

Viability and economic sustainability of the model of Professional Medical Liability of The Council of Medical Associations of Catalonia (Spain)

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Introduction. In Catalonia, Spain, there is a singular and unique model of medical professional liability (MPL) insurance that is considered highly beneficial as a reference for professionals, the administration, citizens, society and patients. The joint policy of the Council of Medical Associations of Catalonia (CMCC), voluntary and contracted jointly with the Catalan Health Service (CatSalut), is managed in a coordinated but individual and independent manner. The main characteristic of the model is the delegation of the claims management, administrative processes and defense in claims by the insurer of the model to the policyholders (CCMC and CatSalut), which allows the empowerment of the medical professionals in the management of Catalanian MPL insurance. (Figure 1).

Methods. The main viability and economic sustainability indicators have been analysed, taking into account the data obtained by the CMCC model between 2002 and 2017.

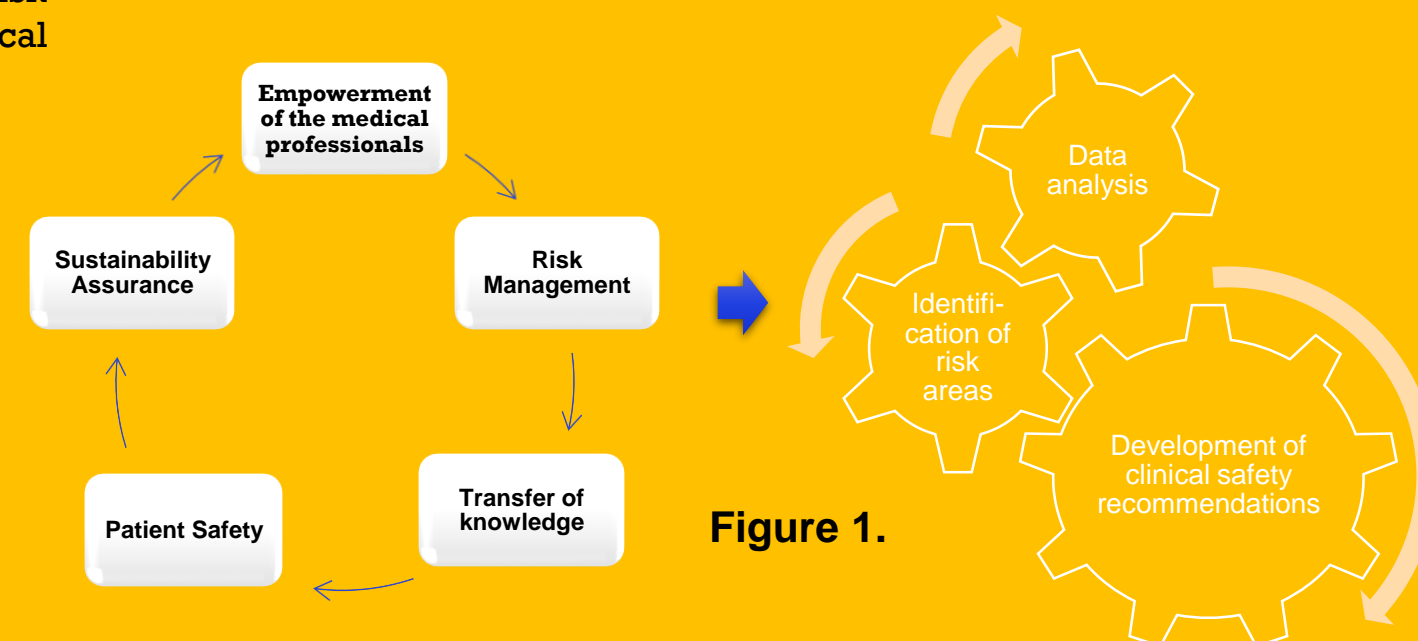
Results. The analysis of claims (N=4,832) in relation to the premium paid (total premium 144,856,912 € and inventory premium 121,854,237 €) to the insurer to cover the risk shows the viability and sustainability of the insurance model in the period studied. (Tables 1 and 2).

The result showed that clinical safety initiatives have a positive impact on sustainability and viability through the knowledge and exploitation of data, modification of medical actions, minimization of the risk of adverse events, prevention of claims, improvement of clinical safety and contribution to medical education.

Interest rate scenario	% Technical performance (e)	% Financial performance (e)	% Technical (e) + Financial (e) performance
Interest rate on the outstanding debt issue (IRR) at the end of each period	6.39%	9.45%	15.84%
Effective interest rates on new issues. 3-month bonds.	6.39%	3.61%	10.00%
Effective interest rates on new issues. 12-month bonds.	6.39%	9.34%	12.95%
Financial results for non-life insurers according to DGSFP data	6.39%	33.39%	39.78%

The technical result of the Catalan model of MPL insurance was positive and the financial performances are a factor that adds comfort to the model, meaning that the insurance model was sustainable and viable in economic terms during the period 2002-2017.

Interest rate scenario	Technical performance (e)	Financial performance (e)	Technical (e) + financial (e) performance
Interest rate on the outstanding debt issue (IRR) at the end of each period	7.782.684,05 €	11.519.459,20 €	19.302.143,25 €
Effective interest rates on new issues. 3-month bonds.	7.782.684,05 €	4.404.493,87 €	12.187.177,92 €
Effective interest rates on new issues. 12-month bonds.	7.782.684,05 €	11.382.054,06 €	19.164.738,11 €
Financial results for non-life insurers according to DGSFP data	7.782.684,05 €	40.685.095,16 €	48.467.779,21 €



Conclusions.

1. The analysis of policy claims is a source of knowledge.
2. The analysis demonstrated that clinical safety initiatives have a positive impact on the sustainability and economic feasibility of MPL policy.
3. Direct management by medical professionals in accordance with the principles and values of the medical professional as a whole allows beneficial measures such as guidelines to ensure clinical safety, clinical practice guidelines, and quality programs.
4. Unquestionable improvements through management based on good medical practices and learning from errors are beneficial to patients and lead to a substantial reduction in the number of claims and cost of errors.
5. The number of claims and the cost of MPL claims are concentrated in 4 specialties: orthopedic surgery and traumatology, obstetric and gynecologic, plastic, aesthetic and reconstructive surgery, and general and digestive surgery. These specialties account for 63% of the total cost of claims in the CCMC model study (114 million euros), and 53% of the total number of claims (4.832 claims), and have a claim rate with economic consequences of ranging from 57%-65%.
6. The 18% of the number of claims with a cost >= 50.000 euros, accounted for 79% of the total compensation cost (Pareto Principle).



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