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Tort reform won't address huge regional disparities in malpractice insurance fees

Physician groups and health insurers often blame excessive malpractice settlements for the high rates that doctors have to pay to obtain malpractice liability insurance. But a recent analysis indicates that regional differences may play an even more significant role in determining malpractice insurance rates.

According to a recent analysis by Excellus BlueCross BlueShield, a BC/BS carrier in upstate New York, medical malpractice premiums for physicians in different regions of the state can vary as much as five times the amount paid, and the difference can exceed \$100,000 for some specialties. In

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particular, malpractice rates for upstate New York physicians are considerably less than those in downstate regions and are similar to the amounts paid by physicians in states that report the lowest premium rates in the country.

The analysis, entitled "The Facts About New York State Medical Malpractice Coverage Premiums," found that the standard malpractice premium for an internist in Buffalo, Syracuse, Binghamton and Utica (\$9,874) is significantly lower than for an internist practicing on Long Island (\$35,028). A general surgeon's premium rate in those same upstate areas is \$32,663, contrasted with a Long Island general surgeon's rate of \$115,872, while obstetricians/gynecologists in many upstate regions may pay \$52,650, whereas their Long Island counterparts pay a standard rate of \$186,772.

The data presented in the fact sheet for New York state physicians is based on current standard premium rates of the Medical Liability Mutual Insurance Co., which insures most physicians in the state.

Source: [The Ithaca Journal](#)

You can obtain a free copy of "The Facts About New York State Medical Malpractice Coverage Premiums" [here](#).

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