

# TEXAS WATCH

## WHY ARE CAPS ON DAMAGES BAD FOR TEXAS?

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Caps punish Texas' patients and only help insurance companies. Special interests have succeeded in passing self-serving legislation and caps on non-economic damages for irresponsible hospitals and medical providers at the expense of patient safety and access to quality healthcare.

### **Caps DO NOT lower doctors' insurance premiums.**

Studies have shown that insurance companies have consistently increased insurance premiums despite passage of tort "reform" legislation.

### **Caps lower the quality of health care.**

Caps make it harder for patients to hold dangerous doctors and irresponsible hospitals accountable for death and injury caused by medical malpractice. Caps hide medical mistakes and eliminate incentives for quality improvements.

### **A one-size-fits-all cap discriminates against women, children, the elderly and low-income communities.**

Caps unfairly discriminate against low or no wage earners by tying the value of patients' injuries to economic worth.

### **Caps make Texas taxpayers foot the bill for malpractice.**

Caps force victims of medical malpractice to rely on state programs for assistance.

### **Caps only benefit insurance companies.**

Caps are a dream come true for insurance companies, who can minimize their financial exposure for the consequences of medical malpractice caused by their policyholders, while not reducing rates.