Deception, or the intentional falsification of information, is not typically considered an acceptable moral norm in American society. Yet when a patient’s survival depends upon an unaffordable, expensive procedure or prescription, the ethical issues become complicated. Physicians are trained to put their patients’ interests first—to advocate for them. Insurance policies are guided by a different ethic: to restrain burgeoning healthcare costs and to manage the use of limited resources. When, if ever, are physicians justified to withhold information or provide inaccurate information to insurance companies in order for patients to receive what their doctors consider to be medically necessary care? Under what conditions does the rule of patient priority take precedence over rules of truthfulness and disclosure, both of which are considered foundational in health care? Should third-party payers be regarded as not having the right to certain information, particularly if insurance coverage policies seem unjust? Are there workable solutions that might help relieve these ethical tensions between physicians and the third-party payer financial gatekeepers? Please join us for what is sure to be an interesting discussion. The background reading for this session can be found at: