Proposed Laws Would Affect Chiropractors

Hartford Courant, CONDON GARRET, Courant Staff Writer, Jun 7, 1994

Nearly 10 years ago, Linda Solsbury suffered a severe stroke apparently the result of cervical manipulation by a Waterford chiropractor. She won a \$10 million civil lawsuit in 1991, but she'll never see a dime. The chiropractor was uninsured and subsequently declared bankruptcy.

Solsbury, 44, plans to be there this morning when Gov. Lowell P. Weicker Jr. signs into law a bill that requires doctors of every stripe -- from MDs to chiropractors and naturopaths -- to carry professional liability insurance.

"My injury was one in a million, but {lesser} injuries are more common, and that's where having insurance can be the safety net," said Solsbury, who cannot speak and communicates by typing with one finger on a laptop computer. She lives at the Hospital for Special Care in New Britain, where she has been for six years.

Solsbury's story has been in and out of the media during the past several years, but exposure she got in Minneapolis last May helped get the legislative ball rolling in Connecticut.

A report on harm done by uninsured doctors was aired by WCCO- TV in Minneapolis. This segment, which prominently featured Solsbury's situation, got the attention of several network newsmagazine shows, which competed for her story. Solsbury held out for "Eye to Eye with Connie Chung," because the show was definite about doing and running the piece and Chung, herself, promised to do the interview.

Chung's presence in the hospital last fall was local news and the coverage -- and the October "Eye to Eye" segment -- got the attention of Rep. Theresa B. Gerratana, D-New Britain, whose husband is an orthopedic surgeon. Gerratana, a member of the legislature's Public Health Committee, decided to create a bill to address malpractice insurance.

"When I decided to do that bill, {Solsbury} was the activist behind it," said Gerratana, who researched the legislation and piloted the bill through its various hearings. The proposed law encounted remarkably little resistance from doctors (MDs and osteopaths), chiropractors, naturopaths and podiatrists. (Tacked on to the bill is a provision requiring certain insurers to cover the costs of removing breast implants if medically necessary.) Sen. Kenneth Przybysz, D-Montville, co- chairman of the legislature's Public Health Committee, said most organizations representing the various health care providers felt mandatory insurance is the right thing to do, and stressed that most of their members are already covered.

"I think it's going to have very little impact on MDs," said Joseph Sadowski, a Hartford neurosurgeon. He said that hospitals have long required medical doctors to have malpractice insurance and that those who have "gone bare" -- practiced without insurance -- have been few. David B. Dziura, a Branford chiropractor and president of the Connecticut Chiropractic Association, said that most state chiropractors are already covered, although some may have to increase their coverage to meet the law's provisions.

"It's common sense to protect yourself and your family if a problem does occur," he said.

Gerratana met with Solsbury in January. Solsbury appeared in February at a public hearing on the bill, during which the Rev. Susan Gregory-Davis, one of two chaplains at the New Britain hospital, read Solsbury's statement. It described how her life as a nurse, single mother and amateur dancer changed Oct. 25, 1984, when she had a brain-stem stroke after a cervical adjustment by Thomas Goulding, a Waterford chiropractor.

Goulding says he did not cause Solbury's stroke. He says he let his insurance lapse by accident and was not aware that he was without coverage when he was treating Solsbury. He supports the new law.

Solsbury's testimony had a tremendous effect, said Przybysz: "Legislators did comment on that. Many times, legislators don't comment because it's very cut and dried."

Gerratana calls Solsbury an activist. Solsbury, herself, said that she was more of a firebrand in the first few years after her injury, when she would send newspaper clippings about her plight to Morley Safer of "60 Minutes" and others, only to reach a dead end.

"I decided I was wasting energy, which is at premium," she said. She focused, instead, on hospital issues and spiritual programs at the hospital. Gregory-Davis said Solsbury virtually invented a group that brought patients, staff and families together to solve problems patients face living in an institution.

It was the Minnesota TV piece that broadened her activism and made her hope that Minnesota might pass a law requiring malpractice insurance. She didn't think Connecticut was interested. Now Connecticut has a law (it goes into effect Jan.1) and efforts in the Minnesota legislature have stalled, she said.

Solsbury said Connecticut now joins six other states with similar laws, but she doesn't take credit.

"I was stunned by the amount of work that went into the bill and Terry {Gerratana}'s commitment to make this bill pass," she said. "I admire her."