Affordable Care Act Medical Professional Liability (C) Working Group: Draft Work Plan

The Property and Casualty Insurance (C) Committee appointed an Affordable Care Act Medical Professional Liability (C) Working Group to:

1) Study the potential impact of the federal Affordable Care Act (ACA) on the professional liability exposures of medical providers, with particular attention to potential increases in such exposures as a result of provisions in the ACA that discourage the practice of defensive medicine; report on its findings at each national meeting.

a. Review the Affordable Care Act for potential impacts on standards of care, wellness provisions, and/or medical professional liability. – Assigned to NAIC Staff

b. Hear presentations from affected industries including, but not limited to, medical professional liability insurers, medical associations, and the legal community on perceived impact of ACA and medical professional liability. – Assigned to Interested Parties (Organized by NAIC Staff)

c. Hear from medical professional liability insurers and trade organizations to see what, if any, steps companies have been taken to prepare for the ACA, such as in regards to adjustments to rates or changes in risk management procedures. – Assigned to Interested Parties (Organized by NAIC Staff)

d. Review existing studies by other organizations to understand analyses already performed on this, or similar, issues. – Assigned to NAIC Staff

e. Gather written procedures and explanations of “defensive medicine”. – Assigned to Working Group Members

f. Track federal legislation and effects of medical professional liability. – Assigned to NAIC Staff