



Will your Doctor be there?

Throughout North Carolina and especially the Triad region, physicians are eliminating critical aspects of their practice. Some doctors are no longer delivering babies while others, including some surgeons and specialists, no longer treat spinal cord injuries.

Why? Because of the soaring cost of medical liability insurance premiums.

In the last year alone, many physicians received medical liability insurance premium increases of 35-40%. During the past nine years, premiums increased 161% for obstetrician/gynecologists, 162% for pediatricians and 183% for emergency room physicians.

These dramatic increases are due to a legal system that is out of control. Medical professional liability insurance rates have skyrocketed, causing major insurers to either drop coverage or raise premiums to unaffordable levels. As these rates rise, doctors and other health-care providers are forced to abandon patients and practices, particularly in high-risk specialties such as emergency medicine, obstetrics, and gynecology. And this means that you or someone you know may be looking for a new physician this year!

The American Medical Association has named North Carolina as one of 20 crisis states because of our high medical liability insurance premiums. While medical negligence does occur from time to time, our state's physicians and insurance companies spend hundreds of thousands of dollars defending cases that shouldn't be filed.

- Nearly 75% of all medical liability claims are found to be completely without merit and dropped without payment.
- In the cases that go to trial, the physician is found not negligent about 86% of the time.
- There is no way to recoup the cost or the anguish a physician suffers by being wrongfully accused of medical negligence.

Other states have reacted to this crisis by passing laws to reasonably limit the size of awards while still allowing for just and fair financial payments when medical negligence has occurred. Everyone wants things made right for those few injured by medical negligence, and the changes we propose would safeguard that without reducing your access to care.

Doctors of the Forsyth-Stokes-Davie County Medical Society urge you to tell your legislators that you support medical liability reform NOW. A list of our local legislators is available on this website or you may visit visiting www.ncleg.net.