



# Reducing The Cost Of Health Care

by *Eric R. Anderson*

(NAPSA)—Wouldn't you want your doctor to use every possible technique—both new and old—to help you get better? It's a question Americans would be wise to ask, as Congress debates a new health care reform package. In many areas of the country, doctors must be concerned about high-risk procedures because of the potential for liability. Reforming the current medical liability system (the judicial process that applies when a doctor is sued) is critical to containing health care costs for everyone—and empowering physicians to practice the best possible medicine.

The current medical liability system, known as “jackpot justice” by some, has led to astronomical jury awards and an abundance of meritless lawsuits. Did you know that only 20 percent of jury verdicts are in favor of the patient? These risks have forced physicians and hospitals to alter their approach to care.

Many doctors now practice “defensive medicine”—medically unnecessary tests, prescriptions, specialist referrals, invasive procedures and hospital admissions are ordered just to steer clear of possible liability. That has led to higher health care costs across the country.

Also, many doctors are compelled to avoid higher-risk procedures—or even “higher-risk” patients altogether. Hundreds of emergency rooms have been forced to close their doors, at least temporarily, over the past decade, according to the American College of Emergency Physicians. The country's best students, who once flocked to medicine, are now discouraged from entering the field. Countless doctors have been forced to abandon underserved and rural areas in states that have no limits (“caps”) on their potential liability.

In short, the present medical liability system hurts America's patients.

---

**“Medical liability reform can cut costs for patients and improve access to innovative care.”**

---



### Finding Cures

Congress needs to follow the example set in states like California, Texas and Colorado, where reasonable limits on pain and suffering damage awards and effective legal processes have been put in place. These measures have proved highly effective in containing costs for physicians and in ensuring access to affordable care.

In fact, the U.S. Department of Health and Human Services estimated that medical liability reform would save Americans between \$70 and \$126 billion a year in health care costs. In addition, the Joint Economic Committee of Congress reported that medical liability reform could help an estimated 3.9 million people in the U.S. obtain health insurance.

But savings aside, consider situations such as this: Uncertain about potential liability, many neurosurgeons are less likely to try innovative new treatments to help their patients, according to a poll from the American Association of Neurological Surgeons and the Congress of Neurological Surgeons.

Our current medical liability system isn't protecting patients; it's literally bad for their health.

To find out more, visit [www.piaa.us](http://www.piaa.us) or call (301) 947-9000.

*Eric R. Anderson is Director of Public Relations and Marketing at the Physician Insurers Association of America (PIAA), a leading insurer trade association headquartered in Rockville, Md.*