(17) RESOLUTION 806 - PRORATION OF LIABILITY INSURANCE PREMIUMS FOR SENIOR PHYSICIANS BASED ON HOURS WORKED

RECOMMENDATION A:

Your Reference Committee recommends that the first resolve of Resolution 806 be amended by addition and deletion to read as follows:

RESOLVED, that our American Medical Association advocate for the development of ~~prorated~~ professional liability insurance policies for ~~senior~~ physicians to incentivize ~~enhance incentives for~~ them to remain in, or re-enter, medical practice on a part-time basis (Directive to Take Action); and be it further

RECOMMENDATION B:

Your Reference Committee recommends that the second resolve of Resolution 806 be amended by addition and deletion to read as follows:

RESOLVED, that our American Medical Association study the development of ~~develop a position paper addressing prorated~~ professional liability insurance premiums to incentivize physicians to remain in, or re-enter medical practice on a part-time basis, ~~as a means to expand access to medical care, with proration based on physician specialty, hours worked, and prior medical liability claims history,~~ and report its findings back to the House of Delegates by A-28~~, thereafter to the major insurance carriers of professional liability~~. (Directive to Take Action)

RECOMMENDATION C:

Your Reference Committee recommends that Resolution 806 be adopted as amended.

HOD ACTION: Resolution 806 is adopted as amended.

ADOPTED LANGUAGE:

RESOLVED, that our American Medical Association advocate for the development of professional liability insurance policies for physicians to incentivize them to remain in, or re-enter, medical practice on a part-time basis (Directive to Take Action); and be it further

RESOLVED, that our American Medical Association study the development of professional liability insurance premiums to incentivize physicians to remain in, or re-enter medical practice on a part-time basis, and report its findings back to the House of Delegates by A-28. (Directive to Take Action)

RESOLVED, that our American Medical Association advocate for the development of prorated liability insurance policies for senior physicians to enhance incentives for them to remain in, or re-enter, medical practice on a part-time basis (Directive to Take Action); and be it further

RESOLVED, that our American Medical Association develop a position paper addressing prorated professional liability insurance premiums as a means to expand access to medical care, with proration based on physician specialty, hours worked, and prior medical liability claims history, and report its findings back to the House of Delegates by A-28, thereafter to the major insurance carriers of professional liability. (Directive to Take Action)

Testimony on Resolution 806 was mixed. Testifiers recognized the value of part-time professional liability coverage and argued that premiums should reflect actual liability exposure rather than hours worked, but others questioned the feasibility of both the position paper and prorating coverage. To address these concerns, amendments were proposed that would support the development of the position paper, while other testimony called for referral of the item to better study the issue. However, supportive testimony urged the expansion of the resolution to apply to all physicians practicing part-time, not only senior physicians, and removing references to proration as it could limit advocacy efforts. Your Reference Committee recommends amendments to both resolve clauses. First, your Reference Committee recommends that the first resolve be amended to include all part-time practicing physicians, regardless of age, and to remove specific reference to prorated insurance in an effort to mitigate concern while maintaining the goal of the resolution. Second, your Reference Committee agrees with testimony highlighting the complexity of this issue and believes that it is most appropriate for the issue to be studied with report back to the House. Your Reference Committee wishes to note that the amended wording of the second resolve is inclusive of all the original topics including proration options based on specialty, hours worked, and prior medical liability claims history, and notes that the report on this item should incorporate these topics. Your Reference Committee believes that these amendments adequately balance the original intent of the resolution and the concerns voiced in testimony. Therefore, your Reference Committee recommends that Resolution 806 be adopted as amended.

(18) RESOLUTION 809 - JOINT COMMISSION STANDARDS FOR MEDICAL STAFF SELF-GOVERNANCE

RECOMMENDATION A:

Your Reference Committee recommends that Resolution 809 be <u>amended by addition and deletion</u> to read as follows: