GOVERNOR RONNIE MUSGROVE

Mississippi Care Access and Reliability Enhancement Act MCARE

Nonprofit Authority for Malpractice Liability Insurance

- Solution to the immediate crisis.
- Provide malpractice liability insurance for qualified healthcare providers, including Hospitals and Nursing Homes.
- \$250,000 limit on non-economic damages. Except in cases where there is clear and convincing evidence of exceptional circumstances or gross malpractice (Nevada Plan).
- Participants must agree to treat patients covered by Medicaid, Medicare, Children's Health Insurance Program and the State Employee and Teachers Health Insurance Plan.
- Provide for a medical review board.
- Policies may be sold through existing insurance agents.
- Governed by a nine member board.
- Initial funding through a \$10 million revenue bond.

■ \$500,000 Limit on Non-Economic Damages

Non-economic damages for healthcare providers, including Hospitals and Nursing Homes, will be limited to \$500,000 (Nevada Plan), adjusted for cost of living.

■ Venue

Cases are to be tried in the county in which the medical malpractice occurred.

■ Joinder

Limit the joining of out of state plaintiffs in pharmaceutical products liability cases.

Products Liability in Pharmaceutical cases

Provide protection for doctors and pharmacists who prescribe and dispense federally approved drugs.

■ Joint and Several Liability

Modify joint and several liability in medical malpractice cases.

Physician Disclosure

Make public the settlements in medical malpractice cases and the disciplinary history of healthcare providers.

■ Good Samaritan

Protect healthcare providers who give physicals to high school students, without charge, for the purpose of participating in sports or other extra-curricular activities.