

MICRA

WORKING FOR CALIFORNIA PATIENTS AND HEALTHCARE PROVIDERS

California's Medical Injury Compensation Reform Act (MICRA) is a critical part of California's healthcare infrastructure. It ensures injured patients receive fair compensation while preserving patients' access to healthcare by keeping doctors, nurses and healthcare providers in practice and hospitals and clinics open. Enacted by an overwhelming bi-partisan vote, MICRA has saved healthcare consumers tens of billions of dollars and preserved access to critical care. Though MICRA has helped contain runaway liability costs, many specialty services like OBGYNs, nurse midwives, emergency providers and rural health providers remain particularly vulnerable to any liability increases or weakening of MICRA's reforms.

PREVENTING THE DOORS FROM CLOSING & PROTECTING ACCESS TO HEALTHCARE SERVICES

- Prior to MICRA, California was facing a crisis: Out-of-control medical liability costs were forcing clinics, doctors, OBGYNs and other healthcare providers out of practice. California physicians were paying twice as much as their colleagues in other states.
- Today, MICRA has helped stabilize liability costs – liability premiums for California doctors have increased at only one-third the rate of the rest of the nation -- and as a result healthcare providers of all types have been less likely to close their doors because of skyrocketing liability costs.

MICRA protects patients' access to:

- Physicians
- Nurses
- Emergency Rooms
- Community Clinics
- Nurse Practitioners
- Hospitals
- Nurse Anesthetists
- Physician Assistants
- Paramedics, EMTs and Firefighters
- Licensed Midwives
- Dentists
- Optometrists
- Pharmacists
- Chiropractors
- Clinical Lab Technicians
- Occupational Therapists
- Psychiatrists
- Psychologists

(partial list)

PROTECTING THE SAFETY NET, WOMEN'S SERVICES, COMMUNITY CLINICS AND RURAL PROVIDERS

- MICRA protects healthcare safety net services. Clinics that serve low-income and uninsured patients, rural providers, and other specialty services that can least afford skyrocketing insurance premiums benefit most from MICRA.
- MICRA also helps ensure that specialty doctors – like OBGYNs and neurosurgeons – are not forced to close their doors as a result of mounting liability premiums.

STATES WITHOUT MEDICAL LIABILITY REFORM SUFFER ESCALATING PREMIUMS AND PROVIDER SHORTAGES

- States without medical liability reform are now in a similar crisis as California before MICRA reforms were enacted – suffering shortages of specialty providers and the closing of hospitals, clinics and trauma centers.
- According to an *American College of Obstetricians and Gynecologists* 2006 national survey, 7% of OBGYNs have stopped practicing obstetrics due to the high risk of liability claims, 25% have limited the high-risk obstetric care they offer, 12% have reduced the number of babies they deliver, and 4% have stopped performing major surgery altogether.
- According to a June 2005 report from the *Journal of the American Medical Association*, states such as California with lower liability premiums have more doctors per capita, including surgeons and specialists.

CALIFORNIA'S SYSTEM WORKS

- This data from the "Medical Liability Monitor" 2007 compares annual liability insurance costs in three states, demonstrating that MICRA works in California:

	California (Los Angeles/ Orange Counties)	Florida (Dade County)	New York (Nassau/Suffolk Counties)
OB-GYN	\$ 89,953	\$275,466	\$194,935
General Surgery	\$ 68,007	\$275,466	\$104,054
Internal Medicine	\$ 20,283	\$ 68,867	\$ 30,692