

The Maryland State Medical Society

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TO: The Honorable Thomas Mac Middleton, Chair

Members, Senate Finance Committee

The Honorable Delores Kelley

FROM: Joseph A. Schwartz, III

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DATE: March 5, 2014

RE: **SUPPORT** – Senate Bill 832 – *Health Care Provider Malpractice Insurance* –

Scope of Coverage

The Maryland State Medical Society (MedChi), which represents more than 8,000 Maryland physicians and their patients, supports Senate Bill 832.

Senate Bill 832 reverses a law enacted during the December 2004 Special Session on medical malpractice. In that Special Session, the General Assembly "split" the insurance coverage which may be purchased by doctors, the primary coverage being for the defense of doctors sued in a medical malpractice case and the secondary coverage being for the defense of doctors in a disciplinary proceeding before the Maryland Board of Physicians or a credentialing committee. The reason for the "split" was the argument that "bad" doctors were driving up the cost of malpractice for "good" doctors and hence should have to purchase disciplinary coverage separately. This was an argument made by the Maryland Trial Lawyers Association at the time and never seemed to have any basis in fact.

Senate Bill 832 will allow a medical malpractice insurer to also provide coverage in a single policy for disciplinary action and MedChi would ask for a favorable report.

## For more information call:

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