

Fourteen ways your life would be different without the FMA

1. You would be fingerprinted every two years, as legislators must think that physicians' fingerprints change over time.
2. Your CAT fund exemption would disappear, allowing up to a 10-percent tax on your medical malpractice premiums if a storm hit anywhere in Florida.
3. For those of you who are self-insured, that would disappear. In fact, the minimum liability insurance would increase to \$500,000-\$1,500,000.

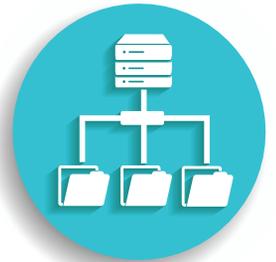


4. If treating an emergency room patient, you wouldn't be able to bill for your services out of network and would instead have to take what the insurance company decided to pay you.

5. If you had three complaints against you to the Board of Medicine, you would automatically have to appear in front of the Board to defend your license.
6. Assignment of benefits would disappear, and the checks that should have gone to you from the insurance companies would be going to the patients.
7. For those of you who do the great work of volunteering as physicians at schools, your immunity would be gone and you could be sued.



8. Expert witness certificates would no longer be issued, and any physician in any specialty would be able to testify against you in a lawsuit. So an ophthalmologist would be able to tell a general surgeon how to practice medicine.
9. You would not be able to balance bill if you saw an out-of-network patient in the emergency room.
10. The lookback period for insurance companies to refund money would be 30 months instead of 12 months.
11. You would be required to check the prescription database each time you prescribed any pain medication, regardless of prescription size. You would be mandated to check this database on all of your patients.



12. For those of you who dispense medications from your offices, there would be multiple barriers to the point that you might not be able to continue providing this service for your patients.
13. The Department of Health would be able to suspend or limit your license based solely on suspicion of a crime before you were even proven guilty.
14. ARNPs would be able to practice independently.

