



Susan L. Turney, MD

Editorial

Moving our mission forward

By Susan L. Turney, MD, MS, FACP, FACMPE

When I became CEO of the Wisconsin Medical Society in 2005, one of our first accomplishments as an organization was the completion and implementation of a strategic plan focused on ensuring access to high quality, cost-efficient care for all patients in Wisconsin. To ensure our success in achieving this mission, we also defined several key initiatives, which include “lead the practice of patient-centered care in Wisconsin” and “protect Wisconsin’s favorable medical liability climate.”

Society President Clarence Chou has chosen to focus his presidential theme on the first of these initiatives by encouraging physicians to help empower their patients—a topic explored in many of the articles in this issue of the *Journal*. And the Society remains focused on the second of these initiatives through ongoing efforts—most recently in 2006 when we successfully worked to restore a cap on noneconomic damages in medical liability cases after the Supreme Court ruled the prior cap unconstitutional, and today by fighting to protect the Injured Patients and Families Compensation Fund.

The third critical area that comprises Wisconsin’s enviable liability environment is the availability of affordable medical liability insurance. That’s why our relationship with PIC WISCONSIN remains so important today—more than 20 years after the Society helped create PIC WISCONSIN in 1986. In the 1970s and 1980s insurance companies began dropping medical liability lines of coverage, and rates skyrocketed for those that continued to offer it—a trend that’s been evident in recent years in other states. Excellent physicians were put in the position of not being able to buy liability coverage. The Society knew then it was crucial to have an insurance company owned and operated by Wisconsin physicians that would dedicate itself to serving the profession.

Now a ProAssurance Group company, PIC WISCONSIN has even greater financial stability to weather the liability storms certain to blow through from time to time. From that stability comes steady, reasonable premium rates. Over the past 2 decades, Wisconsin policyholders have enjoyed average annual rate increases of less than 2%. Additionally, Society members enjoy exclusive benefit enhancements and discounts.

When competing insurance companies offer lower premiums, one of the first things to question is

their track record in defending their insured physicians. Success in the courtroom hinges on understanding the laws of that particular state, and then having the courage to defend unjustly accused physicians, no matter the cost. PIC WISCONSIN/ProAssurance has the track record to prove that commitment. They rely on local staff with decades of experience defending claims, and they’ve used that experience to close 93.7% of cases over the past 20 years without a payment.

Choosing your medical liability insurance carrier is one of the most important decisions you make, and it should not be done without giving considerable thought to the long-term implications of your choice. The financial health of your practice, your profession and your medical society hinges on physicians banding together to support each other in the event a lawsuit disrupts one’s practice. If that day ever comes for you—and unfortunately it does for many excellent physicians who fall victim to non-meritorious claims—you need a medical liability insurance company founded and run by colleagues who understand and appreciate what you do.

Our partnership with PIC WISCONSIN/ProAssurance helps ensure a stronger Wisconsin Medical Society, which enables us to fight for the profession and continue working to fulfill our mission.

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