

Overview

The American Medical Association cites Ohio as one of the 20 states at crisis level on this issue. Double-digit increases each year in the cost of medical liability insurance coverage are **driving good doctors out of Ohio**—out of their practices, into early retirement or into career changes and service reductions. Insurance companies dropping out of Ohio, skyrocketing liability insurance premiums and physicians leaving the Ohio market combine to increase health care costs for consumers and put health care for all Ohioans at risk. Though caps on non-economic damages enacted in 2003 have brought some relief, this crisis continues to increase health care costs, threaten access to quality health services and cause longer waits and less care.

Physician Exodus

- X Nearly 60% of Ohio physicians will have retired or stopped practicing medicine, or plan to stop by 2008 due to rising insurance expenses.
- X 10% of Ohio's general surgeons and 10 percent of the state's OB/GYNs have already stopped practicing medicine due to malpractice insurance costs.
- X 48% of OB/Gyn and family practice physicians in Northeast Ohio and more than 50% of osteopathic doctors all over the state have stopped delivering babies altogether.
- X 50% of specialty surgeons and 60% of neurologists in Ohio have or will stop practicing medicine by 2007.

Source: Ohio Department of Insurance, Physician Medical Malpractice Insurance Survey, February, 2005

Increasing Costs

Unchecked growth in the cost of medical liability insurance and growing jury awards translate into increased costs for all health care consumers.

- ⇒ Nearly 75 percent of physicians reported they have **increased the number of tests** they order for patients, in an effort to protect themselves from potential liability, not for medical reasons.

States with caps on non-economic damages in medical liability cases are attracting more doctors into practice.

Threatened Access

Physicians are being forced to re-evaluate whether they can afford to continue caring for patients—many must choose to relocate out of Ohio, retire early or reduce the services they offer.

- ⇒ Over 51% of physicians report **having trouble hiring new physicians** and have physicians leaving their practice group.
- ⇒ 66% of physicians have **turned down or referred high-risk procedure patients** elsewhere. That number jumps to 95% in Southeast Ohio.

Longer waits, Less Care

Many Ohio physicians say they need to see more patients to maintain financially afloat, resulting in longer waits for appointments and less time for each patient.

Reasonable Solutions

Ohio created several reforms in 2003, which await review by the courts, including:

- ⇒ Caps of \$350,000 to \$1 million in non-economic damages
- ⇒ Peer review protection to allow effective review of physicians' performance
- ⇒ The linking of liability to actual responsibility for malpractice.

Learn more at www.AskYourDoctorOhio.com

Med Mal by the Numbers

- ⇒ Ohio's top five medical liability insurers raised their base insurance rates 31% in 2002, an additional 27% in 2003 and 20% in 2004. Increases have been even greater for some specialties, such as obstetrician/gynecologists and neurosurgeons.
- ⇒ 80% or more of a medical malpractice insurance premium is attributable to the costs of claims and lawsuit defense.
- ⇒ Since 2000, nine medical liability insurers have left the Ohio medical malpractice insurance market.