

# 17 ways your life would be *different* without MSMA

- 1 Tort Reform** - You'd spend another year without any professional liability protections. MSMA's 2015 tort reform effort will result in incalculable savings for Missouri physicians; worth far more than MSMA's annual dues.
- 2 Medicaid Fraud** - You would be living in constant fear of frivolous lawsuits at the hands of disgruntled employees and patients willing to exaggerate claims of fraud in hopes of hitting a lawsuit jackpot. MSMA led the fight against legislation that would have allowed any citizen to file a lawsuit in the name of the state against any health care provider suspected of Medicaid fraud. As a reward for doing so, the person bringing the lawsuit would have been rewarded with at least 25% of the state's recovery.
- 3 Medicare Physician Fees** - You might have suffered a terrible cut in Medicare payments. MSMA - and others - fought successfully to replace the flawed SGR formula and to forestall payment cuts that would have cost the average Missouri physician \$27,000. That would pay your MSMA dues for more than 71 years.
- 4 Legal Expense Fund/ Immunity** - There would not be state Legal Expense Fund coverage for family physicians and others donating primary care in certain not-for-profit settings, and there would not be civil immunity for physicians volunteering services in certain free clinics.
- 5 Motorcycle Helmets** - Countless individuals would be deceased or severely injured and in emergency rooms across Missouri. MSMA has fought for numerous years to keep the state's mandatory motorcycle helmet law in place.
- 6 Immunizations** - The children in your practice would not be required to have any childhood immunizations.
- 7 Physician Impersonators in Your Community** - APRNs would be practicing medicine independently throughout Missouri. The Licensed Professional Counselors would be performing the same services as psychiatrists and other mental health professionals. Your neighborhood chiropractors would have large signs on their offices, touting them as licensed primary care physicians. And they would drain Medicaid physician fee coffers even more. The psychologists would be prescribing drugs - including controlled substances - for your patients.
- 8 Spinal Procedures** - CRNAs would have had the ability to perform fluoroscopically-guided injections into the spinal column, the ablation of targeted nerves, and laser discectomies on patients in your community without the supervision and collaboration of anesthesiologists.
- 9 HMO Cost Sharing** - Insurance companies would have the ability to initiate cost sharing in their HMO products. They can do this presently, but only if it is paired with a fully funded Health Savings Account (HSA). Without this first dollar coverage afforded by the HSA, you would be on the hook for increased bad debt from missed co-pays and co-insurance.
- 10 Tanning Beds** - Missouri would be one of the only states without some restrictions on indoor tanning. Now parental consent forms must be used by tanning salons before children under 17 years of age can use their facilities.
- 11 ECHO Program** - Utilizing current telehealth technology, you and other multidisciplinary experts can collaborate with local primary care physicians. This expands the ability to safely and effectively treat chronic, common, and complex diseases in rural and underserved areas without the need for patients to travel long distances to see specialists.
- 12 Investigational Drugs** - You have the ability to prescribe an investigational drug or device for terminally-ill patients who seek these alternatives, with limited liability protections.
- 13 Medical Test Results** - You would be required by law to forward the results of all medical tests directly to the patient within five business days.
- 14 Clean Indoor Air Act** - You and your patients would not enjoy the benefits of clean indoor air. MSMA helped pass the original Missouri Clean Indoor Air law, and has worked to both defend it and strengthen it over the years.
- 15 MSMA Insurance Agency** - You would not have the MSMA Insurance Agency which was created and is custom-made to help you find the most appropriate and best-valued insurance coverage for everything from medical malpractice to health insurance for your practice staff.
- 16 Missouri Physicians Health Program** - Tragically, there wouldn't be a Missouri Physicians Health Program. This outstanding MSMA program assists physicians with a variety of personal issues ranging from substance abuse to family and marital relations to professional boundary issues. It has saved careers, practices, and even lives.
- 17 Missouri State Medical Foundation** - And there wouldn't be this valuable source of aid for medical students with financial needs. The Foundation has issued more than \$11 million in student loans, and might well be the support that keeps your next practice partner in medical school.