

Statement on Optometric Malpractice Rates

OMIC currently insures more than 5,250 ophthalmologists and more than 800 optometrists nationwide. During our 30+ years in operation, we have handled over 10,000 medical professional liability incidents and claims arising from the actions of the entire eye care team, from ophthalmologists to optometrists to technicians.

This statement addresses two issues that are frequently inquired about:

1. The stability of malpractice rates for optometrists; and
2. The complications that can arise from the performance of certain surgical procedures.

Insurance Premiums

Regarding the stability of optometric malpractice rates, the answer is very straightforward and is actuarial in nature.

- Most optometrists in the United States do not manage patients with complex ophthalmic conditions or perform laser and incisional surgery.
- Therefore, the number of “opportunities” for potential malpractice is relatively small, and such cases typically take three to four years to come to final adjudication.
- Without large numbers of cases having yet moved through the courts, there is little statistical information on which to base rate increases.
- This is particularly true compared to ophthalmologists who spend much of their time managing (including surgically) complex and sight-threatening cases and therefore have significantly more “opportunities” to incur malpractice allegations.

Surgical Complications

Regarding outcomes, every surgical procedure has associated potential complications. OMIC has drafted consent forms for most ophthalmic surgical procedures that explain the risks – or potential complications – for those procedures.

- For example, the consent form for laser iridotomy, which involves making a hole in the iris with the laser to treat narrow angle glaucoma, lists risks for this procedure that include:
 - Inflammation or bleeding in the eye,
 - Cataract formation, and
 - Damage to the cornea or retina from the laser light.
- All ocular surgical procedures have their own associated risks, including permanent loss of vision, even for surgeries seemingly as safe as draining a chalazion (an inflamed oil gland) of the eyelid.
- These complications cannot always be prevented, but the likelihood can be decreased by having a trained and skilled surgeon perform the procedure.



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OMIC is committed to risk management, loss prevention, and patient safety. To this end, we have implemented underwriting guidelines to ensure that coverage is extended to health care providers only for those procedures for which they have the necessary education, training, and expertise. For this reason, as well as the company's assessment that it does not have the experience to properly underwrite, rate, and administer claims arising from surgical procedures performed by optometrists, and the lack of data available on this liability risk, OMIC does not offer coverage to optometrists for most surgical procedures (exceptions being, e.g., limited forms of epilation, insertion of punctal plugs, and use of diagnostic lasers).

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