

Patients' premiums climb

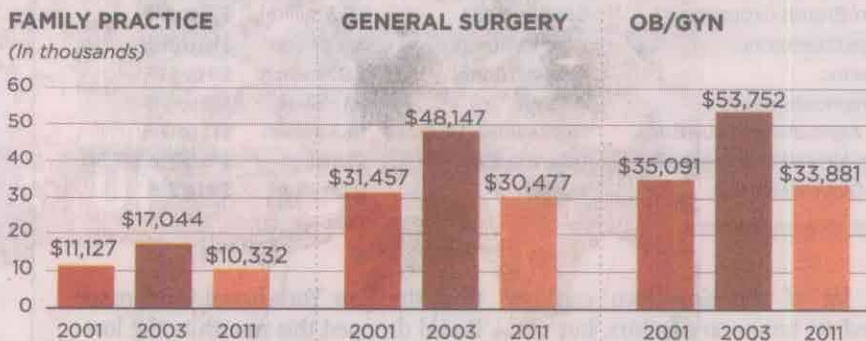
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Caps on malpractice damages passed into state law in 2003, successfully lowering the liability premiums paid by doctors in Texas. In subsequent years, more doctors were licensed to practice in the state. But health care costs to individuals — as measured by average insurance premiums — continue to grow, albeit at a slower rate than before tort reform.

Lower malpractice rates

Average liability rates charged to Dallas doctors:



Note: Based on rates charged by Texas Medical Liability Trust, the state's largest domestic insurer of physicians.

More doctors

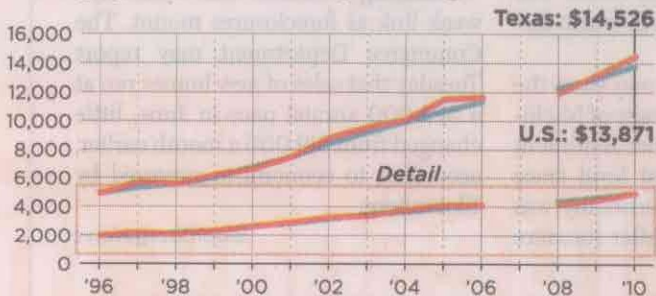
The number of physicians licensed each year to practice in Texas has grown since the tightening of malpractice laws in 2003.



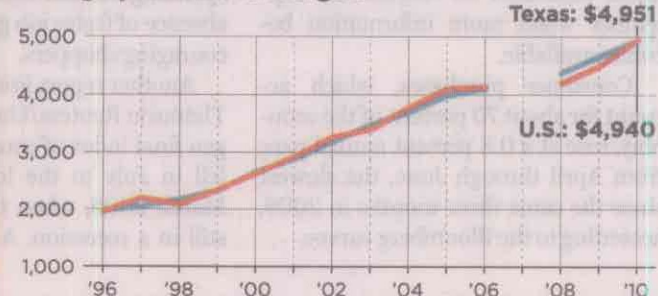
Texans' health premiums kept growing

From 1996 to 2003, average family premiums and average single premiums in Texas rose 95 and 72 percent. From 2003 to 2010, family and single premiums rose 51 and 45 percent — but U.S. rates had a similar trajectory.

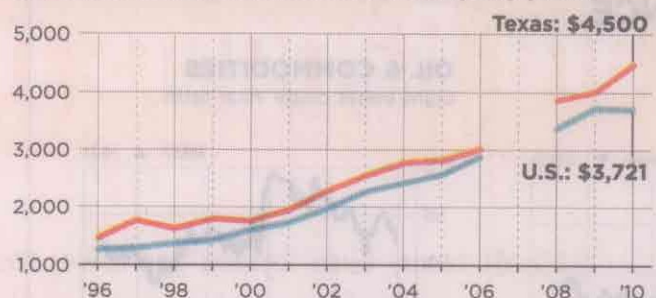
Average premium for family coverage



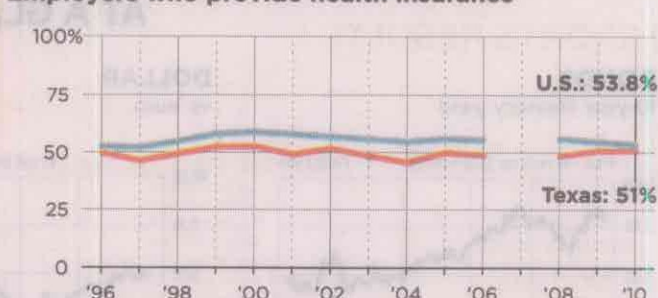
Average premium for singles



Employee contributions toward company plans



Employers who provide health insurance



SOURCES: Texas Medical Liability Trust; Texas Medical Board; Agency for Healthcare Research and Quality

Note: 2007 figures not available

The bottom line

"When we asked the public to help us with medical liability reform, we promised them the first thing we would see is improvement of access to specialty care and emergency care. We thought it would have a secondary benefit for costs, and it has, but we haven't seen the overall cost of medical care go down."

C. Bruce Malone, M.D., president of the Texas Medical Association



"The amount of out-of-pocket costs as measured by individual deductibles are up 79 percent for Texans. This is hardly the record of a system that was billed as a way to lower health care costs. The notion that limiting the rights of patients will improve overall health spending is a myth."

Alex Winslow, executive director of Texas Watch, a nonpartisan advocacy organization



"One reason health care costs, and thus premiums to cover those costs, climb every year is malpractice liability. But there are many drivers behind health care costs. Compared to what consumers would have paid if Texas didn't implement the law, tort reform probably did have an impact. But that doesn't mean rates will go down."

Collin Eaton, reporter, *The Dallas Morning News*

