

# Health Bulletin



## Malpractice Claims, High Insurance Costs Force Doctors To Shut Their Doors

(NAPSA)—A growing number of doctors are limiting the medical services they provide, or leaving their practices altogether, for fear of malpractice lawsuits. That's because the increasingly large awards in malpractice cases are translating into unaffordable insurance premiums for many doctors and hospitals.

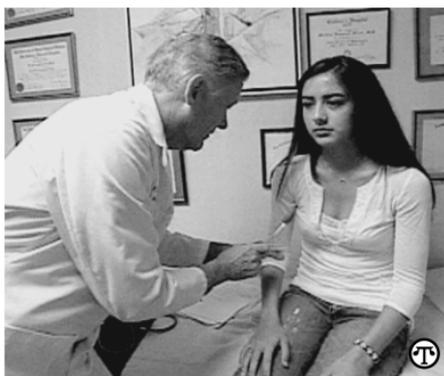
Even if doctors choose to stay in business, some are relocating to states with laws that provide better malpractice protection. For patients, this may mean not having access to the health care they need, particularly in high-risk pregnancy or brain injury cases.

"It didn't really matter if I did anything wrong or how good a doctor I was or how much time I spent with a patient or how much effort of myself I gave," says Cara Simmonds, M.D., an obstetrician who ultimately stopped practicing medicine after a pair of baseless malpractice claims threatened to dramatically increase her insurance premiums. "It was all a game and it doesn't measure your worth."

In many cases, the lawsuit has nothing to do with a doctor's ability. Instead, the patient's family is looking for a way to cope with a tragedy.

### Insurance Crisis

"The malpractice insurance crisis dates back to the early 1970s, when the cost of claims soared and commercial medical liability insurance companies tried to deal with the problem by raising doctors' premiums—some-



**The increase in malpractice claims costs is causing doctors to close or limit their practices—to patients' detriment.**

times doubling or even tripling them."

In 1974, thousands of physicians faced the dual dilemma of not only meeting the rising cost of rapidly increasing premiums, but also finding a company willing to sell them this swiftly disappearing insurance coverage. Doctors in many states took matters into their own hands, creating their own professional liability companies. Today, these doctor-owned and/or operated companies dominate the market, providing protection to more than 60 percent of all physicians in the United States, as well as dentists, hospitals and other health care providers.

There are many in the medical field who believe America needs Congress to pass national legislation that will keep doctors in delivery rooms and emergency rooms, not courtrooms. To learn more, visit [www.piaa.us](http://www.piaa.us).