

## House Bill 447 Opponent Testimony

Remi Stone, The Doctors Company

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Chair Thomas, Vice-Chair Swearingen, Ranking Member Synenberg, and members of the Ohio House Judiciary Committee, thank you for the opportunity to submit today in opposition of HB 447. My name is Remi Stone, and I currently serve as the Assistant Vice President of Government Relations at The Doctors Company. The Doctors Company is the nation's largest physician owned medical malpractice insurer and provides medical professional liability coverage to approximately 3,000 Ohio healthcare providers — professionals who are dedicated to improving and protecting Ohioan's health, and we know firsthand the pressures they face in their practices.

The Doctors Company expresses strong opposition to House Bill 447 — legislation that would disrupt medical liability protections that have been critical in ensuring access to healthcare, keeping healthcare costs manageable, and maintaining a stable practice environment for Ohio's patients and physicians.

In 2002-2003, the Ohio legislature enacted needed medical liability reforms amidst a medical liability crisis that led to rapidly rising premiums. That legislation contained a comprehensive set of tort reforms aimed at addressing litigation costs and at stabilizing the Ohio medical malpractice market. If enacted, this bill (HB 447) would destabilize the state's health care system, raise costs for both patients and physicians, negatively impact access to care, and ultimately undermine the delivery of quality care across the state.

Nearly doubling the cap on noneconomic damages and proposing to eliminate the higher cap on catastrophic loss would reintroduce excessive costs and uncertainty into a system that has functioned effectively for decades.

Importantly, while this proposal focuses on noneconomic damages, the bulk of the losses — economic damages — are already not capped, meaning these changes could significantly escalate total awards and drastically destabilize the system.

The pre-reform era of the early 2000s serves as a stark reminder of what is at stake. Ohio cannot afford to return to a healthcare landscape dominated by excess litigation, exorbitant malpractice premiums, and the exodus of physicians from the state that would inevitably follow. Preserving Ohio's well-established liability laws is essential to ensuring that the state remains a place where physicians want to practice and where patients can access safe, affordable care. Weakening these protections will only increase healthcare costs, worsen the physician shortage, and compromise the quality care Ohio patients need, expect, and deserve.

We urge you to reject HB 447 and protect the stability and affordability of Ohio's healthcare system. By preserving the current medical liability laws, you are safeguarding not only physicians but also the patients and communities they serve.

Thank you, Mr. Chairman and members of the Committee. For the reasons stated above, The Doctors Company opposes HB 447.