

## We're in this together.

*There is reason to be concerned about the future of health care in Trumbull County.*

Morally and ethically reprehensible actions against some of our very own respected physicians have brought to the forefront the need for meaningful medical liability reform to fix a broken system.

If allowed to continue unchecked, these actions will create devastating ripple effects on our community, such as:

- Reduced access to quality health care
- Shortage of physicians in all medical specialties
- Higher health care costs
- Fewer jobs

**This negative and destructive environment needs to change.**



## *How can the community maintain its access to quality health care?*

As a community, we cannot stand by and let shocking and extreme legal actions against physicians continue. We hereby call on the community and its leaders to:

- **Become more aware** of and sensitive to the impact of unprecedented, punitive actions.
- **Work for laws** that balance the individual's right to legal action with the community's need for quality medical care.
- **Use their influence** to discourage reckless attacks on the doctors and other health care professionals who take care of us.



*Founded 1874*

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## Ensuring Our Health Care Future

*Examining how punitive actions against physicians adversely impact a community.*



A MESSAGE FROM  
TRUMBULL COUNTY PHYSICIANS

### *Isn't it a patient's right to pursue legal action when a perceived medical malpractice occurs?*

While we respect our court system, and the right of every citizen to have a day in court, the danger is when unprecedented punitive actions occur against our physicians – such as what we've experienced in our community.

We're not debating the merits of any specific case. What we object to is the negative climate against physicians that exists in our local courts, as well as the disrespectful mindset promoted by some plaintiff's attorneys that for every negative clinical outcome they should be consulted.

### *Isn't it just the insurance companies who pay when doctors lose a malpractice case?*

In Ohio, there is no limit to the damages a plaintiff can pursue in certain types of medical malpractice cases. For example, doctors in Trumbull County practicing high-risk specialties such as obstetrics and neurosurgery typically carry \$1-3 million in malpractice liability coverage, with annual out-of-pocket premiums far above \$100,000.

When judgments exceed coverage limits, the physician is often responsible for the balance from among his or her personal assets.

Medical liability insurance for Trumbull and Mahoning County physicians has doubled since 2000 and is 25-40 percent higher than the majority of the state and country. Only Cuyahoga and Lorain counties have higher rates in Ohio.

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#### Malpractice Insurance Rates in Select Ohio Cities

*Dollars listed are annual premiums.*

	Warren	Columbus	Cincinnati
<b>OB/GYN</b>	\$108,922	\$81,034	\$61,113
<b>General Surgery</b>	\$76,651	\$57,192	\$43,185
<b>Internal Medicine</b>	\$22,866	\$17,288	\$13,304

(Source: ProAssurance, 2009).

### *How can a medical malpractice judgment against one physician impact an entire community?*

Large judgments and unprecedented punitive court actions against physicians may cause adverse ripple effects throughout a community, such as:

- **Reduced access to quality health care.**  
Good, young doctors who represent the future of our community will look to less hostile environments to serve patients.
- **Shortage of medical specialists.**  
Established physicians will choose to either retire or relocate rather than try to run cost-prohibitive practices.
- **Higher health care costs.**  
Local doctors will practice defensive medicine, which discourages lawsuits but also drives up health care costs. Examples could include ordering clinically unnecessary tests or overusing radiology services that expose patients to radiation.
- **Fewer jobs.**  
As quality, cost-effective health care for employees is a primary demand for any successful company, a community that does not value and respect its health care system risks alienating current and future employers.

