

New Report Finds Venue Rule Change Will Increase Cost of Healthcare and Threaten Patient Access



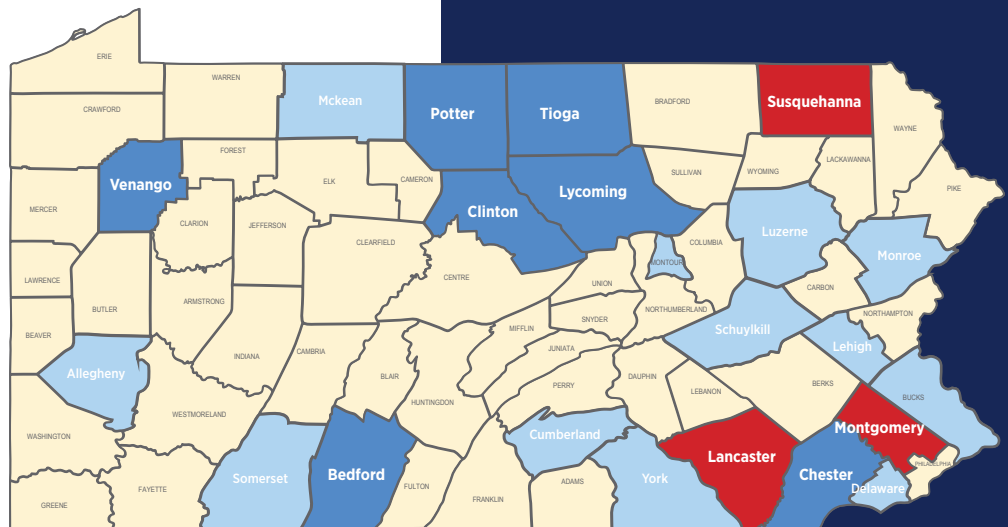
PA COALITION FOR
CIVIL JUSTICE
REFORM

The Senate Judiciary Committee released an actuarial analysis that shows potentially devastating premium increases in some parts of the state should the current medical liability venue rule be rescinded and replaced by the proposed rule that would usher in a return to venue shopping. The independent report by Oliver Wyman Actuarial Consulting, Inc. found a rule reversal would lead to:

- **INCREASED Liability Premium Rates for Hospitals and Physicians.** Counties experiencing the highest liability premium increases include:
 - Bedford: upwards of 10.6 % premium increase for hospitals, 28% for physicians
 - Chester: upwards of 5.9% for hospitals, 20% for physicians
 - Clinton: upwards of 9.5% for hospitals, 23% for physicians
 - Lancaster: upwards of 73% for hospitals, 82% for physicians
 - Lycoming: upwards of 10% for hospitals, 25% for physicians
 - Montgomery: upwards of 14.7% for hospitals, 49% for physicians
 - Potter: upwards of 10.6% for hospitals, 28% for physicians
 - Susquehanna: upwards of 37.4 % for hospitals, 78% for physicians
 - Tioga: upwards of 10.6% for hospitals, 28% for physicians
 - Venango: upwards of 10.6% for hospitals, 28% for physicians

Across the commonwealth, hospitals would see an average increase of 3.1 - 4.7 percent in premium rates and physicians' liability premiums would increase on average by 4.9 - 7.2 percent.

- **HIGHER Costs for Patients**
Elevated liability insurance rates will negatively impact patients via increased medical costs.
- **REDUCED Access to Services for Patients**
A 2019 Stanford University School of Medicine study found that multiple malpractice claims often led physicians to stop practicing medicine or decide to practice in smaller settings. Low-income and underserved communities may feel this shift in access to medical care the hardest.
- **SIGNIFICANTLY MORE Cases Steered to Philadelphia and Other High Verdict Counties**
- **Less Serious Medical Mal-Practice Claims Clogging PA's Civil Court System**



- Increases up to 19%
- Increases of 20% through 48%
- Increases of 49% through 82%

THE BOTTOM LINE:

A return to forum shopping would be a disaster for Pennsylvania patients, physicians, and hospitals!

A constitutional amendment is needed to protect the current venue rule and prevent another healthcare crisis!

The full report by Oliver Wyman Actuarial Consulting can be found [here](#).