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7-D-4

(Re: Malpractice Insurance)

February 12, 1976

Wildwood Sanitarium and Hospital
Wildwood, GA 30757

Dear Dr. Hansen:

About a month or so ago you wrote to us concerning the stand that the church should take on malpractice insurance coverage for Seventh-day Adventist physicians. You are concerned about the prices of malpractice coverage involving hundred of thousands of dollars spent by our doctors. I think your concern is well taken, Doctor. Of course the problem cannot be settled by concern merely but by practical action, or inaction, whichever is better.

Malpractice insurance is not the subject of any General Conference action or Health Department action, that I know anything about. Of course Sister White didn't deal with it, so it is left for the guidance that comes to us through the study of Christian principles in general. We do know that Ellen White did not discourage property insurance covering the possibilities of fire, explosion, hurricanes, disasters, et cetera. Indeed she favored this kind of insurance. She was not ignorant of Satan's devices. She knew that Satan would attempt, if he could, to destroy our institutions. She knew also that the church had enemies who would become Satan's own arsonists, as it were, or destroyers, to wipe our institutions off the face of the earth, if they could. Mrs. White was practical and saw a difference between life insurance and property insurance.

Now where would you place malpractice insurance and coverage? It might at times be labeled life insurance, if the patient dies and the relatives sue the doctor. It might be labeled differently if the patient is disabled and the relatives sue the doctor. The important point, of course, is malpractice itself. Has the doctor committed malpractice? This is easy for busy doctors to do under the stresses they frequently must work.

All of this accents the importance Ellen White places upon physicians abiding in the Lord, praying as they go about their work, and watching to make sure that they do not in surgery or otherwise move in a manner that would be destructive of the life of the patient. Ellen White saw the angel of the Lord guiding the hand of Dr. Kellogg as he operated on the patient. Great success attended his work because of God's presence and blessing. Why cannot our physicians today enjoy this same guidance?

In the light of the foregoing, some conscientious physicians might choose not to take out malpractice insurance, choosing rather to trust in the Lord and to their own disciplined behaviour and application as diligent and thoughtful practitioners, avoiding pitfalls and watching every moment as they operate, as they prescribe and diagnose, to make sure they do not make mistakes.

I do not think, Doctor, that anything in church policy or anything in the writings of Ellen White would spell out a negative answer to your question. If you choose to take out malpractice insurance, you may. I suppose it is an

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individual thing. Then too, you must safeguard the interests of the hospital itself. Therefore your board must give you some guidance in this matter and perhaps protect you in it, assuming the financial load. In the absence of well defined counsel from Ellen White on this question, you will have to proceed according to your best judgment. We will pray for you. Certainly the church cannot hand down rules on this subject, taking a definite stand against malpractice insurance. Think of the implications of this ~~as~~sofar as physicians in private practice are concerned. Suppose that they proceeded to follow the church's advice, then became involved in a million dollar malpractice suit. Would the church be responsible? Probably the physician would say, partly at least. It is a difficult question.

Satan is doing his best to close our doctors' offices by one device or another. I think in time some equitable malpractice insurance program will become a matter of law in this country. The lawyers and the relatives of patients concerned are now having a real heyday at the expense of the doctors and the insurance companies. I think a change will come. Perhaps we had better play it by ear and move cautiously before involving ourselves in any too great expense and ask for guidance from the Lord every day.

God be with you and bless you. Tell Bill hello for me.

Sincerely your brother,

D. A. Delafield, Undersecretary

DDW