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PERSPECTIVES

Insurance Reform in Action

“The reported recent demise of medical practice as a result of rising malpractice premiums has been greatly exaggerated.” That is the conclusion of a long-term, quantitative study published in the May/June 2006 issue of the journal Health Affairs. The article, written by Suffolk University law professor Marc Rodwin, also notes that the American Medical Association member surveys show that doctors self-report that medical malpractice premiums are actually a small part of their total practice expenses.

According to the report, malpractice premiums accounted for just 7% of practice expenses in 2000. That was down from 11% in 1986.

While Professor Rodwin’s article provides tangible and objective data that should calm the churning waters of the malpractice crisis, it is true that there continues to be a problem. In our last issue, I discussed the importance of true and meaningful reform to ease the problem of increasing medical malpractice insurance rates that are, anecdotally, driving doctors out of the practice. Some of you have asked for specifics. Why aren’t caps the answer? What reforms would work? How do we know they will work? And are these reforms actually in place and working anywhere?

Damages Caps Aren’t the Answer

First, why aren’t damages caps the answer? Caps on non-economic damages seek to limit the amount of money available to compensate for injuries. Proposed caps do not limit the actual pain and suffering – they simply, and arbitrarily, limit a wrongdoer’s exposure. Caps will have a disproportionate impact on women, children, the elderly and the severely handicapped. Imposition of a damages

It was meaningful and substantive insurance reform that led to medical malpractice premium savings in California. It was not the imposition of caps.



Tips for a Safe Summer

Summer is packed with fun-filled outdoor activities but, according to the Consumer Products Safety Commission (CPSC), almost a million more product-related injuries show up in hospital emergency rooms in the summer months than in the winter months. Keep your family happy and safe by following some of these tips and adopting safe habits.

One of the best ways to avoid making a trip to the emergency room this summer is to make sure you and your children wear helmets and other safety gear while biking, skating, skateboarding, or when riding scooters, all-terrain vehicles and horses. Studies have shown that helmets can reduce the risk of head injury by as much as 85%.

Swimming in pools, ponds, lakes and oceans requires a conscientious attitude toward safety. The CPSC recommends

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“layers of protection” including the following:

- Closely supervise children in and around a pool, at the beach or at the lake.
- Place barriers completely around your pool and use door and pool alarms to prevent unsupervised access.
- Make proper use of flotation devices. Never board a boat or jet-ski without a life vest.
- Flotation devices are not a substitute for learning how to swim. Teach children and adults how to swim. If you have never learned to swim and plan to be around the water this summer, take swimming lessons.
- Finally, being prepared in case of an emergency means knowing how to perform CPR. The National Safety Council First-Aid Institute offers CPR training, and you can reach them at (800) 621-6244 to obtain more information.

Amusement parks are always a favorite summertime family destination and are generally well-organized, supervised and safe. But, you still need to be careful here too. The National Safety Council has advice for keeping track of your family amidst all the excitement:

- Designate a visible and easily accessible meeting place in case someone gets lost or separated from the group.
- Parents, carry photos of your children; children, carry photos of your parents.
- Be sure the children in your group know the first and last names of the adults who brought them to the park. “Mom,” “dad,” “grandma,” “teacher” or “coach” won’t help very much if someone is trying to track you down.
- Instruct children to go to a park employee if they are in trouble and remind children never to go with a stranger who is trying to lure them away from the park or to a secluded spot within the park.

With any kind of summer activity, staying well hydrated is critically important. Always make sure plenty of water is on hand during all summertime activities. Here in Arizona, we need to be particularly concerned with avoiding heat stroke and heat exhaustion. According to the Center for Disease Control, the warning signs of heat stroke

include high body temperature, red skin with no sweating, rapid pulse, headache, nausea or confusion. If you see these signs, call for medical assistance and cool the victim by moving him or her into the shade. Bathe the victim with cold water. Warning signs of heat exhaustion, which can lead to heat stroke, include heavy sweating, paleness, muscle cramps, weakness, headache, nausea or fainting. Help the victim cool down and seek medical attention if symptoms become worse. Drinking cold water can help bring body temperatures down and prevent heat exhaustion.

A word about the summer sun: it’s good and bad. You should

get 15 to 20 minutes of exposure to sunlight each day, so your body can make enough Vitamin D. But, as you know, too much sun is dangerous. That’s why everyone should apply sunscreen or sun-block after that vitamin D-making exposure. With so many brands out there it is hard to choose. You may want to look for preparations containing micronized titanium dioxide, which is invisible on the skin, but offers substantial protection against both UVA and UVB rays. Any sunscreen you select should offer maximum protection against both UVA and UVB rays. You also need to protect your eyes. Look for sunglasses with a label that specifically states the glasses offer 99% to 100% UV protection. Protecting your eyes can help lower your risk of developing cataracts later in life.

Remember these tips and put them into practice, and have a safe summer.

—Jim H. Dyer

