

Bulletin

Physicians Caring for Our Community



**BUILDING
STRONG
FRIENDSHIPS
FOR A STRONG
PHYSICIAN COMMUNITY**

Feelin' Lucky?
New Member
Casino Night
Sept 18th

LCMS August 14th Cocktail Hour:
Dr. Sarah Eccles-Brown, Dr. Ariel Pollock,
Dr. Chetan Vedvyas, Christy Vedvyas & Dr. Arie Dosoretz
3Q 2026 • Volume 50 • Issue 3



BULLETIN

Lee County Medical Society is a Virtual Operation
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LCMS DISCLOSURE POLICY

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Lee County Medical Society Mission Statement

The mission of Lee County Medical Society is to advocate for physicians and their relationships with patients; promote public health and uphold the professionalism of the practice of medicine.

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Cover Photo: Local physicians at the August LCMS Cocktail Hour. Submit photos to be considered for the Bulletin cover. Must be large format/300dpi. Email photos to marketing@lcmsfl.org

UPCOMING EVENTS

FRI, SEPT 18th
6:30pm - 9:00pm

LCMS New Member Casino Night

The Commons Event Center
2633 Dr. Martin Luther King Jr., Blvd.

FRI, OCT 2nd
6:00pm - 9:30pm

LCMSF Annual Medical Service Awards

The Club at Pelican Preserve
9802 Pelican Preserve Blvd.

SAT, OCT 10th
8:00am - 1:00pm

LCMSF Annual Golf Tournament

Eastwood Golf Course
4600 Bruce Herd Lane

TUES, OCT 27th
11:30am - 1:00pm

LCMS Practice Administrators & Marketing Managers Lunch

Doubletree by Hilton/Bell Tower
Sponsor: Creative Planning/Markham Norton

SAT, NOV 7th
3:30pm - 5:30pm

LCMS Fall Physician Family Fun Day

Central Rock Gym
6150 Exchange Lane

FRI, NOV 13th
5:30pm - 7:30pm

LCMS Cocktail Hour

with Local Pharmacists
Hope Pace Center
2668 Winkler Avenue
Sponsor: Hope Pace Center

TUES, NOV 17th
12:00pm - 1:30pm

LCMS Retired Physicians Lunch

Cristofs
10231 McGregor Blvd
Sponsor: LTCi Marketplace

THUR, NOV 19th
6:30pm - 8:30pm

LCMS Member Meeting

Sponsor/Host: FineMark Bank & Trust
8695 College Pkwy Ste 100

THUR, DEC 3rd
6:30pm - 8:30pm

LCMS Holiday Party

The Club at Renaissance
12801 Renaissance Way
Sponsor: FineMark Bank & Trust

Details & RSVP at www.lcmsfl.org/events

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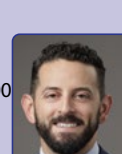
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MEMBER NEWS

CORRECTION:

We were alerted to a misspelling error in the 2Q Bulletin. The correct spelling of the physician featured in the article on page 5 of Volume 50, Issue 2 is **Dr. Alyson Sanchious**.



2026 FMA DELEGATION

Your 2026 FMA Delegation made its mark at the 2026 Florida Medical Association Conference on July 31st - August 1st. The event included the installation of the Association's 150th President: Dr. Alma Littles, Dean of the FSU College of Medicine.

*Special Thanks to our 2026 FMA Delegation (l-r):
Dr. Fadi Abu Shahin, Dr. Diana Khalil,
Dr. Jennifer Carrion, Dr. Nariman Heshmati,
Dr. Adrienne Argenio & Dr. Julio Conrado*

GUIDING THE COMPASS: WHY DOCTORS MUST LEAD PATIENTS THROUGH THE NOISE OF FAKE NEWS

PRESIDENT'S MESSAGE: Asif Azam, MD



Modern medicine faces a new and dangerous adversary: the rapid spread of misinformation.

While medical science advances with unprecedented speed, unverified claims and conspiracy theories travel even faster through digital channels. Patients are constantly flooded with misleading health advice, unproven remedies, and outright falsehoods. In this digital age – from Facebook to Tik Tok to X, tv talk shows and websites – it's all around us and unavoidable. In this environment, the medical community cannot remain silent. Doctors must step forward as trusted anchors, guiding their patients back to rigorous, evidence-based science.

The Cost of Misinformation

When patients substitute clinical evidence for viral social media trends, the consequences are severe. Vaccine hesitancy, delayed cancer treatments, and the use of unverified dietary supplements can turn manageable conditions into life-threatening emergencies. In my own personal experience I witness firsthand as my own recently widowed mother can spend hours watching social media reels that promise quick fixes and simple answers to complex health concerns. Her Amazon basket contains numerous items from which she saw on some reel. Fortunately, my mother is tech-savvy enough that I can usually step in before she clicks "Place Order." Unfortunately, I suspect she is far from alone. Many older adults in Lee County are likely exposed to the same relentless stream of misleading health information.

- **Erosion of Trust:** Fake news often attacks institutional authority, making patients suspicious of proven therapies,
- **Direct Harm:** Dangerous home remedies or unapproved drugs can cause severe physiological damage, and
- **Strained Doctor-Patient Relationship:** Disproving myths during a brief clinical visit wastes precious time and strains communication. We try to cover so much information during our patient encounters and we wonder how much they retain. It is very hard to compete with a reel on repeat numerous times vs. that one shot we had to tell them a vital piece of information.

These purchases may seem harmless one at a time, but collectively they contribute to a supplement industry exceeding \$30 billion annually, much of it driven by products lacking FDA-approved evidence of benefit.

The Role of the Physician as an Educator

Physicians are more than diagnosticians; they are educators and

translators of complex data. To combat fake news, we doctors must actively counter misinformation with empathy and clarity. Dismissing a patient's fears or bizarre online discoveries alienates them. Instead, we as clinicians must validate the patient's desire for answers while firmly re-centering the conversation on peer-reviewed data.

- **Listen First:** Understand where the patient found the claim and why it appeals to them.
- **Translate the Data:** Explain clinical trials and statistical probabilities in simple, accessible terms.
- **Promote Critical Thinking:** Teach patients how to spot biased sources and evaluate scientific claims.

Reclaiming the Digital Public Square

For too long, the medical establishment left the digital space open to unqualified influencers and sensationalists. Doctors must reclaim these platforms. By engaging on social media, writing public op-eds, and participating in community outreach, physicians can make reliable science as accessible and engaging as the myths that oppose it.

- **Proactive Communication:** Share accurate health insights before misconceptions take root.
- **Institutional Support:** Medical societies must provide members with communication toolkits and digital resources to fight falsehoods effectively.

The oath to "do no harm" now extends into the digital landscape.

Guiding patients through the noise requires patience, courage, and a steadfast commitment to empirical truth. By anchoring clinical practice firmly in science rather than sensationalism, physicians can protect public health and restore the integrity of medical wisdom. We clinicians have to familiarize ourselves with the digital landscape because it is increasingly where our patients are getting their information.

With audiences ranging from older adults with varying levels of digital literacy to digitally native members of Generation Z, we must challenge ourselves to understand our audience and communicate in ways that resonate with them. As they say, know your audience. No cap, Bruh.

LEE COUNTY DELEGATES AND THE 2026 FMA ANNUAL CONFERENCE

THE RAMIREZ REPORT: Julie Ramirez, CAE, LCMS Executive Director



Six delegates proudly represented Lee County at the Florida Medical Association's Annual Conference on July 31 - August 2, 2026.

The weekend offered a rewarding combination of professional collaboration, thoughtful debate, fellowship, and celebration.

The conference began Friday evening with a lovely dinner attended by our delegates and their family members. It was a wonderful opportunity for everyone to relax, reconnect, and enjoy one another's company before the official business began.

Saturday opened with the first meeting of the House of Delegates, followed by reference committee meetings. During these sessions, delegates reviewed and debated the resolutions assigned to their respective committees. The Saturday luncheon featured Florida gubernatorial candidate Byron Donalds.

That evening, attendees celebrated Dr. Alma Little's presidential installation with a special dinner. The festivities continued with

dancing and a photo booth: a memorable night for everyone.

Sunday began bright and early with a meeting of the Lower West Coast Caucus. Members discussed the proposed resolutions and determined which measures the caucus would support or oppose. The House of Delegates then reconvened to extract and debate selected resolutions. Fortunately, relatively few were extracted, and no highly political resolutions required debate.

A sincere thank-you to Dr. Julio Conrado, Dr. Jennifer Carrion, Dr. Diana Khalil, Dr. Fadi Abu Shahin, Dr. Adrienne Argenio, and Dr. Nariman Heshmati for representing Lee County as delegates this year. Their time, participation, and dedication are greatly appreciated.

Next year's FMA Annual Conference will be July 30 - August 1, 2027, at Disney's Yacht and Beach Club Resorts in Orlando. We hope to see you there!

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6:00 PM | 9:30 PM



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FEWER PHYSICIANS REPORT BEING SUED BUT MEDICAL MALPRACTICE CLAIM SEVERITY KEEPS RISING

by Robert E. White, Jr., President, The Doctors Company and TDC Group

Physicians report being sued less often, but medical malpractice claims are becoming more expensive, more volatile, and more consequential—driving up malpractice costs and rate pressure.

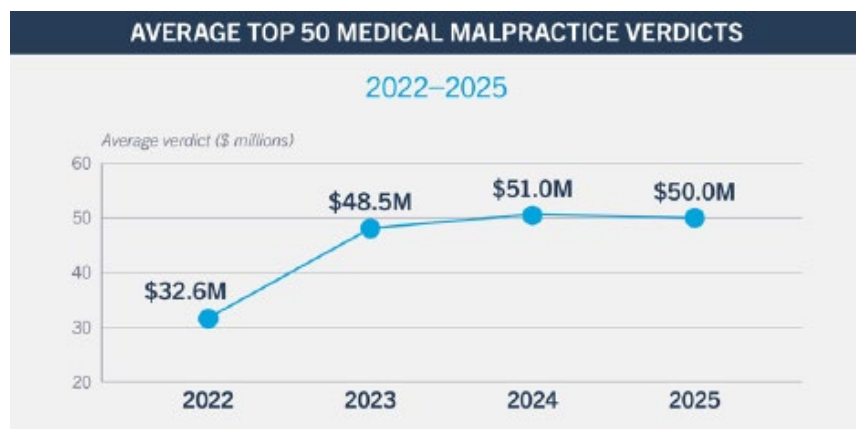
Actual medical malpractice claims frequency has declined from historic levels, but it remains higher than physician-reported lawsuits captured in some survey-based measures. In 2025, actual claims frequency was approximately 4.6 percent, down from 7.5 percent in 2016, and well below the roughly 17 percent average observed between 1991 and 2005.

Physician-reported lawsuit data provides an important perspective on medical malpractice trends, but it is not the same as actual claims frequency. Surveys capture how often doctors report being sued, while claims data provides the more relevant measure for assessing malpractice pricing and rate pressure.

Although the number of claims has declined, the claims that do occur are becoming significantly more expensive, increasing insurers' costs and reshaping expectations for future losses.

The Most Severe Claims Are Driving Pressure

The average of the top 50 medical malpractice verdicts rose from \$32.6 million in 2022 to \$48.5 million in 2023, then to \$51 million in 2024 and \$50 million in 2025. At the same time, the number of claims exceeding \$2 million reported to the National Practitioner Data Bank (NPDB) has increased more than tenfold since 1990.



Patient safety improvements, stronger risk management practices, and legislative reforms in many states have contributed to lower claims frequency and a more balanced liability environment. But malpractice pricing is driven by both frequency and severity: how often claims occur and how costly they become when they do. As severity continues to rise, lower

frequency alone is not enough to relieve pressure on premiums.

Medical malpractice is also a long-tail line of insurance, meaning claims often take years to fully develop and resolve. In many cases, it can take three to five years before insurers can determine whether rates for a given policy year were adequate. When severity trends accelerate through larger settlements, larger indemnity payments, and nuclear verdicts, premium pressure can build even during periods of low frequency.

Filed rates submitted to regulators are starting points; final premiums reflect underwriting, claims experience, policy structure, credits, and other adjustments.

A Changing Medical Liability Environment

The medical professional liability market has evolved significantly over time. Once largely focused on individual physician coverage, the market now supports increasingly complex healthcare systems, integrated delivery models, and larger physician groups.

As medicine has become more interconnected across teams, facilities, and care settings, insurers have also had to evolve with more sophisticated analytics, broader risk management capabilities, and longer-term claims strategies. At the same time, advancements in medicine have raised patient expectations, even in complex and high-risk cases where outcomes remain uncertain.

Malpractice exposure is shaped not only by clinical realities but also by how outcomes and damages are valued within the legal system. Large verdicts can influence settlement expectations, reserving practices, and litigation strategies across similar claims, expanding the impact of a single outcome beyond the case itself.

The NPDB provides an important measure of severity because it tracks actual malpractice payments made on behalf of practitioners. Based on NPDB physician payment data, the average payment reached approximately \$514,000 in 2025, roughly 20 percent higher than in 2022.

Industry data also shows malpractice severity rising approximately 4.5 percent annually nationwide, with trends closer to 6 percent between 2022 and 2025. Over time, those increases flow through to pure premium and, eventually, into rates.

Social Inflation and Nuclear Verdicts

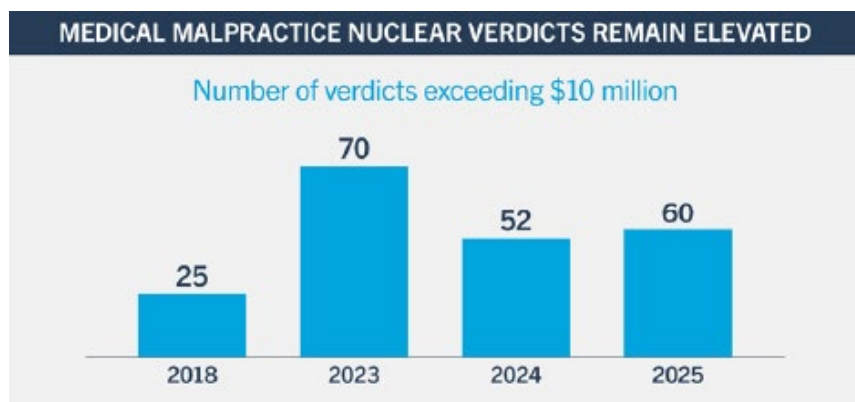
Social inflation refers to the gap between ordinary economic inflation and actual growth in claim costs. Between 2014 and 2020, general U.S. inflation increased roughly 15 percent, while the average paid malpractice claim reported to the NPDB increased approximately 42 percent.

Actuarial research estimated that social inflation added between \$2.4 billion and \$3.5 billion, or approximately 8 to 11 percent, to losses for physician-focused insurers during the decade ending in 2021. Updated analysis for the decade ending in 2024 places that estimate closer to \$4 billion. The years from 2022 through 2024 were particularly significant, with actual losses estimated at approximately \$1.8 billion higher than expected.

For year-end 2025, National Association of Insurance Commissioners (NAIC) Annual Statements of Actuarial Opinion from the top companies representing 90 percent of medical professional liability premium show that more than 60 percent mention social inflation as a risk factor that could lead to material adverse deviation.

Verdicts continue to shape settlement expectations across the broader litigation environment, even though most claims never reach trial. Approximately 93 percent of medical malpractice claims are resolved before trial, and physicians prevail in most cases that do proceed to verdict. Still, large plaintiff verdicts can influence the value of cases that settle.

That dynamic has contributed to the rise of nuclear verdicts, generally defined as awards exceeding \$10 million. Verdict tracking data identified 70 medical malpractice verdicts exceeding \$10 million in 2023, 52 in 2024, and 60 in 2025. In 2018, 19 states recorded 25 such verdicts. By 2024, 21 states recorded 52.



The number of states recording medical malpractice nuclear verdicts increased from 19 in 2018 to 21 in 2024, while the number of such verdicts rose from 25 to 52.

One example occurred in Utah in 2025, when a judge awarded \$951 million in a birth injury malpractice case, reportedly the largest medical malpractice award in U.S. history. For context, the total of all medical professional liability direct premium written in Utah that year was only \$102 million, according to tracked data from the NAIC. While outcomes of that scale remain rare, verdicts like this one can influence expectations far beyond a single case. Notably, the award was issued by a judge rather than a jury.

Modern litigation strategies can also affect outcomes. Anchoring—the tendency for initial numbers presented during litigation to influence perceptions of reasonable damages—is a frequently used tactic. In one study involving 265 judges who all reviewed the same case, those judges who were not given a damages demand letter awarded an average of \$808,000, while judges exposed to a \$10 million demand letter awarded approximately \$2.2 million on average.

What This Means for Physicians and Patients

When awards and settlements rise, the effects extend beyond individual cases. Higher severity contributes to increased premiums, greater financial uncertainty, more defensive medicine, and additional pressure on physician practices, hospitals, and healthcare systems.

Fair compensation for injured patients remains essential, but rising volatility and unpredictability can also affect affordability, access to care, and long-term system stability, particularly in higher-risk specialties and underserved areas.

That is why discussions surrounding tort reform, legal predictability, and transparency in third-party litigation financing increasingly extend beyond insurance economics and into broader concerns about healthcare affordability and access. In June, North Carolina became the first state to prohibit third-party financing with House Bill 315, which makes it "unlawful for a person to engage in litigation investment" in North Carolina. The American Tort Reform Association has estimated that the tort system costs the average American family of four \$6,664 annually in the form of a hidden "tort tax" embedded in prices.

In this environment, physician-owned insurers continue to play an important role through proactive risk management, patient safety initiatives, informed advocacy, and long-term alignment with clinical practice. That alignment helps support fair liability standards while protecting physicians, patients, and the stability of healthcare delivery.

The guidelines suggested here are not rules, do not constitute legal advice, and do not ensure a successful outcome. The ultimate decision regarding the appropriateness of any treatment must be made by each healthcare provider considering the circumstances of the individual situation and in accordance with the laws of the jurisdiction in which the care is rendered.

PHYSICIAN LEADERSHIP ACADEMY - APPLICATIONS OPEN

Applications for the **2027 Karl M. Altenburger, MD Physician Leadership Academy** are open. If you know a physician who would be a strong candidate for the program, consider encouraging them to apply and penning a letter of recommendation for the applicant.

The application deadline is October 9, 2026, and the first session will be held on Saturday, January 23, 2027. The complete schedule and link to the online application can be found below.

The Karl M. Altenburger, MD Physician Leadership Academy is a premier leadership development program offered exclusively to FMA members practicing in Florida. The program is designed primarily for early- and mid-career physicians who are interested in strengthening their leadership skills and becoming more effective leaders and advocates for the medical profession and their patients.

Each class brings together physicians from a variety of specialties, practice settings, and regions of the state. Selected participants will attend five in-person, workshop-style sessions facilitated by nationally recognized experts. The FMA's Foundation for Healthy Floridians and the Professionals Resource Network cover the costs of program materials, lodging, included meals, and speaker fees. Participants are responsible only for their travel expenses, including airfare, mileage, and other transportation costs, to attend each in-person session.

The 2027 Leadership Academy will also include a series of interactive virtual sessions between the in-person workshops. These facilitated sessions will provide additional opportunities

for peer networking and discussion, with an emphasis on physician wellness, autonomy, and resilience. Participants will have an opportunity to share experiences and explore practical tools and resources that can support them throughout their careers.

2027 Leadership Academy Schedule

Session 1: Saturday, January 23, 2027
Hilton — Gainesville

Session 2: Saturday, March 27, 2027
Orlando or Tampa — Location TBA

Session 3: Saturday, May 22, 2027
The Westin — Sarasota

Session 4: Friday, July 30, 2027
Disney's Yacht & Beach Club — Orlando

Session 5: Saturday, October 23, 2027
Wyndham — Jupiter

Application Deadline: October 9, 2026

Online Application can be found at <https://form.jotform.com/FloridaMedical/leadership-academy-application-2027>

This link can be accessed in the digital copy of this Bulletin on the LCMS website.

**4th annual charity
golf tournament**

**LEE COUNTY
MEDICAL
SOCIETY
FOUNDATION**

(october 10)

🕒 8:30am - 1:00pm

📍 Eastwood Golf Course
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2026 RESIDENCY RECEPTION ON JULY 6th



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AUGUST 14th COCKTAIL HOUR



FAMILY BEACH & POOL DAY ON AUGUST 15th AT SUNDIAL RESORT



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New Member Casino Night with Fun Money
Friday, September 18, 2026

14th Annual Medical Service Awards
Friday, October 2, 2026

4th Annual Golf Tournament
Saturday, October 10, 2026

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