



Defensive Medicine The Insurer's Perspective

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Defensive Medicine

1. Does the rise and fall of civil claim numbers alter the perception and fear of litigation?

- Reduction in civil claims but fear persists
- Impact of publicised cases
- *Almario v Dr Varipatis* – the fallout

2. Fear of reputational damage

- Increase in professional conduct complaints
- Increased disclosure of medical records



Defensive Medicine

3. Benefits and Risks of Defensive Medicine

- Alert to medico-legal risk
- Shared responsibility for complex patients
- V -
- Overlook significance of test results
- Systems issues for follow up - Medicare audits for over servicing

4. Impact of PCEHR / Co-Payments on Defensive Medicine?

- Opt out model for PCEHR – anticipated 98% participation
- Increased access to information – more tests or less tests likely?
- Co-payments for radiology/pathology



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Important notices

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