



PATIENT ACCESS

The Issue

An alarming rise in medical malpractice premiums and unavailability of liability coverage at any cost has caused many physicians to consider the reduction or discontinuance of providing services. This trend, if not corrected, could result in a loss of needed services to many in need of care. In the past several years, hospitals and other health care providers have experienced a significant increase in the number and severity of professional liability claims filed against them. In some regions, malpractice claims have been filed against more than 60 percent of physicians. This marked increase has caused a dramatic rise in liability insurance premiums, and many health care providers are having difficulty obtaining coverage at affordable rates. Due to these rising premiums, patients' access to quality health care is challenged.

At the same time, working Americans pay more for coverage when medical malpractice rates rise and employers are forced to decrease wages or benefits to keep up with the skyrocketing cost of insurance. The cost of healthcare rises as unchecked malpractice damage awards and the cost of health insurance rise. In turn, employers are forced to cut jobs, wages or benefits to keep up with rising costs.

The CHRISTUS Health Position: Liability reform protects patient access.

Affordable access to medical services for everyone is among CHRISTUS Health's highest priorities. Soaring medical malpractice insurance rates pose a severe threat to that access by increasing the cost of care and causing practitioners to consider discontinuation of necessary services. CHRISTUS Health believes that there must be a balance between the need to provide affordable medical services to all persons and a fair compensation system for patients who are truly injured in connection with the rendering of those services. A malpractice related injury to patients within the care of health care providers is the extraordinary exception. The compensation system for these rare cases should not and cannot be allowed to become so unfair that it jeopardizes the very access to medical services to the communities we serve and assure patient access to necessary procedures.

CHRISTUS Health advocates reform in the malpractice arena in which:

- Health care providers must redouble their efforts to increase quality, reduce error and maintain their overall efficiencies in order to reduce costs;
- Proposals for significant increases in malpractice rates should be critically assessed to determine whether the proposed increase is justified by the claims history of the entire geographic region, taken as a whole, affected by the proposed increase;
- Affordable, stable medical malpractice insurance rates, can be maintained; and
- A fair compensation system is guaranteed for injured patients.

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