

HB 1975 -- MEDICAL MALPRACTICE

SPONSOR: Schupp

Beginning January 1, 2015, this bill requires every insurer providing medical malpractice insurance to establish a premium rate for insurance purchased by health care providers based on the following specified order:

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

(2) If there were fewer than four medical malpractice cases under subdivision (1), the average of all judgments awarded in medical malpractice cases during the immediately preceding five-year period in the county where the provider practices; or

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

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