



# MISSOURI SENATE WITNESS APPEARANCE FORM

*(Please Print or Type)*

Date: January 11, 2017

Committee: Govnerment Reform

Bill No: SB 31

### WITNESS INFORMATION:

Name of Witness: Mark Johnston

Address of Witness: (HOME)

5882 Delor Street  
St. Louis, Missouri 63109

(PHONE)

317-650-5968

(BUSINESS)

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St. Louis, Missouri 63109

(PHONE)

317-650-5968

SPEAKING (check one):  For  Against  Information Only

### ORGANIZATION INFORMATION:

Governmental Agency, Person, Business, Lobbyist, or Organization, if any, on whose behalf I am appearing:

National Association of Mutual Insurance Companies (NAMIC)

### TESTIMONY:

If written testimony is not provided, please summarize very briefly the testimony to be presented.  
Please attach a copy of a written statement if one is available.

SB 31 is a substantial step forward in reforming Missouri's out of control litigation environment. It will do away with the distorting effect of phantom medical damages, namely the highly marked up bills that bear little relationship to the cost of treatment. This will reduce the cost of litigation, which is ultimately borne by consumers.

Further, SB 31 protects injured persons when there are multiple injured persons and limited coverage or other assets of the defendant. Without SB 31, a person who collects phantom medical damages as a part of his award might deprive another person down the line of his or her ability to recover if the phantom medical damages exhaust the coverage or depletes the defendant's remaining assets.