

# Ethics Isn't for Wimps: The “Ethics in” and “Ethics of” the Professional Health Underwriter

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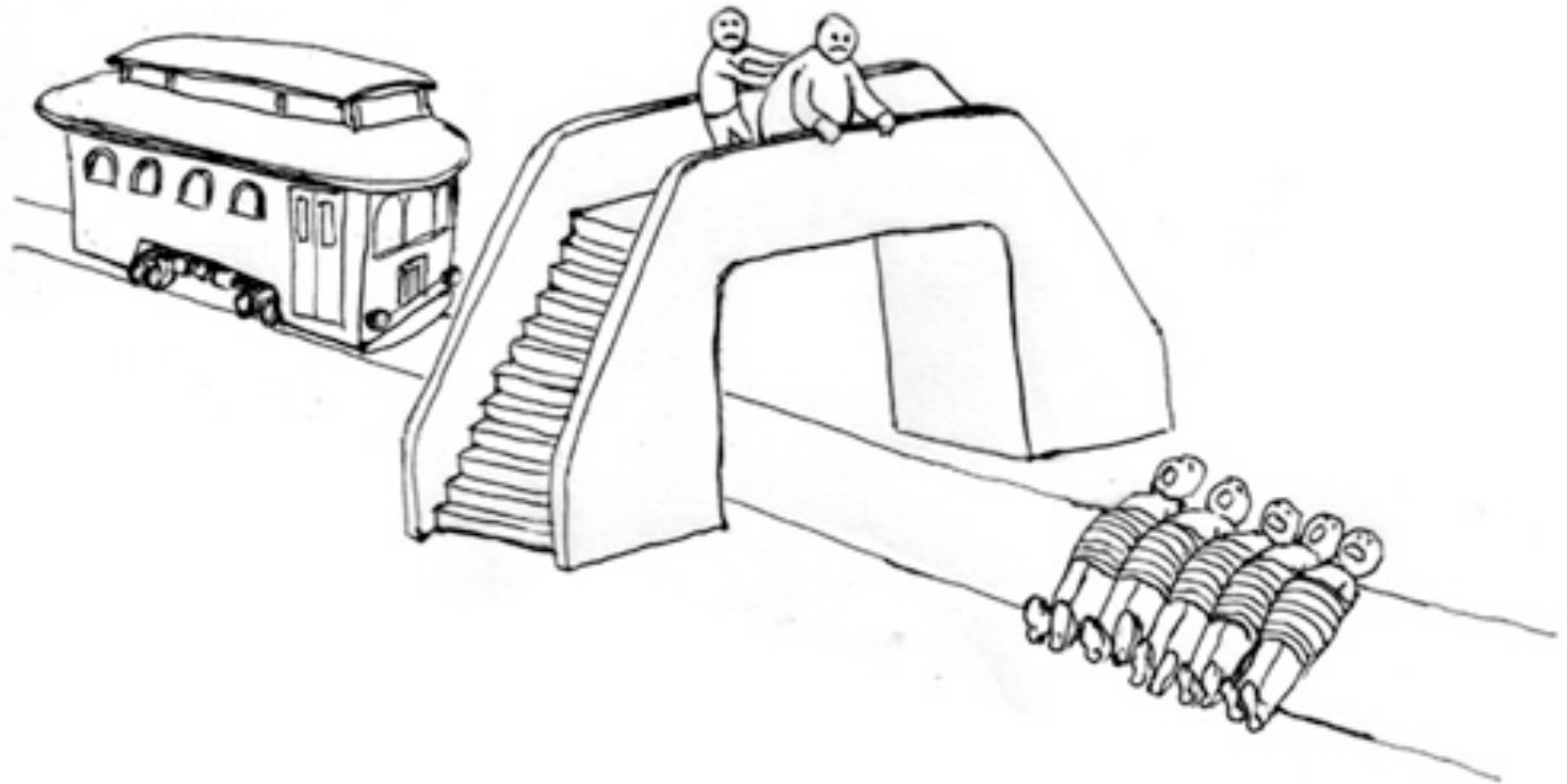
# Trolley Car Problem

To switch or not to switch?



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# But what about this?



# Practical Ethics

- Definition: Practical ethics is a rational (thoughtful/reflective) process designed to come to a decision about right conduct and the bases to defend one's action. An attempt to answer the questions:

- “How should I act now?”

and

- “Why should I act that way?”



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# Professional Ethics

The standards, norms, rules, or principles an organized group working in the same occupation develops and holds to be the appropriate way to practice that occupation, that "profession." While incorporating broader ethical norms, professional ethics usually include duties or higher standards not incumbent on those outside of the profession.

# Two Levels of Ethical Practice

1. Ethics **in** the Practice of a Health Underwriter
2. Ethics **of** the Practice of a Health Underwriter

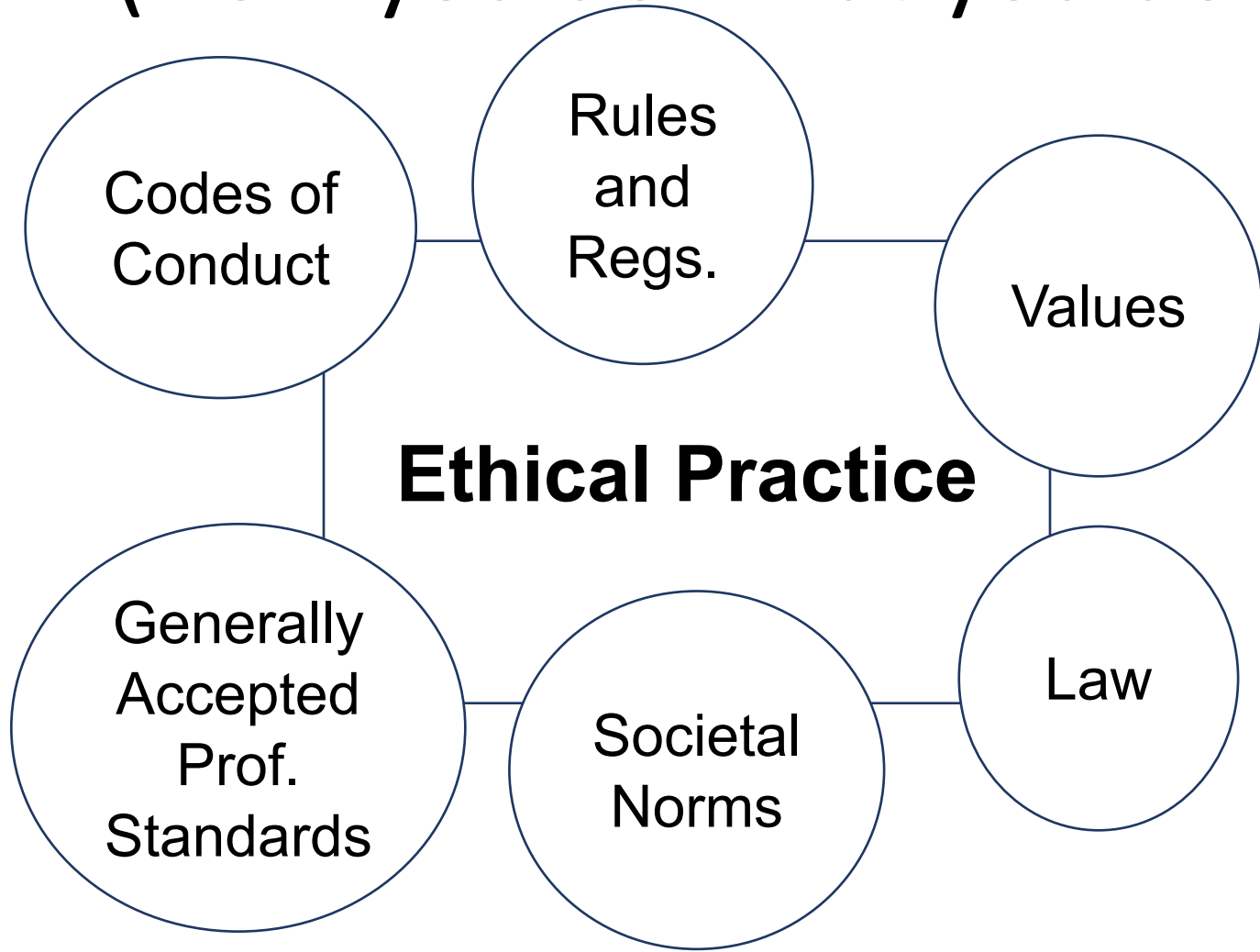


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# So, let's talk about rules.



# Ethics in Professional Practice (How you do what you do.)



# NAHU's Code of Ethics

To hold the selling, service and administration of health insurance and related products and services as a **professional and public trust** and do all in my power to maintain its prestige.

To keep **paramount the needs of those whom I serve**.

To respect my clients' **trust** in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies **factually and accurately**, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which I know may be false or misleading.

To consider the sale, service and administration of health insurance and related products and services as a career, to know and **abide by the laws** of any jurisdiction Federal and State in which I practice and seek constantly to **increase my knowledge** and **improve my ability** to meet the needs of my clients.

To be **fair and just** to my competitors, and to **engage in no practices which may reflect unfavorably on myself or my industry**.

To **treat** prospects, clients and companies **fairly** by submitting applications which reveal all available information pertinent to underwriting a policy.

To extend **honest and professional conduct** to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

# Reputation and Ethics are Publicly Traded Commodities

- Ethics is always Public
  - Relational
  - Must provide reasons for decisions
  - Limit on self-delusion and overweening self interest.



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# Ethical Decision-making

Constantly making decisions in real time with finite information.

Decisions involve:

1. Facts
2. Context
3. Role(s)
4. Analysis of facts
5. Values or principles or rules
6. Decision
7. Action
8. Consequences



**Most ethical dilemmas  
involve choosing between  
and among competing  
values!**

Not between good and bad,  
but between a good and  
another good.

# Good Ethics is About Good Decision Making.

Bad ethical decisions come from:

- Insufficient facts
- Ignoring facts (including willful ignorance)
- Inadequate analysis of facts
- Ignoring ethically relevant issues
- Focusing on ethically irrelevant issues.
- *Improper ordering of values to be served in making a decision/acting.*



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# Right Answer Insufficient: You Have to Act



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Need to determine how to effect/bring about the appropriate ends/serve higher values in a way that produces fewest number of negative consequences.

# Ethics of Health Underwriting

- I can do it ethically, but is doing it ethical?



# Reputation and Ethics are Publicly Traded Commodities

- Ethics is always Public
  - Relational
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# You are your Reputation

- What you stand for.
  - Make it clear
  - Make it coherent
  - Make it consistent



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# Thank You

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