

# HOUSE BILL NO. 1975

## 97TH GENERAL ASSEMBLY

---

INTRODUCED BY REPRESENTATIVES SCHUPP (Sponsor), LAFAVER, MORGAN, MCNEIL,  
KELLY (45), KIRKTON, MEREDITH, WALTON GRAY AND ANDERS (Co-sponsors).

4313L.02I

D. ADAM CRUMBLISS, Chief Clerk

---

### AN ACT

To amend chapter 383, RSMo, by adding thereto one new section relating to provider insurance reform.

---

*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 383, RSMo, is amended by adding thereto one new section, to be  
2 known as section 383.510, to read as follows:

**383.510. 1. Notwithstanding any other provision of law to the contrary, beginning**  
2 **January 1, 2015, every insurer providing medical malpractice insurance in this state shall**  
3 **establish a premium rate for insurance purchased by health care providers based on the**  
4 **following in the order listed:**

5       **(1) The average of all judgments awarded in medical malpractice cases during the**  
6 **immediately preceding calendar year in the county in which the provider practices;**

7       **(2) If there were fewer than four medical malpractice cases under subdivision (1)**  
8 **of this subsection, the average of all judgments awarded in medical malpractice cases**  
9 **during the immediately preceding five-year period in the county in which the provider**  
10 **practices; or**

11       **(3) If there were fewer than four medical malpractice cases under subdivision (2)**  
12 **of this subsection, the average of all judgments awarded in medical malpractice cases**  
13 **during the immediately preceding calendar year in a county of similar population, diversity**  
14 **of practice, and size and type of practice of the provider.**  
15

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

16 For providers who practice in more than one county of this state, such premium rate shall  
17 be adjusted based on the percentage of the provider's practice conducted in each county.

18 2. For purposes of this section, the following terms mean:

19 (1) "Health care provider", physicians, dentists, clinical psychologists, pharmacists,  
20 optometrists, podiatrists, registered nurses, physicians' assistants, chiropractors, physical  
21 therapists, nurse anesthetists, anesthetists, emergency medical technicians, hospitals,  
22 nursing homes, and extended care facilities; but shall not include any nursing service or  
23 nursing facility conducted by and for those who rely upon treatment by spiritual means  
24 alone in accordance with the creed or tenets of any well-recognized church or religious  
25 denomination;

26 (2) "Medical malpractice insurance", insurance coverage against the legal liability  
27 of the insured and against loss, damage, or expense incident to a claim arising out of the  
28 death or injury of any person as a result of negligence or malpractice in rendering  
29 professional service by any health care provider.

✓