

Bulletin

PAST ← → **FUTURE**



Changes ahead for Medical Indemnity

August 2017

Qantas partnership

Benefits of Qantas Business Rewards

**Emergency... Emergency...
Emergency...**

Case Study

Privacy risks in the online world

Midwives

Managing fatigue and burnout

Who dunnit?

A poisonous pill

After more than a decade of relative stability there are some changes ahead for you and the medical indemnity insurance industry. In MIGA's February 2017 Bulletin we advised of a major change where the Federal Government is increasing the High Cost Claim Scheme (HCCS) threshold, with it moving from \$300k to \$500k per claim with effect 1 July 2018.

In addition there are a couple of other important developments that you should be aware of, as follows:

- The Federal Government is currently undertaking a major review of all of the medical indemnity and professional indemnity legislation and the schemes which support your medical indemnity insurance
 - This is in response to the outcome of a Commission of Audit Report and an Australian National Audit Office (ANAO) audit report, both of which recommended the Government consider reducing its assistance via the various schemes. The ANAO recommended that a first principles review should be undertaken
 - In addition, the Commonwealth is due to undertake a Thematic Review which will involve an assessment of the need and purpose of the legislation
 - MIGA is actively involved in these reviews.

- NDIS and NIIS

- The Council of Australian Governments (COAG) has recently announced a decision to not proceed with incorporating a medical treatment stream in State based National Injury Insurance Schemes (NIIS), at this time
- This is because it was acknowledged that funding for no-fault coverage of catastrophic injuries following medical treatment is more complex than for other accidents
- What this will mean is that many matters that might have been covered by State based NIIS will now be covered by the NDIS
- The Productivity Commission has recently released a Paper raising concerns about how the non-implementation of NIIS medical injury streams will affect NDIS costs and is seeking input on who should bear the consequential increase in NDIS costs
- MIGA believes that the profession should not bear these costs and also remains concerned about the increased potential for recovery actions by the NDIS against doctors and their insurers and increased costs as a result.

As a mutual organisation, MIGA is different from other insurers, a key priority for us is representing your interests and protecting them.

We would like to assure you that:

- We believe it is important to constructively engage with the Federal Government and other stakeholders to ensure a whole of system approach



Changes ahead for Medical Indemnity

(continued from front cover)

to the review of the indemnity insurance schemes and we are actively working on your behalf to address these matters in an open, fair and constructive way

- We believe much of the current medical indemnity support framework should remain intact as it maintains the affordability of medical and professional indemnity insurance, and provides security not just for the profession but also for patients
- We do not believe that the medical profession should bear additional costs in funding for the NDIS.

MIGA is acutely aware of the importance of there being a balance between the interests of our members in having affordable and secure medical indemnity insurance, and the intent of the Federal Government to lessen the level of financial support for the industry.

As a result of our engagement strategy, we are representing our members' and clients' interests. We will continue to advocate on your behalf and work to achieve outcomes that are fair and reasonable.

We will keep you informed about the matters under review and further changes to the Federal Government indemnity schemes via our Bulletins and website.

Mandy Anderson

CEO and Managing Director

With the recent launch of the 2017/2018 Risk Management Program in this issue, we highlight easy options for you to earn your 10 Risk Management Points in one hit and provide some insight into the theme of our new Conference Hypothetical "Who dunnit? – A poisonous pill".

Fatigue and burnout are issues for health professionals and in this Bulletin we encourage midwives to take stock of their practice and personal performance. An excellent 24 hour service is now available to support midwives in staying healthy and practising safely should they need assistance.

We are also proud to support doctor education through our Doctors in Training Grants Program and on page 7 we highlight some of the education areas the Program has supported over the past 10 years. We also shine a spotlight on recent recipient Dr Matthew Cheng's Clinical Research Fellowship in Plastic and Reconstructive Surgery.

Jade Rowe

Client Relationship Advisor

Queen's Birthday Honours

We would like to acknowledge the following members who received Queen's Birthday Honours and extend our congratulations to them.

Prof. Mohamed Khadra (AO)

Officer of the Order of Australia

For distinguished service to medicine in the field of urology as a surgeon, clinician and mentor, to rural and remote medical education, and to literature as an author and playwright.

Dr Allan Cook (OAM)

Medal of the Order of Australia

For service to medicine as an orthopaedic surgeon.

Dr Garrett Hunter (OAM)

Medal of the Order of Australia

For service to medicine, and to the community of the Northern Territory.



About to start in Private Practice? MIGA can help

Making the transition into private practice is exciting and rewarding, but can also prove to be overwhelming and costly.

At MIGA we understand the challenges you may face, and have developed our 'Starting in Private Practice Package' to make the transition as straightforward as possible.

We offer **generous premium discounts for your first six years of private practice¹**, and if you first insure with MIGA under this Package between 30 June 2017 and 30 June 2018 you can also **earn 50,000 bonus Qantas Points²** in addition to one Qantas Point for every eligible \$1 paid to MIGA³ for your medical indemnity insurance.

If you are not currently a Qantas Business Rewards or Qantas Frequent Flyer member, as an MIGA client, you can join these Qantas programs for free!

To find out more and to discuss your personal situation, we encourage you to speak with our expert team. Call 1800 777 156.

- 1 Premium discounts apply to your base premium and membership fee, before taxes and levies are applied.
- 2 50,000 bonus Qantas Points offer only available to registered Australian medical practitioners, who are commencing private practice for the first time, or are transferring to MIGA from another insurer's first time in private practice arrangement and first insure with MIGA under MIGA's Starting out in Private Practice Package for cover attaching between 30 June 2017 and 30 June 2018. MIGA Terms and Conditions for bonus Qantas Points for Starting out in Private Practice are available at www.miga.com.au/qantas-bonus-tc-sipp.
- 3 A business must be a Qantas Business Rewards Member and an individual must be a Qantas Frequent Flyer Member to earn Qantas Points with MIGA. Qantas Points are offered under the MIGA Terms and Conditions (www.miga.com.au/qantas-tc). Qantas Business Rewards Members and Qantas Frequent Flyer Members will earn 1 Qantas Point for every eligible \$1 spent (GST exclusive) on payments to MIGA for Eligible Products. Eligible Products are Insurance for Doctors: Medical Indemnity Insurance Policy, Eligible Midwives in Private Practice: Professional Indemnity Insurance Policy, Healthcare Companies: Professional Indemnity Insurance Policy. Eligible spend with MIGA is calculated on the total of the base premium and membership fee (where applicable) and after any government rebate, subsidies and risk management discount, excluding charges such as GST, Stamp Duty and ROCS. Qantas Points will be credited to the relevant Qantas account after receipt of payment for an Eligible Product and in any event within 30 days of payment by You. Any claims in relation to Qantas Points under this offer must be made directly to MIGA by calling National Free Call 1800 777 156 or emailing clientservices@miga.com.au.

MIGA's partnership with Qantas More benefits available to you as a Qantas Business Rewards member

MIGA recently announced our new partnership with Qantas and many of our clients earned Qantas Points when they renewed with or joined MIGA this June.

If you have an ABN we recommend you also become a Qantas Business Rewards member, as it offers you many more benefits over and above Frequent Flyer membership, including.

Earn twice on flights[^]

- In addition to earning Qantas Points and status credits as an individual Frequent Flyer, you can also earn Qantas Points for your business

Earn when you spend on everyday business expenses

- You can earn Qantas Points when you spend with over 45 Qantas Business Rewards partners including credit cards, car hire, fuel, office supplies and equipment

Save on the cost of your flights[~]

- You will have access to 5% off the base fare of eligible flights, plus the more you fly the more you save - up to a maximum of 8%
- You can also save 10% on the cost of Qantas Club Membership
- And you can save up to 4 cents per litre on Caltex fuel.

Explore all the benefits of Qantas Business Rewards via www.qantas.com/business and see how easy it is to earn more points as a Qantas Business Rewards member.

As an MIGA client you can join Qantas Business Rewards or Qantas Frequent Flyer for free, saving the usual \$89.50 join fee.

To join either Program simply visit the MIGA Plus section of our website, go to the Qantas page and click on the buttons to join either Qantas Business Rewards or Qantas Frequent Flyer.

Whether you are a Qantas Frequent Flyer or Qantas Business Rewards member you have many options to redeem Qantas Points, including flights, upgrades, hotels, vouchers, shopping at the Qantas Store or Qantas epiQure, the Qantas food and wine store[†].

MIGA is proud to have entered into this partnership with one of Australia's most respected and recognised national brands. We know that many of our clients are frequent travellers for business and pleasure, so Qantas Points are a reward you can readily utilise.

We believe this partnership is a valuable way of recognising your loyalty and giving you something in return.

Mandy Anderson
CEO and Managing Director



A business must be a Qantas Business Rewards Member and an individual must be a Qantas Frequent Flyer Member to earn Qantas Points with MIGA. Qantas Points are offered under the MIGA Qantas Rewards Program Terms and Conditions (www.miga.com.au/qantas-tc)

[~] Savings are available exclusively to Qantas Business Rewards Members on selected fares only and do not apply to taxes, fees and carrier charges. Availability is limited. Terms and conditions apply.

[^] Qantas Points for business are offered under the Qantas Terms and Conditions and earning thresholds apply. Qantas Points earned from air travel are determined in accordance with the airline earn table. Booking eligibility and exclusions apply.

[†] In order to transfer Qantas Points from a Qantas Business Rewards account to an individual's Qantas Frequent Flyer account, the business account must have a balance of at least 3,000 Qantas Points. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable).



Case Study

Emergency... Emergency... Emergency...



Key issue

Balancing a decision to breach patient confidentiality should not be taken lightly.

Key takeaway

Laws and professional codes which govern medical records and the release of confidential information to others can vary. It is always wise to seek advice from others to 'check' your intended approach, prior to acting.

Cheryl McDonald

National Manager – Claims & Legal Services

Wouldn't life be easier if patients just did what they are told?

The claims solicitors at MIGA are often contacted for advice on whether to involve the police or someone else in circumstances where the doctor believes the patient's health, or the health of a third party, is at serious risk.

Scenarios include

- Patient won't take your advice that they need to be hospitalised
- Patient cannot be contacted about concerning results because:
 - Phone number is incorrect
 - Phone is disconnected
 - Patient won't answer phone
 - Patient address is incorrect.

- Patient has not attended follow-up appointment and cannot be contacted
- Patient has given a history of intent to do harm to self or others.

As you would appreciate, the decision about whether to involve the police or another third party to contact the patient in these circumstances will be based on the unique facts of the matter.

The conundrum of:

- Respecting patient wishes
- Issues of confidentiality
- Patient capacity to make their own decisions on healthcare
- Patient best interests

are all matters for consideration when determining the next steps.

This can be challenging to navigate, sometimes the way forward is clear but more often it is not.

Recent findings by the Coroner in Victoria brings into focus some of the issues which must be considered when the safety of a third party is involved. The findings assist medical practitioners and provide some guidance.

The facts

Ms Donato was murdered by Mr Stoneham.

The Inquest into Ms Donato's death included an investigation into the mental health care received by Mr Stoneham to seek to ascertain if Ms Donato's death could have been prevented.

Mr Stoneham had been seen by a clinical psychologist and during therapy had expressed anger towards Ms Donato and declared an intent to harm an unnamed person.

One issue considered was whether the psychologist should have notified others, including the police.

There was an examination of the duty of confidentiality to a patient, balanced against a duty to protect the public. In Victoria, the *Health Records Act 2001* has an exemption to that confidentiality in circumstances where there is a 'serious and imminent threat'.

The Coroner found the psychologist should have questioned the patient further on his thoughts to identify whether there was a plan to act. Had the psychologist done so, then the psychologist would have been better informed on whether there was a serious and imminent threat and whether to notify the police.

Laws and professional codes which govern medical records and release of confidential information to others can vary.

In some circumstances, medical practitioners must base decisions to breach patient confidence on ethical considerations.

A decision to breach patient confidentiality should not be taken lightly and the balance between this duty and the duty to the community can be difficult to reconcile.

When in doubt, it may be beneficial to speak to a colleague to get another perspective, but the claim solicitors at MIGA are always available to assist. We will discuss the clinical scenario with you and be able to provide you with guidance. We are here to help.

Earn 10 Risk Management Points in one hit!

There are so many ways you can participate in Risk Management education with MIGA, from face to face workshops and conferences to online workshops and questionnaires.

And while you learn you also earn CPD points with your College and a premium discount with MIGA. What's not to like?

But you're busy and want to earn your 10 Points for your premium discount in one hit. We get it!

That's why you can complete any of the following activities and earn all your MIGA Risk Management Points at one time.

MIGA half day Conference

Attend our new hypothetical, "Who dunnit? – A poisonous pill" - an investigation and Coronial Inquest into the death of a patient followed by an interactive Workshop. Choose from one of our nine Conferences held nationally.

MIGA Workshop and Action Plan

Attend one of our Workshops and use what you learn to make improvements in your practice. Make some changes and submit an Action Plan on how you implemented improvements.

Practice Review

Complete a Practice Self-Assessment and then make a practice improvement to minimise your medico-legal risk.

Ophthalmology Clinical Practice Review

A three stage process for Ophthalmologists involving a clinical audit, peer group meeting and an improvement to practice that also provides 30 RANZCO CPD Points.

But don't delay, places book up fast! To avoid missing out on your preferred activities book online via the Client Area or call the Risk Management Team for assistance on 1800 777 156.



Case Study

Privacy risks in the online world



Key issue

Breaches of privacy can have a significant impact on both the practice and its patients.

Key takeaway

Ensure that you regularly review your privacy policy and for those with an online presence, review site security arrangements with your suppliers and consider your practice insurance arrangements.

Anthony Mennillo

Manager – Claims & Legal Services

The recent extraordinary privacy breach by a Sydney cosmetic surgery has highlighted the importance of ensuring that patient information is protected and kept secure, particularly where information is stored online.

The incident occurred at The Cosmetic Institute in Bondi Junction where, according to media reports, before and after photos of patients who had undergone breast augmentation procedures were uploaded to a publicly accessible index of the clinic's website. The site was automatically storing photographs (including naked photographs) and pre-surgery medical forms that patients were required to submit online.

Ordinarily, this was not accessible to the public, but it is claimed that an IT error caused the information to be publicly available.

The clinic owner is reported to have taken steps to disable the website as soon as he became aware of the privacy breach, however, as is often the case in the online world, the damage was done.

Patients were understandably horrified that their extremely sensitive information was available for the world to see.

The implications of such a breach are significant, both for the practice and for patients of the practice and include:

- The adverse publicity that follows such an

- event can be extremely damaging to the medical practice, particularly those that provide elective medical procedures in an ultra-competitive environment
- The loss of patients, both existing and prospective, concerned about a privacy breach recurring
- The potential legal claims by patients affected by the privacy breach
- The Privacy Commissioner has wide-ranging powers to issue fines for significant privacy breaches and can require a practice such as The Cosmetic Institute to take remedial action to rectify the breach which will often be expensive
- This would also be a situation envisaged by the forthcoming mandatory breach data notification rules introduced by the privacy legislation and set to come into effect later this year (our April Bulletin contains an excellent summary of the mandatory breach notification requirements)
- Irrespective of the mandatory reporting obligations this would be a situation where it would be highly recommended that steps be taken to notify those patients that may have been affected and also the Privacy Commissioner for advice on managing the privacy breach.

This would all come at significant cost in time, inconvenience and financially to the medical practice.

Even though another person, possibly a third party, may be responsible for the privacy breach, ultimately you as owner or part owner of the practice, are likely to be held responsible.

The Cosmetic Institute's privacy peril serves as a timely reminder to review your practice's privacy, particularly those with an online presence where patients may be able to access or complete forms online. The ramifications of a privacy breach are significant and should be avoided at all cost. You can also take steps to protect elements of your financial exposure via appropriate insurance. MIGA is well placed to provide advice in this area and insurance cover for your practice.

Who dunnit?

A poisonous pill

The increase in prescribing opioids in Australia is following a similar trend in the United States. The pendulum has swung from no opioids in the early 1980s to what is now being described as "prescription opioid abuse epidemic". In 2013 there were more deaths in the United States from prescription opioid overdose than there were from vehicle accidents.

In 2014, in Australia, deaths from overdose and from motor vehicle accidents were almost the same (close to 1200 per year).

In many cases, the deceased did not intend to take their own life.

In many cases, their treating doctors had prescribed the same type of medications either found with them or in their system on autopsy.

83% In Victoria, prescription drugs caused or contributed to 83% of the overdose deaths in 2014.

In MIGA's new Claims Hypothetical "Who dunnit? – A poisonous pill", a mock Coronial Inquest will investigate the death of a patient from prescription drugs.

All the treating doctors, GPs and specialists, sought to alleviate the chronic pain suffered by a patient who had a complex history of health complaints and surgery. Instead, the pain management was out of control, the patient became drug dependent and an inadvertent overdose resulted in the worst outcome for the patient and her young family.

Join us at the Coronial Inquest to discuss the issues in prescribing for chronic pain and to better understand the coronial process of investigation. Moderated by Professor Guy Maddern with a team

20% Up to 20% of people in Australia have chronic pain and opioids are increasingly being used to treat these patients.

of experts, it is guaranteed to be thought provoking and informative.

The Hypothetical is held as the plenary session at the MIGA Risk Management Conferences held around Australia during the 2017 – 2018 Program.

Book a Conference online via the Client Area at www.miga.com.au.

A Conference attracts the full 10 MIGA Points as well as College CPD accreditation.

Statistical references available on request, contact the Risk Management Department on 1800 777 156.

Protection for your practice Has the penny dropped?



Long-time readers of our Bulletin will know that for some time we have been writing about the growing importance of medical business owners protecting their business entity via professional indemnity insurance. MIGA offers this type of product to members and manages claims that arise in this area. Unfortunately, we also see situations where a business should have had this cover in place. Recognition of the insurance issues facing medical businesses has been slow to develop.

That said, following the June renewal period, it seems to us that situation may have changed. During the June renewal period we were pleased to receive a record number of requests for quotations from medical businesses seeking professional indemnity insurance cover for their business entity.

It was interesting to note that these requests came from over 20 different medical specialty areas including:

- General Practice – Non Procedural and Procedural
- Orthopaedics
- Multidisciplinary practices
- Obstetrics & Gynaecology – just to name a few!

It seems that business owners across the medical spectrum are finally seeing that the professional risks in medical practice extend beyond the services delivered by doctors. This is particularly the case where staff and nursing services are shared, in multi-disciplinary practices where insurance covers can differ between health professionals and where paid services are provided by the practice staff (appointment taking, handling/recording test results and provision of equipment).

In our experience, medical businesses tend to each have their own unique circumstances which create or contribute to risk. MIGA's Healthcare Professional Indemnity insurance can protect your medical business and we encourage you to call us to discuss how your business operates and better understand the insurance risks at play. To learn more you can also download our free e-book, "Professional indemnity insurance for healthcare businesses – Why it should be on your radar" at www.miga.com.au/healthcare, or call us on 1800 777 156.

Trent Woodward

Business Development Manager – Healthcare Companies

The secret wheels of happiness and success Work, Life, Balance – Adelaide Hills

Through our MIGA Plus partner, The Private Practice, you have the opportunity to participate in the **Private Practice Big Weekend** at a discounted rate. Being held in October, the Private Practice Big Weekend is a unique learning and lifestyle event in the heart of the Adelaide Hills wine country.

Designed as a family and/or whole-practice bonding and motivational retreat, you will experience fine dining and wining in one of the most naturally beautiful and stimulating environments in the country.

As well as providing an opportunity for you to 'stop and smell the roses', the educational objectives are to expose you to the secret wheels of happiness and success.

A recent survey of over 2,400 Australians revealed the secrets to a happy and successful life are as simple as adopting the following three habits:

1. Spending more time outdoors
2. Spending time with family and friends
3. Planning ahead

Spending time outdoors AND with family and friends – you are probably thinking, that sounds great in theory but when you are under immense pressure to run your practice, these two 'habits' are quickly broken or forgotten entirely.

Consider then this third habit of *planning ahead*. Perhaps if we get into the habit of planning ahead (in both our professional lives and personal lives), then maybe habits one and two will move from theory to practice.

More than any other event run by The Private Practice, the **Big Weekend** will provide the opportunity to slow down, enjoy life, become inspired, focus on the truly important things and learn how to create the business and financial framework for happiness and fulfilment both professionally and personally. We hope to see you there.

Steven Macarounas

Head of Education & Managing Editor – The Private Practice

Event Details

Choose the **three day (Friday – Sunday)** or **two day (Saturday – Sunday)** experience with the optional **Monday morning wrap-up brunch session**.

Dates Friday 20th – Monday 23rd October 2017

Friday 8:30am – 5:30pm

Saturday 8:30am – 7:30pm

Sunday 8:30am – 3:30pm

Monday 10:00am – 12:00pm

Venue Mount Lofty House, 74 Mt Lofty Summit Road, Crafers, SA

SPECIAL OFFER For MIGA clients wanting to attend, a special fee of only \$990* (a saving of up to \$1,155!) is available through MIGA Plus Business Education. The Promotion Code for this special pricing is "MIGA3DAY" or "MIGA2DAY". To learn more and register, simply visit www.miga.com.au/business-education

**Please note these fees do not include accommodation*

Key Note Session The Future of Private Practice, Consumerism and Medico-Legal Risk Management

Mandy Anderson, MIGA's CEO and Managing Director, will be presenting on "The Future of Private Practice, Consumerism and Medico-Legal Risk", addressing issues of practitioner isolation, practice corporatisation, technology and artificial intelligence, and the shift towards patients as 'consumers'. The session will consider the key risks associated with these issues and trends, how practitioners can protect and look after themselves, and where they can find help and support.

AGM and election of Directors

MIGA's Annual General Meeting is scheduled for Saturday, 25 November 2017. It will be held in conjunction with a Risk Management Conference in Adelaide at the Hilton Hotel.

The business of the Annual General Meeting includes the election of Directors to the Board of MDASA, the parent company of the Group.

As per Article 46 of the Constitution of MDASA, the number nearest one third of medical Directors must retire by rotation. This means that both Dr Martin Altmann and Prof Owen Ung will retire by rotation at the AGM and both offer themselves for re-election.

Therefore, there are two Board vacancies this year and nominations for election to the Board are now invited. Nominations for election must be proposed and seconded by members of MDASA and lodged at our Adelaide Head Office on or before 5.00pm (CST) Friday, 15 September 2017 and marked to the attention of the CEO.

Nominations must be made on the official Nomination Form and be accompanied by a brief and relevant statement (up to 300 words) about the nominee, which will be circulated to members of MDASA prior to the Annual General Meeting.

Nomination Forms are available from our Head Office. If you have any queries concerning the Annual General Meeting, please contact me directly on 1800 777 156 or at mandy.anderson@miga.com.au.

Details about the Annual General Meeting and nominee statements, if applicable, will be distributed with the October Bulletin.

Mandy Anderson
CEO and Managing Director



Developing skills & improving patient care

MIGA's Doctors in Training Grants Program is all about helping our clients develop their skills and experience, positioning them to provide the best possible care to patients. To help address the financial toll that additional training can take on a doctor and their family, annually MIGA provides four Grants of \$5,000 each through our Doctors in Training Grants Program.

In the ten years since the Program began, MIGA has supported doctors across a wide range of areas, including:

Aeromedical Retrieval

Psychiatry

Cardiothoracic Surgery

Oncologic Imaging

Vitreoretinal Surgery

Plastic and Reconstructive Surgery

Allergy and Clinical Immunology

Neurosurgery

Burns Surgery Research

Paediatric Palliative Care

Epidemiology

Global Surgery and Social Change

These dedicated doctors have travelled the world seeking to expand their skill set:



Past recipient spotlight: Breast reconstruction research

In 2015 Dr Matthew Cheng received MIGA support to assist in undertaking his Clinical Research Fellowship in Plastic and Reconstructive Surgery, during which he worked with accomplished surgeons at the Princess Alexandra Hospital in Brisbane, QLD.

"My PhD research is trying to establish a new method of breast reconstruction after breast cancer surgery using tissue engineering and regenerative medicine to stimulate the body to grow new tissue. Our goal is to use these principles to regenerate new breasts for patients who have lost theirs through breast cancer surgery. Specifically, we are using 3-D printed breast scaffolds and implanting them after breast cancer surgery. We then fill them with fat from the patient and allow the fat to grow and populate the scaffold to regenerate new breasts. We believe that this method will give the patient the most natural shape and feel to her reconstructed breasts, and will also be less invasive and more cost-effective meaning that more women will have access to breast reconstruction.

In the realm of research, trials are costly and funds to support research are limited – I am extremely grateful to MIGA for providing this Doctors in Training Grant. I believe this research has the opportunity to positively influence outcomes for women with breast cancer. Much more work needs to be done before this becomes a clinical reality, but I am determined to realise this goal."

Consider applying for a Grant

So many of our clients are accomplishing incredible things, and we want to help you achieve your best too.

Many different training types are eligible for assistance – you might be surprised by the breadth of our support. Applications for the 2017 Program are currently open. Visit www.miga.com.au/dit-grants-program to find out more and to apply! Be sure to get your Application in before Friday, 3 November 2017.

Stephanie Calder
Senior Marketing Specialist

Midwives – Managing fatigue and burnout

We are all aware that the health and wellbeing of health professionals has been in the media spotlight of late. Tragic stories of suicide and self-harm are heartbreaking and when they happen to friends and colleagues, they take a toll on our own health. So, we wanted to re-publish this article from 2015, as a reminder of what to look out for in yourself but also those around you.

Burnout is often described as emotional exhaustion and a combination of a number of factors such as feeling out of control, feeling like your needs aren't being met, and feeling like there are no boundaries between work and home.¹ Fatigue is more than feeling tired and drowsy, it is a state of mental and/or physical exhaustion that reduces a person's ability to perform work safely and effectively.²

Studies undertaken to analyse the effect of sleep deprivation on cognitive function have found that a sleep deficit has important effects on multiple functions - visual memory, cognitive performance, language and numerical skills, retention of information, concentration, complex problem solving skills, and mood resulting in decreased communication ability. Individuals exposed to 17 hours of wakefulness have been shown to have the impairment equivalent of a blood alcohol concentration of greater than 0.05%.³



Fatigue can be caused by:

- Prolonged or intense mental or physical activity
- Sleep loss or disruption of your internal body clock
- Long working hours
- Short recovery times between shifts
- Long commuting times
- Poor sleep
- Family demands.



Symptoms of burnout include:

- Withdrawal from friends and family
- Loss of interest in activities previously enjoyed
- Feeling blue, irritable, hopeless, and helpless
- Changes in appetite, weight, or both
- Changes in sleep patterns
- Getting sick more often
- Feelings of wanting to hurt yourself or the person for whom you are caring
- Emotional and physical exhaustion
- Excessive use of alcohol and/or sleep medications.⁴



The ANMF recommends the following risk control measures, amongst others:

- Work scheduling and planning
- Working time, allowing for adequate recovery time
- Mental and physical demands of work, such as eliminating excessive mental and physical demands.

In a profession such as midwifery where round the clock care is required, it is imperative that midwives increase their awareness about fatigue and burnout so that they are better equipped to improve the situation. Being aware of the symptoms can help an individual reflect on the situation, view how they are responding and work out a way to manage better so that they don't feel so overwhelmed.⁵

Nurses and midwives now have 24 hour access to confidential health support anywhere in Australia. The new service, which is a Nursing and Midwifery Board of Australia (NMBA) initiative, is run independently by Turning Point, a leading addiction treatment, research and education organisation in Australia.

The initiative will serve an important role in helping you to stay healthy. It will help to ensure that you are supported to practise safely and can continue to support the healthcare needs of clients and patients.

To access Nurse & Midwife Support, call 1800 667 877 or visit Nurse and Midwife Support Service.

Source: Nursing and Midwifery Board Website.

Liz Fitzgerald

National Manager – Risk Services

Always the first choice for your Medical Indemnity Insurance and protection

miga
ALWAYS

National General Enquiries and Client Service

Free Call 1800 777 156
Facsimile 1800 839 284

National Claims and Legal Services

(Office hrs and 24hr emergency legal support)

Free Call 1800 839 280
Facsimile 1800 839 281

miga@miga.com.au
www.miga.com.au

Letters to the Editor

We encourage clients to contact us with their views by email to mandy.anderson@miga.com.au or follow the links on our website at miga.com.au.

Note: Insurance policies available through MIGA are issued by Medical Insurance Australia Pty Ltd (AFSL 255906). The terms and conditions of the insurance provided by Medical Insurance Australia Pty Ltd are fully contained in the Policy Wording and any applicable endorsements. This document does not form part of the Policy Wording. MIGA has not taken into account your personal objectives or situation. Before you make any decisions about our policies, please read our Product Disclosure Statement and consider your own needs. Call MIGA for a copy or access the document via our website at www.miga.com.au.

Information in this Bulletin does not constitute legal or professional advice. Call us if you need advice on any of the issues covered in this Bulletin.

1 Dr Delwyn Bartlett, Woolcock Institute of Medical Research - <http://www.nswnma.asn.au/managing-fatigue-and-burnout-in-the-workplace/>

2 <http://www.workcover.nsw.gov.au/health-and-safety/safety-topics-a-z/fatigue>

3 Dawson D, Reid K, Fatigue, alcohol and performance impairment. Nature 1997; 388: 235 in Fatigue and the Obstetrician Gynaecologist - RANZCOG

4 <http://www.webmd.com/women/caregiver-recognizing-burnout>

5 Adapted from fn 1