Protecting Access to Care Act of 2017

With widespread agreement that our nation’s medical liability system is broken and does not serve the needs of our patients, the 115th Congress has the opportunity to make necessary reforms at the federal level that will reduce health care costs, preserve patients’ access to medical care, and put an end to medical lawsuit abuse.

Mirroring the successful reforms of California and Texas, the Protecting Access to Care Act will ensure that physicians and health care providers are able to provide vital medical services to all patients without the threat of meritless lawsuits, and health care services will remain affordable and available to all.

Reining in Out-of-Control Health Care Costs
The medical liability reforms contained in the Protecting Access to Care Act would not only have a positive impact on access to care, they would help close an ever-widening budget gap and ensure all patients can afford the medical services they so desperately need.

Recently, the Republican Health Care Task Force underscored the role of key provisions of the Protecting Access to Care Act, including reasonable limits on non-economic damages, in reducing health care costs and our national debt.

The cost of high physician and hospital insurance premiums, as well as “defensive medicine,” where patients are subjected to unnecessary and expensive treatments in order to reduce the risk of litigation, costs our health care system anywhere between $160 billion to $289 billion when applied to 2015 health care costs.

The non-partisan Congressional Budget Office has reported that the reforms contained in the Protecting Access to Care Act would:

- Lead to cost savings of $55 billion over the 2017-2026 period for federal health care programs such as Medicare and Medicaid;
- Reduce our national deficit by almost $62 billion over the same 10-year period.

Protecting Patients, Not Personal Injury Lawyers
The proven reforms contained in the Protecting Access to Care Act would help deserving patients by promoting a speedier resolution to claims and ensuring that damage awards go to deserving patients – not personal injury lawyers.

The Protecting Access to Care Act contains patient-friendly provisions that:

- Limit attorney fees so that damage awards go to the patients in need;
- Allow for the full and unlimited recovery of economic damages, including past and future medical expenses, lost wages, rehabilitation costs, etc.;
- Allow for the periodic payment of damages.
Putting an End to Medical Lawsuit Abuse
Facts and figures show that too many medical liability cases are completely without merit. Unfortunately, the prospect of multi-million dollar jury awards encourages personal injury lawyers to file meritless claims, driving up medical liability premiums for doctors and health care costs for patients.

In order to stop medical lawsuit abuse, the Protecting Access to Care Act would:
- Set the statute of limitations at three years after the injury occurs or one year after it is discovered by the claimant, whichever comes first;
- Place reasonable limits on the recovery amount of non-economic damages, such as damages awarded for pain and suffering, to $250,000.

Implementing a Federal Solution that Protects States’ Rights
The federal government, within the confines of the Constitution, has a responsibility for making changes to our broken liability system. The Protecting Access to Care Act implements reform at the federal level that protects states’ rights by preserving current and future liability reforms passed by individual states.

To protect the rights of states that have already enacted comprehensive medical liability reforms or do so in the future, the Protecting Access to Care Act would:
- Protect existing and future state laws that meet or exceed the protections in the federal law;
- Protect existing and future state laws that specify a specific amount of compensatory damages or the total amount of damages that may be awarded in a health care lawsuit regardless of whether the amount is greater or lesser than $250,000.

It is time for Congress to enact the Protecting Access to Care Act, to repair a broken system that continues to increase health care costs and threaten patient access to care.