

Table III. Referral Responses to Malpractice, 1992I-1997I

	Model 1: Unadjusted paid claims		Model 2: Excess Paid Claims		Model 3: Probit	Model 4: Cox	Model 5: Poisson
	(1) Change in HMO patients	(2) Change in FFS patients	(1) Change in HMO patients	(2) Change in FFS patients	Probability of Survival	Probability of Exit	Paid Malpractice Claims
n	6324	6324	6324	6324	6324		9066
MSE	59.22	48.24					
R-squared	0.10	0.08	0.20	0.14			
Bayesian Information Criterion			60.66	49.40			0.004
Variable							
Unadjusted Paid Claims	0.00 (0.12)	-0.29 (0.11)					
Excess Paid Claims			-0.27 (0.52)	-0.97 (0.42)			
Excess Paid Claims per active quarter					-0.21 (.06)		
Excess Paid Claims at time t						0.35 (0.01)	
Market Change in HMO patients	0.21 (0.07)	0.40 (0.07)	0.21 (0.07)	0.40 (0.10)	0.01 (0.01)	0.05 (0.02)	
Market Change in FFS patients	-0.20 (0.12)	0.33 (0.11)	-0.21 (0.10)	0.32 (0.09)	0.02 (0.02)	0.00 (0.03)	
MSA: Dade - Broward	4.06 (0.45)	0.00 (0.40)	4.06 (0.37)	0.02 (0.33)	-0.31 (0.07)	0.25 (0.05)	
MSA: Other	2.34 (0.41)	-1.10 (0.37)	2.35 (0.27)	-1.08 (0.33)	-0.18 (0.07)	0.21 (0.04)	
Experience	-0.26 (1.20)	-0.39 (1.09)	-0.20 (1.07)	-0.41 (0.97)	1.01 (0.18)	-0.97 (0.06)	0.61 (0.23)
Experience Squared	-0.73 (0.52)	0.22 (0.47)	-0.76 (0.46)	0.25 (0.39)	-0.71 (0.08)	0.67 (0.03)	-0.40 (0.10)
Female	-0.24 (0.39)	0.65 (0.35)	-0.25 (0.40)	0.69 (0.36)	-0.31 (0.05)	0.58 (0.08)	-0.36 (0.09)
Newcomer	0.26 (0.35)	0.03 (0.31)	0.26 (0.33)	0.10 (0.32)	0.03 (0.05)	-0.04 (0.07)	-0.36 (0.08)

Severity						0.07 (0.02)
Second Circuit						0.09 (0.06)
Third Circuit						0.12 (0.08)
Fourth Circuit						0.48 (0.07)
Fifth Circuit						0.31 -0.07
Anesthesiology	-0.40 (0.99)	0.48 (0.90)	-0.41 (0.28)	0.51 (0.24)	0.07 (0.11)	-0.59 (0.24)
Emergency Medicine	-0.15 (0.75)	0.91 (0.67)	-0.16 (0.27)	0.86 (0.18)	0.63 (0.10)	0.33 (0.14)
Internal Medicine	0.99 (0.50)	-0.67 (0.45)	0.98 (0.20)	-0.65 (0.17)	0.86 (0.05)	-0.08 (0.09)
Obstetrics - Gynecology	6.99 (0.54)	-5.68 (0.49)	6.95 (0.52)	-5.74 (0.36)	1.3021 (0.07)	0.52 (0.09)
Ophthalmology	-1.11 (1.20)	0.17 (1.08)	-1.13 (0.28)	0.19 (0.30)	-0.25 (0.12)	-0.10 (0.18)
Otorhinolaryngology	0.08 (0.77)	-0.59 (0.69)	0.06 (0.26)	-0.61 (0.30)	1.017 (0.10)	0.06 (0.16)
Pediatrics	1.20 (0.60)	-1.64 (0.54)	1.18 (0.35)	-1.64 (0.28)	0.79 (0.07)	-0.01 (0.11)
Psychiatry	-0.38 (0.70)	-0.16 (0.63)	-0.39 (0.21)	-0.18 (0.26)	0.60 (0.08)	0.05 (0.13)
Radiology	-1.25 (0.65)	2.58 (0.58)	-1.22 (0.49)	2.61 (1.29)	0.79 (0.08)	0.21 (0.12)
Surgery	2.87 (0.50)	-0.99 (0.45)	2.87 (0.23)	-1.10 (0.19)	1.28 (0.06)	0.66 (0.08)
Other Specialties	1.29 (1.03)	0.41 (0.93)	1.33 (0.53)	0.42 (0.48)	0.17 (0.12)	-0.13 (0.20)
Intercept	-1.33 (0.86)	-0.04 (0.78)	-1.36 (0.63)	-0.20 (0.67)	-0.2035 (0.13)	

duration dummy 1992 Q2	-6.51 (0.09)
duration dummy 1992 Q3	-5.91 (0.10)
duration dummy 1992 Q4	-4.51 (0.07)
duration dummy 1992 Q5	-5.00 (0.08)
duration dummy 1992 Q6	-4.80 (0.08)
duration dummy 1992 Q7	-4.89 (0.09)
duration dummy 1992 Q8	-4.95 (0.07)
duration dummy 1992 Q9	-5.01 (0.08)
duration dummy 1992 Q10	-5.05 (0.09)
duration dummy 1992 Q11	-5.21 (0.09)
duration dummy 1992 Q12	-5.09 (0.08)
duration dummy 1992 Q13	-5.16 (0.09)
duration dummy 1992 Q14	-5.14 (0.09)
duration dummy 1992 Q15	-5.12 (0.08)
duration dummy 1992 Q16	-4.90 (0.09)
duration dummy 1992 Q17	-5.01 (0.08)
duration dummy 1992 Q18	-5.08 (0.08)
duration dummy 1992 Q19	-5.25 (0.08)