

# Malpractice suits hinder doctor care

By ELMER E. WHITE

Thousands of people in Michigan need a family doctor. It is safe to say that every town in the state needs one or more family doctors.

A new effort to train more doctors is hampered by an awesome threat which can easily mean it will fail. Unless a way can be found that young doctors or experienced doctors moving into the state can secure insurance against malpractice suits, few if any doctors will offer services in this state.

In 1974 the Michigan legislature passed a bill that was supported by the Michigan State Medical Society and the Michigan Academy of Family Physicians to provide special funds to encourage the further expansion of family practice residency training programs in Michigan hospitals. Governor Milliken signed the bill and \$750,000 was appropriated in subsidies, to be supervised by the State Department of Public Health.

There are currently 90 young physicians in seven hospital-based family practice residency programs in Michigan. Two others have been approved and will enroll young doctors in July and others are on the planning boards.

BUT HERE is a real hitch. This coming June, 16 of these young doc-

tors will complete their three years of specialized training, but as of today not one of these can obtain malpractice insurance. There is no major, state-approved insurance carrier writing any insurance for new physicians.

This situation was effectively publicized by the state medical society through the situation at Hastings (south of Grand Rapids) where the community and physicians have recruited four of the graduating family doctors. A Hastings community group has been organized and is carrying its appeal for action to the governor, legislators and others.

Of 16 young family doctors who will complete training in June in pediatrics, psychiatry, emergency care, and other specialties, 10 would like to remain in Michigan, while the others will go to Wisconsin, Iowa, Massachusetts and the military. There are 68 more young residents training in Michigan. Most would like to stay and open practices in 1976.

The young doctors expressed two concerns: The complete inability to get any insurance today in Michigan and the rising costs of all malpractice insurance that established doctors must pay.

YOUNG MEN and women point out the difficulties they would have paying annual premiums that could range up to \$8,000 to \$12,000 a year depend-

ing upon the amount of surgery or anesthesia they might do in addition to the usual family medicine.

Because most doctors pay about one-half of their gross income to cover overhead costs of practice, the new doctor would have to generate \$24,000 in income just to pay a \$12,000 malpractice insurance premium. After his gross reached \$24,000 he then would begin to cover the other costs of rent, equipment, salaries and try to net a fair return for the many years of training and for long hours of work he experienced in his training.

Representatives of the State Bar and MSMS have been meeting in an effort to set some new rules which might reduce some of the gigantic settlements and attorney fees connected with some malpractice cases, at the same time protecting the patient's right to reasonable damages where they are warranted.

The Legislature is considering some action which will help solve the problem. One thing is clear: If the problem is not solved or at least lessened, medical service in this state will suf-

fer a blow which can be felt by most people who need medical service. Letters to legislators from anyone concerned about this basic problem will help emphasize the public interest in prompt action.

TAXPAYERS WHO bridle at reports of legislative "fact-finding trips" to such travelers' havens as San Francisco and sunny Florida may have a bit less to fume about this year.

New House Speaker, Bobby Crim (D-Davison) is promising what appears to be a crackdown on junketing.

Crim says he'll require members of the House to submit written proposals explaining the benefits of any trips they want to take. And after they've returned, they'll be required to turn in detailed reports of what they've gained from the trips.

The reports will be made part of the public record, available for scrutiny by members of the press and anyone else who takes the trouble to check up on their lawmakers. Crim says.

In addition, the Speaker says anyone who seems to have abused the "travelability" might not be authorized travel money again.

## SEMCOC gets vote as planning agency

By ALICE COLLINS

BEVERLY HILLS—The village council Monday night cast its vote for the Southeast Michigan Council of Governments (SEMCOC) as water quality planning agency for the seven-county area of southeastern Michigan.

Approval came after village attorney Thomas Dillon assured council members they were not committing the village to financial support for the implementation of the water planning program.

SEMCOC wants the seven-county region designated as a water quality planning area with itself as the responsible managing agency.

Water quality planning has been provided for under federal act, and SEMCOC is seeking support resolutions from all local governmental units.

The council received the request two weeks earlier but delayed acting until Dillon could make a study and recommendation. He said the pro-

gram would be implemented financially through the state.

Serious, areawide water pollution problems exist in the southeastern part of the state because of the concentration of population and intensive industrial activity, according to SEMCOC.

IN THE RESOLUTION request the agency says it is best qualified to approach and develop solutions to the problem.

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