P.s
Summary:	An MRI is a diagnostic instrument used mainly in hospitals, independent treatment centres and commercial institutions that provide MRI facilities. A radiologist (medical specialist) is accountable for assessing an MRI.
	CVZ is of the opinion that, in general, as a diagnostic instrument for the indications referred to in the guidelines and standards of the professional group, the MRI fulfils the established medical science and medical practice criterion.
	G.P.s do not actually request an MRI as a diagnostic instrument. The guidelines and standards of the professional group define for which indications an MRI is an efficient diagnostic instrument. If a G.P. requests an MRI for an indication as described in the NHG¹-guidelines and standards for G.P.s, then this is part of the care arsenal available to G.P.s. When a G.P. requests an MRI in these situations, it amounts to care normally provided by G.P.s
	In view of the fact that the MRI, as a diagnostic instrument for the prescribed indications, complies with established medical science and medical practice, and in the situations described can be regarded as care normally provided by G.P.s, it is an insured provision (medical care) as defined in the <i>Zorgverzekeringswet</i> (Zvw, Health Insurance Act) as long as the condition is fulfilled that it is defined as such in the guidelines and standards.
	Health insurers are obliged to include all insured provisions in their model agreement. An MRI that has been requested by a G.P. cannot be excluded. This is contrary to the gateway function of G.P.s, as guaranteed under article 14, second para. of the Zvw.
	The legislator never intended the limitation of this gateway function of G.P.s to simply granting formal access to secondary care. The parliamentary discussion of the Zvw and the Health Insurance Decision show that the role of G.P.s goes further than that; they decide which care can take place in primary care and which care requires treatment in secondary care. In certain cases, they must have access to an MRI as a diagnostic instrument. Health insurers are at liberty to conclude contracts and are not obliged to conclude a contract with every institution that carries out MRIs. Health insurers that offer in-kind policies must contract sufficient care in order to ensure that the access of their insured clients to care is not impeded.
Type of ruling:	SpZ = Outcome of Assessment Zvw
Date:	19 April 2010
Issued to:	interested parties
Care form:	Medical care

¹ NHG=Dutch College of General Practitioners.

Outcome of Assessment www.cvz.nl - 2010038060 (2013038491)