

HB 1204 -- Medical Malpractice Insurance

Sponsor: Kuessner

Beginning January 1, 2012, this bill requires all insurers providing health care providers with medical malpractice insurance to establish premium rates based on the average judgment awarded in medical malpractice cases during the previous calendar year in the county in which the provider practices. If there were fewer than four medical malpractice judgments made in the county in the previous year, the average of judgments awarded during the previous five years will be used to determine the rates. If there were fewer than four judgments made in the county in the previous five years, the average of all judgments awarded during the previous year in a county of similar population size, diversity of practice, and size and type of provider practice will be used to determine the rates. For providers practicing in more than one county, the rate will be adjusted based on the percentage of the provider's practice conducted in each county.