

Analysis of medical complaints in a population setting. 2019-2023

471

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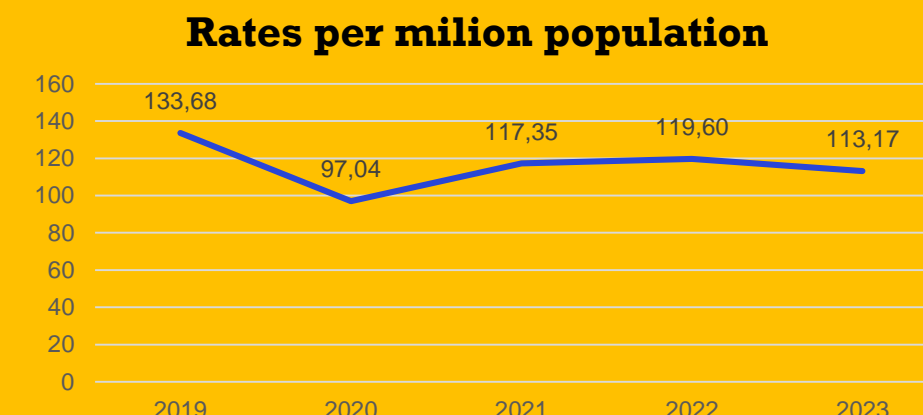
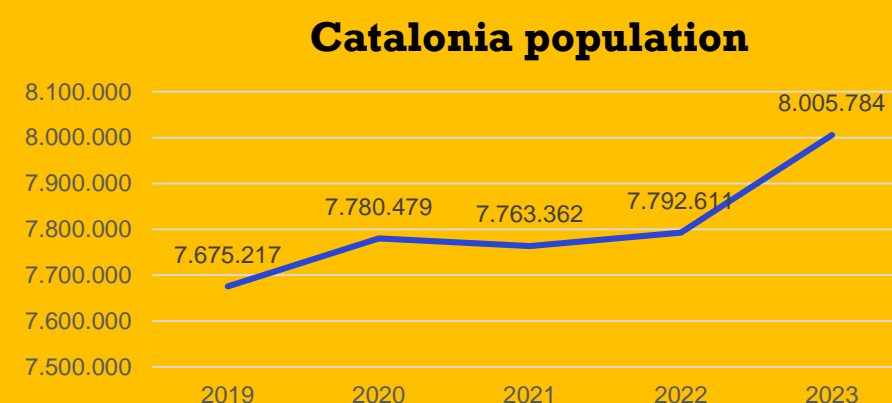
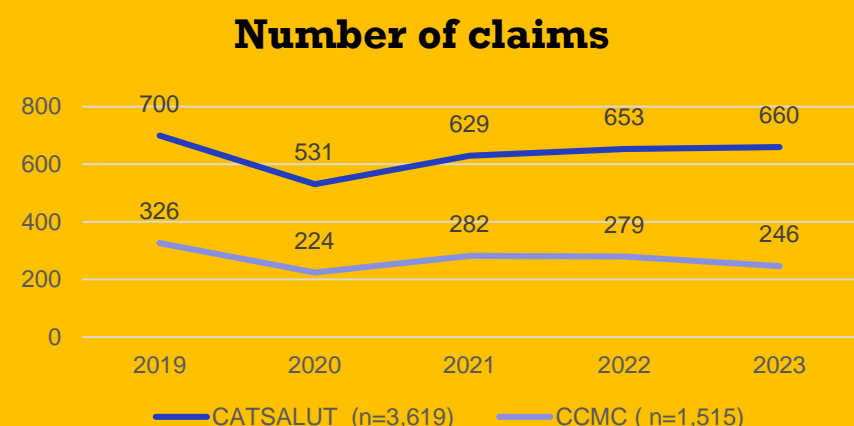
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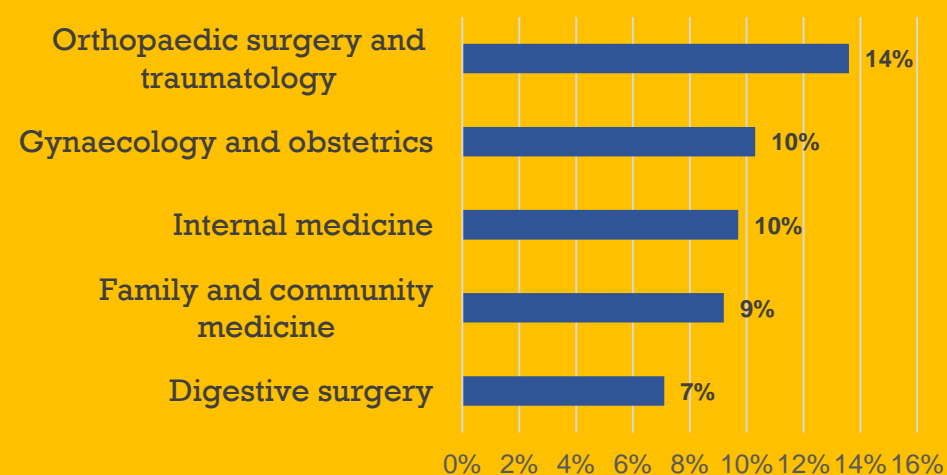
Introduction. Catalonia, an Autonomous Community located in the north-east of Spain, with 8 million inhabitants, has a unique professional liability insurance policy that is unique in Europe, as the insurance policy encompasses both the public health system (CatSalut) and the individual policy of doctors for their private practice managed by the Council of Medical Associations of Catalonia (CCMC). Since July 2017, this policy has been awarded by public tender to Relyens (formerly SHAM), a French mutual insurance company.

Methods. This study was carried out with the aim of finding out the number, evolution and characteristics of the claims filed under both policies. Although the start of underwriting began in July 2017, the number and evolution were analysed from 2019 onwards because a considerable volume in 2017 and 2018 were still managed by the previous insurer.

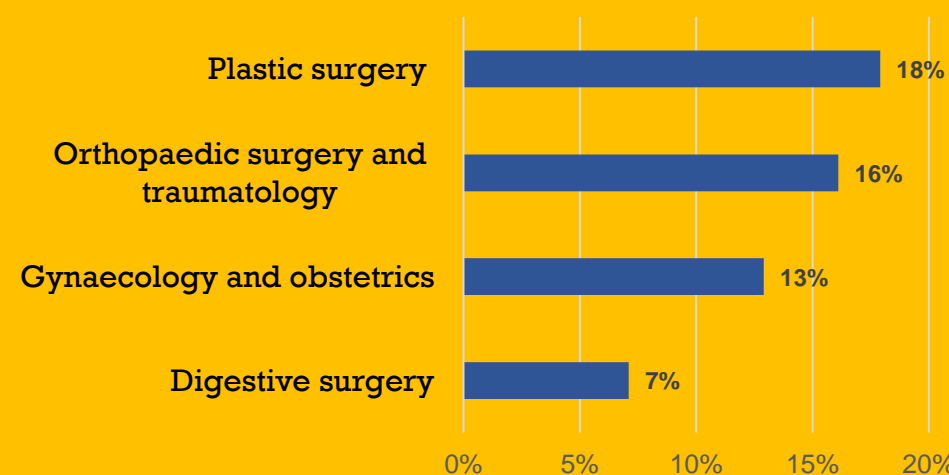
Results. Between 2017 and 2023, 5,144 claims were reported (70.4% CatSalut and 29.6% CCMC), but the evolution between 2019-2023 showed no significant trends according to regression analysis (overall $p=0.870$; CatSalut $p=0.867$; CCMC $p=0.473$). Trends of population: $p = 0,054$. Claim rates per million population of 94.95 were observed (116.10 in the period study; 2019-2023), showing no significant trend (0.720). Most of cases (68,1 %), the initial complaint route was out-of-court in both areas.



CatSalut (50% of cumulative complaints)



CCMC (54% of cumulative complaints)



In the case of CatSalut, the average time between the act complained of and the lodging of the complaint was 19 months (75th percentile = 20 months), while in the CCMC the average time was 24 months (75th percentile = 32 months).

In the case of CatSalut, at the time this study was carried out, 41% of the claims were closed. Of these closed claims, **30% were compensated**, either by conviction or out-of-court settlement.

In the CCMC, 57% were closed and **the compensation rate was 34%**.

In the case of CatSalut the average compensation was 49,827€, while in the CCMC this cost was lower (32,377€).

Conclusions

1. This study provides a population-based understanding of the impact of medical claims, an exploration that has been little analysed in the scientific literature.
2. In the present study, no trends in claims were observed, despite the "almost significant" increase in the population.
3. The distribution of the most frequently claimed specialties is very similar to that studied in other fields and healthcare systems.
4. The average cost of compensation was lower than in other areas studied.



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