

PERSPECTIVES



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Insurance Reform – Not Malpractice Damage Caps – Will Work

Recently, the Arizona Medical Association abandoned efforts to cap medical malpractice awards at \$250,000. The decision was made after an AMA-commissioned survey showed that Arizona residents are unwilling to impose a non-economic damages cap. With all the talk of a medical crisis caused by malpractice litigation, would a cap have made any difference?

The studies say no. The question is important because doctors, lawyers, everyone, has an interest in accessible, quality medical care. There are problems with our current system, and given our aligned interest, it makes sense to find an effective and comprehensive solution. What analysis shows is that while caps do not help doctors or patients, meaningful insurance reform does work. We can attack the problem by making sure that doctors are fairly paid for their services by health insurance companies, that malpractice carriers set fair premiums, and that these insurance companies take reasonable, but not “windfall” profits.

Medical malpractice insurance, like most liability coverage, relies on returns on investments of premiums to cover expenses, defense costs and payments. Beginning in 1995, these returns on investments began to decline. These declines increased as the US economy entered a full-blown recession. As a result, insurers’ bottom lines became strained and premiums increased. The increases worked – for the insurance companies at least. In March 2004, *Forbes* reported that total profits for the top

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Choosing A Doctor

Choosing a doctor or hospital can be tricky. How can you be sure you are getting the best available health care for you and your family?

The first step is to check the doctor’s experience with other patients who have similar medical needs, age and condition.

The second step is to check your insurance policy. Some policies place limits upon where you can go and receive medical treatment. Whatever the coverage, you should nonetheless have choices. In making the choice, start by identifying your medical needs. Whether you seek a primary care physician or specialist, the doctors you consider should have received specialized medical training and experience in the field. The American Medical Association provides board certification in all specialties and one should always start by seeking a doctor who is so certified.

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It is also true that doctors and hospitals are rated and you can easily check their ratings on the internet. For example, the Arizona Medical Board has a website where you can check a doctor's ratings – <http://azdocinfo.com>. You can also check hospital rankings at www.healthgrades.com.

Once the list is narrowed, it is wise to check with the doctor's staff to determine the level of experience the doctor and his/her team has in the area which you seek treatment. Ideally, you are seeking a medical practice that has extensive experience with your health condition and likewise stays abreast of recent developments.

When choosing a doctor or hospital:

- ☒ Check your insurance coverage for limitations.
- ☒ Check the doctor's and hospital's rating.
- ☒ Check the doctor's specialty and certification and the hospital's accreditation.
- ☒ Check where the doctor has privileges to assure he can treat you at the hospital of your choice.
- ☒ Check the doctor's experience with your medical needs, age and condition.

Your first visit with your new doctor is all important. Pay particular attention to how you are treated. Does the doctor take adequate time to hear from you concerning problems you are having, your medical history and your questions? Does he or she place an emphasis on preventing further ailments or illnesses? Does he or she listen carefully, explain things clearly and treat you with respect, and encourage you to ask questions?

In short, you should always take the level of care in selecting your doctor and hospital that you expect from the health care provider in dealing with your health needs.

—Ted A. Schmidt

Supporting the Brewster Center

We at KBSDS believe that everyone deserves a safe and healthy life. Each year, the staff chooses a charity as the focus of its holiday giving. This year, once again, we chose the Brewster Center for Domestic Violence. We are proud to contribute to the Center's mission of social change and the protection of children and families who fall victim to domestic violence. Our donations will help support Brewster programs including their policy of turning no victim away.

— Sher S. Rhea



KBSDS staff...helping the Brewster Center help others.

Congratulations Sethi Family!



Dev and Olivia Sethi welcomed their son, **Bhodi Kumar Sethi**, into the world on Saturday, January 21, 2006. Big sister Sophia is excited to have a baby brother and new playmate.

Congratulations to the entire Sethi family.

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