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## **Amend AB-639/SB-632 to Protect Patients**

Under Chapter 655 of the Wisconsin Statutes, health care providers are required to maintain medical malpractice insurance featuring at least \$1 million in coverage per occurrence/claim. Any economic damages above that amount are then covered by the Injured Patients and Families Compensation Fund (IPFCF). This regime serves to protect medical professionals and injured patients. Medical professionals then pay a fee to participate in the IPFCF to obtain this vital extension in insurance coverage.

All health care providers who practice in Wisconsin for more than 240 hours annually are required to participate in the IPFCF under Wis. Stat. § 655.002.

**This Bill Creates Loopholes that Should be Closed.** This bill opens space for Naturopathic Doctors to prescribe medication that can have serious interactions and side-effects. Medical professionals who are entrusted with such great responsibility should be required to maintain the same level of insurance coverage across the board—regardless of title or training. Instead, this bill creates a regime in which these professionals would only be required to maintain the underlying levels of insurance coverage required by Wis. Stat. § 655.23(4) without the benefit of excess coverage provided by the Injured Patients and Families Compensation Fund. A patient who becomes the victim of medical negligence or mistake by a professional licensed under this bill would be treated worse under the law than a patient who faced the same situation with an M.D. or an APRN. This would leave victims exposed to the potential cost of lifetime care beyond the amounts required under section 655.23(4) and potentially result in professionals being exposed to an obligation to pay excess damages in the same amounts. Ch. 655 was created to prevent this—for the protection of patients and medical professionals.

**Follow the Example set by AB-257, now [2025 Wisconsin Act 17](#).** Act 17 adapted the Ch. 655 insurance coverage regime to extend vital protection to medical professionals and patients to the new types of providers facilitated by the bill. This committee should do the same and mandate fund coverage for expanded scope Naturopathic Doctors being created by this bill.