

Bulletin



June 2017

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As a member of MIGA you are part of a 'mutual' organisation, collectively owned by our members. The value of this model lies in its philosophy, where profit is not the central driver, rather the organisation remains true to its original intent of support and protection, with profits directed back into services, reserved for future liabilities or used to off-set premiums for the benefit of members.

When you insure with MIGA, you receive a lot more than insurance and you deal with an organisation that approaches business and service provision from a different perspective than a commercial insurer. For clients who have experienced a claim, the claim management process is more than simply money changing hands. We are here for you, we consider your well-being and we offer support to you through the process.

Here are some of the services and benefits available to you:

Medico-legal advice

Besides handling claims, complaints and enquiries for our clients, we also provide advice on topics as diverse as practice advertising, contract clauses from an indemnity and medico-legal perspective,

privacy obligations and patient requests for reimbursement of fees.

If you have any questions that arise in your practice of a medico-legal nature, then please call us. Our Claims and Legal Services team will be able to help you, or direct you to specialist help, if required.

Risk management advice and education

Our Risk Management Program provides opportunities for you to physically participate in sessions with your colleagues or undertake self-paced online education. There are resources available online in the Client Area of our website and the team is also available to provide you with advice. You can also earn College CPD points and MIGA is still the only insurer to recognise the value of your participation by applying a discount to next year's premium.

Advice about insurance cover for you and your practice entity

Our staff are trained and qualified to provide you with personal advice in relation to your insurance requirements. This means we can answer your questions and provide you with guidance rather than refer you to the Product Disclosure Statement as some insurers do. Whether it's your own personal medical indemnity cover or cover for your medical business, we want to make sure you have the right insurance cover so you are fully protected.

Continued on page 2



As you renew your insurance we are very pleased to be able to reward your loyalty with access to Qantas Points on payment of your medical or professional indemnity insurance with MIGA.

Following our recent emails, many clients have already provided us with their Qantas membership details to earn Qantas Points on their renewal payment. If you are yet to do so, to earn your points, you can quickly and easily register your details via the MIGA Plus page of our website either prior to making your renewal payment, or within 7 days of making your payment to MIGA. If you have any questions please call us.

Don't forget our no fee, direct debit payment option where you can spread your insurance payment across the year. And during the year you can complete our Risk Management Program to receive a 10% discount on your renewal premium next year.

If you know any colleagues who are considering their insurance, why not suggest they move to MIGA? Insuring with MIGA brings many benefits and with Qantas Points it could be worth a holiday to them!

Bernadette Liddy
Business Development Advisor

Beyond insurance Serving and supporting you

(continued from front cover)

When you have a claim

When you have a claim we are here to help you. We understand that this is unfamiliar territory for you and we are here to support, guide and work with you. When an incident occurs that could become a claim, we encourage you to contact us as early as possible as we can reassure you and provide initial advice and guidance on how to best handle the situation from a claim perspective. Access to advice for emergencies is available 24/7.

You can expect a professional claims management service including ongoing legal advice, progress updates and comprehensive trial preparation if necessary. We will be with you throughout the process. And if you are having difficulty, you will also have access to our Peer and Clinical Support Services.

Other benefits

- Monthly or annual direct debit payment with no fees
- MIGA Plus – access to insurance and services via our partners
 - One Qantas Point for every eligible \$1 paid to MIGA¹
 - Business Insurance
 - Business Education
- Doctors' Well-being Program
- Grants Programs for medical students and doctors in training
- Bi-monthly Bulletins.

MIGA has been insuring doctors for over 118 years and we are passionate about supporting and helping our clients. Our commitment is to always be there for you whether that involves a claim or simply providing you with relevant advice.

Assistance is only a phone call away, all you need to do is ask. Thank you again for your support of MIGA.

Mandy Anderson

CEO and Managing Director

MIGA's new website Simplifying your renewal payment

Have you seen our new 'mobile friendly' website?

If so, you may have noticed the 'Renew insurance' button at the top right of the page (or from the menu on mobile). If you are looking for a quick and easy way to pay your renewal premium, simply click the button and enter your Client Number and date of birth. You will be presented with your renewal details and options to pay by credit card or to opt-in to direct debit payments. It's that simple!

While you are there check out the site. You can review the MIGA Plus offers available through our partners, doctors' health information and Risk Resources, or find out more about MIGA and our team.

We have also made the leap to social media so you can now follow us on Facebook or LinkedIn. Keep up with what is happening at MIGA and in the medical indemnity industry by engaging with us on social media. You can access our social media accounts from the icons in the footer of our website.

“Goodness me could this be Medico-legal disease?”

MIGA is excited about being a part of the upcoming Australasian Doctors’ Health Conference to be held 14 to 16 September 2017 in Sydney.

Dr Roger Sexton, MIGA board member and Medical Director of Doctors’ Health SA, and Timothy Bowen, MIGA Senior Solicitor – Advocacy, Claims & Education, will be running a workshop at the conference called ‘Medico-legal disease’.

‘Medico-legal disease’ is about when a doctor’s involvement in medico-legal matters, particularly claims or complaints against them, has a significant impact on their own health.

MIGA is conscious that ‘medico-legal disease’ can have devastating effects on a doctor’s confidence, relationships, physical and mental health, and even on their care of patients. These effects don’t necessarily end when a matter resolves. The disease can become chronic and, in some cases, doctors have walked away from medicine.

In the workshop, Roger and Timothy will examine links between medico-legal matters and ill-health, how this can affect patient care and potential risk factors. They will explore examples of doctors responding well and not so well, where systems get things right and where they get them wrong, and the role of others such as family, colleagues, workplaces and professional bodies such as MIGA.

For more information about the conference, including bookings, see www.adhc2017.org.au. MIGA’s interest in doctors’ health issues is long-standing and continuing.

MIGA offers a number of services to assist doctors manage their own health. These include:

	A Doctor’s Health Assessment which earns doctors Risk Management Points
	The Practitioners’ Support Service which provides access to confidential peer and professional support when you need it
	A Doctors’ Health e-book addressing active management of your own health
	‘Caring for our colleagues’ Workshop as part of our Risk Management Program, dealing with preventative health care and collegiate support.

More information about these initiatives is available at www.miga.com.au/doctors-health.

At an advocacy level, MIGA also has significant involvement in doctors’ health issues. Over the last year, MIGA has raised these issues in both Commonwealth and Queensland Parliamentary inquiries², and written to the NSW Health Minister in support of changes to mandatory reporting obligations on treating practitioners. It continues to engage with various professional bodies as part of improving overall health and well-being of doctors.

Doctors’ health is a very important issue for the profession and their patients. We will continue to work towards outcomes where medical practitioners, students and midwives are well-supported and cared for in what they do. We hope to see you at the Conference.

Timothy Bowen

Senior Solicitor – Advocacy, Claims & Education

2 2016 Senate inquiry submissions - www.aph.gov.au/DocumentStore.ashx?id=4dfc2f35-9b69-4e5e-9736-aa8526c48b71&subId=460052; 2017 Senate inquiry submissions - www.aph.gov.au/DocumentStore.ashx?id=345cfe7e-0e40-47e2-8aaf-c04df7196d6e&subId=463893; QLD inquiry submissions - www.parliament.qld.gov.au/documents/committees/HCDSDFPVC/2016/PerformanceQHO/submissions/033.pdf

Don’t miss your opportunity to earn Qantas Points this renewal

Through our Qantas partnership you can earn **one Qantas Point for every eligible \$1 paid to MIGA¹** for your medical or professional indemnity insurance.

How to earn Points

If you’re already a member of Qantas Business Rewards or Qantas Frequent Flyer, simply provide your membership details so we can credit Qantas Points on your renewal. You can register via the MIGA Plus page of our website or by calling your Client Services Officer.

If you are not currently a Qantas Business Rewards or Qantas Frequent Flyer member you can earn Qantas Points with MIGA in two simple steps:

1 Join

As an MIGA client you can join Qantas Business Rewards or Qantas Frequent Flyer for free, saving the usual \$89.50 join fee. If you have an ABN, we recommend you join the Qantas Business Rewards program. Qantas Business Rewards members can access a range of exclusive benefits including earning twice on flights, saving on flights and earning Qantas Points on over 40 other everyday business expenses including fuel, credit cards and office supplies.

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

2 Register

With your new Qantas Business Rewards or Qantas Frequent Flyer membership details in hand, click on the link to **register your membership details using our online form (located on the same page of our site as the Qantas Program join links)**.

It’s that easy!

There are thousands of ways to redeem your Qantas Points, from flights and upgrades to shopping at the Qantas Store and Qantas epiQure.

Our team are here to help with any questions you may have about earning Qantas Points with MIGA, and we look forward to rewarding you at renewal. Please call us on 1800 777 156 if we can assist in any way.



¹ 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 client.services@miga.com.au.



Case Study

Practising within your area of expertise? A caution



Key issue

Treating patients who have medical conditions outside of your area of expertise and experience can expose you to allegations of professional misconduct.

Key takeaway

Caution should be exercised when treating or advising patients who have conditions outside of your area of expertise. Be informed and recognise your limitations.

Carmelina Parisi

Solicitor – Claims & Legal Services

A recent State Administrative Tribunal of Western Australia decision found that a medical practitioner behaved in a way that constituted professional misconduct by giving advice to a 10 year old cancer patient and her parents which lay outside of the practitioner's experience and expertise.

Facts

A 10 year old girl was diagnosed with a malignant tumour on liver in early August 2009. Doctors at the Princess Margaret Hospital recommended chemotherapy treatment. They advised the parents that there was a 30% to 50% chance of long term cure with chemotherapy.

The child's parents were opposed to chemotherapy and wished for their daughter to be treated with alternative therapies which involved the application of clay to the patient's body and eating a diet of fruit and vegetables. They commenced this therapy following the diagnosis and planned to take their daughter to El Salvador to continue the therapy and avoid a court order being made to compel their daughter to undergo chemotherapy.



On 1 September 2009 the parents and the child consulted a general practitioner to discuss the cancer diagnosis and to obtain a Fitness to Fly Certificate.

Prior to the consult with the General Practitioner an ultrasound had been arranged, together with blood tests. After comparing the results of the ultrasound with a CT scan performed one month earlier, the general practitioner told the parents that the tumour had shrunk and to continue doing whatever they were doing. The child's parents were encouraged by the practitioner's comments.

The practitioner provided the parents with a Fitness to Fly Certificate for the child. Sadly the child died in November 2009 – just weeks after the consultation with the general practitioner.

Inquest findings

An inquest was held in 2014 and the Coroner found that the death may have been prevented if the child had undergone chemotherapy treatment, as recommended by the doctors at the Princess Margaret Hospital.

The findings of the Coroner were referred to the Medical Board, which conducted an investigation into the general practitioner's treatment and advice. Ultimately the matter was heard by the State Administrative Tribunal.

Tribunal findings

The Tribunal made the following findings:

- The general practitioner lacked the necessary expertise and experience to treat the patient or express an opinion on her cancer
- The general practitioner endorsed the continuation of natural therapies when he should have made the parents aware that there was no scientific basis for the alternative treatment
- The general practitioner behaved in a way that constituted "professional misconduct"
- The general practitioner acted "reprehensively" in failing to contact the doctors at the Princess Margaret Hospital to discuss the child's case despite being aware that they were pushing for a court order for the child to undergo chemotherapy
- The general practitioner's actions "demonstrated breathtaking arrogance and a complete disregard for the standard of medical practitioners and for the patient".

Learnings

This matter highlights that medical practitioners must take extreme caution when dealing with medical conditions that do not fall within their area of expertise.

If you are treating a patient for a condition that does not fall within your area of expertise, referral to a specialist is often the best course of action. Care should be taken not to express opinion or make recommendations that the patient may ultimately rely on in these circumstances.

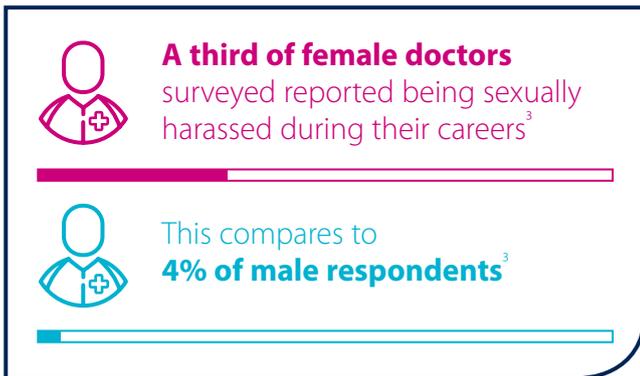
If you are unsure, speaking to a senior colleague may be beneficial. You can also contact one of our expert solicitors in the Claims and Legal Services department for advice if you have any concerns.

Supporting women in medicine

Room for improvement

At MIGA we are often contacted by our clients for advice in relation to various work-related stressors such as harassment, bullying, discrimination and ethical dilemmas. Anecdotally, we know these issues cause enormous stress for practitioners, however we are only now beginning to see research emerge from around the world that validates just how many doctors and midwives are affected by these issues in the workplace.

Female practitioners in particular, report higher rates of sexual harassment in the workplace by both colleagues and patients than their male colleagues. The Journal of the American Medical Association (JAMA) published an alarming study in May this year in which researchers found that:



Of those that answered in the affirmative, respondents were asked to report their perceived effects on confidence and career advancement. Unsurprisingly, nearly 60% said that the experience had a negative effect on their confidence as professionals and almost 50% said it had a detrimental impact on their career progression and development³.

There has been a great deal of commentary in the national press, professional forums and legal circles following the public remarks in relation to sexual harassment experienced by female doctors made by a senior female surgeon in 2015⁴.

The Royal Australasian College of Surgeons (RACS) Independent Expert Advisory Report on discrimination, bullying and sexual harassment revealed disturbing statistics in relation to the prevalence of sexual harassment, sexual discrimination and bullying in surgery⁵. Although RACS has led the way in confronting the subject, a culture of bullying, harassment and gender imbalance appears to be entrenched in our health care system and there is much to be done.

The impact on doctors

When measured in Australia between 2001 and 2012, suicide rates for female health professionals were three times higher than women in other occupations⁶. The study, published in the Medical Journal of Australia last year, suggested that common gender-related stressors such as juggling child-care and domestic roles with a demanding work schedule may be to blame. The work-related stressors (that are not specific to women) such as long hours, work-family conflict, high job demands and the fear of making mistakes at work were also cited as likely contributing factors to the results⁶.

The 2013 National Mental Health Survey of Doctors and Medical Students revealed that female doctors reported higher rates than male doctors of current psychological distress and suicidal ideation⁷.

How can MIGA help?

Although never black and white, the legal remedies available to clinicians are well-established in each state and territory. Criminal, tort, anti-discrimination and contract laws provide avenues for redress should an accusation or claim be established. It is our experience though, that many clients, not just women, feel that speaking up will cause further or irreparable harm to already fractured relationships with employers, colleagues or business partners.

At MIGA we can assist our clients with:

- Advice in relation to bullying, harassment and discrimination
- Assistance in establishing whether behavior you are concerned about meets the legal definition i.e. bullying versus performance management
- Advice and support in relation to hospital reporting and investigation processes
- Defending you if you are accused of bullying, harassment or discrimination.

MIGA understands the impact these issues can have on our clients' health and wellbeing and are committed to providing support via our:

- Doctor's Health Assessments
- Practitioners' Support Service
- Doctors' Health e-book

To see how we can support you, please visit our Doctors' Health portal at www.miga.com.au/doctors-health.

Women in Medicine Symposium

Scheduled from Friday 11 to Sunday 13 August in Sydney, Dr Roger Sexton and I will be discussing the unique challenges women face in medicine.

MIGA is honored to be addressing this important event identifying pressures women in medicine face and the priorities that career and home life presents. Tailored for the specific financial and lifestyle needs of women in medicine this Symposium across two and a half days will allow you to take charge and more effectively manage your health, wealth and career.

For MIGA clients wanting to attend, a special fee of only \$330 is available through MIGA Plus Business Education. Please contact our friendly Client Services Team on 1800 777 156 for further information or visit www.events.theprivatepractice.com.au/event/EPNF7S.

Marie-Clare Elder

Senior Solicitor – Claims & Legal Services

- 3 Jagsi R, et al. "Sexual Harassment and Discrimination Experiences of Academic Medical Faculty." JAMA. 2016;315 (19): 2120-2121. doi:10.1001/jama.2016.2188 at 2120
- 4 <http://www.abc.net.au/news/2015-03-07/sexual-harassment-rife-in-medical-profession-surgeon-says/6287994>
- 5 RACS Expert Advisory Group on discrimination, bullying and sexual harassment. Report to RACS 08 September 2015 <https://www.surgeons.org/media/22045685/EAG-Report-to-RACS-Draft-08-Sept-2015.pdf>
- 6 Milner A, et al. "Suicide by health professionals: a retrospective mortality study in Australia, 2001-2012." MJA. 2016;205(6): 260-265 at 260
- 7 The National Mental Health Survey of Doctors and Medical Students, Beyond Blue, October 2013 at page 4



Simplify your renewal with direct debit



We're always looking for ways to keep things simple for you, and maintaining your medical indemnity insurance is made easy with our convenient direct debit payment option. Payments can be made by monthly or annual direct debit with no additional costs or charges, even if you pay by the month.

Direct debit is a convenient and secure way to pay your insurance and membership with MIGA, so that you can feel confident that you have continuous cover in place to protect your career and reputation without having

to take any further action. Plus, you'll be able to spread the cost of your insurance across the year, relieving the pressure of an annual payment and smoothing your cash flow.

Once in place, your direct debit authority is ongoing and your insurance can be automatically renewed each year, so you won't have to worry about late payments, risking cancellation of your cover, or worrying about paying on time.

Previously our monthly direct debit facility was limited to invoices with a value greater than \$1,000. We have now removed this requirement, so that clients with any premium amount can access the convenience of monthly instalments.

Setting up direct debit is easy. If you have recently received a renewal offer from us, information on setting up a direct debit is contained within your renewal email or posted package. You can also set up a direct debit by using the Renew Insurance button on our website, over the phone by calling us on 1800 777 156, or you can download a Direct Debit Request Form from the publications section of our website.

You can arrange a direct debit via your Visa, Amex, Diners or MasterCard credit cards – no additional charges will apply for using any of these cards, and you can still earn points from your credit rewards scheme. Nearly all Australian bank accounts, credit unions and most building societies can be used to make direct debit payments, but if in doubt check with your financial institution before setting up a direct debit.

If you have any questions regarding direct debit payments, you can refer to the Direct Debit FAQs document located in the publications section of our website or contact us on 1800 777 156 and one of our friendly Client Services Officers will be happy to assist.

Carolyn Norris
National Manager – Client Services

The anatomy of a claim

In MIGA's new Workshop **Anatomy of a claim** we follow the footsteps of Dale's treating GP, and the specialists involved in his care pre and post-surgery, as they navigate through a coronial investigation, a complaints process and pending litigation.

They all have their own version of events.

How will they fare throughout these stressful processes? What will be your diagnosis of the outcome?

This is a Workshop you won't want to miss. Book early to secure your place!

Keryn Hendrick
Risk Education Manager

Earn 5 Risk Management points



Book a Workshop or Conference via the Client Area of our website



"I can't believe it. Dale had gallstones, and he ends up dead. I thought I did everything I was supposed to do."

"I sent him off to a cardiologist when he had heart problems, and I kept a close eye on the Warfarin the cardiologist told me to prescribe, making sure he had regular INR tests. When he had gallstones, I sent him off to a surgeon to remove his gall bladder. I don't get how I was supposed to do something more about his Warfarin regime before surgery.

He was in the hands of good specialists. I thought he was told what he needed to do about stopping and restarting Warfarin.

Look, I know I have been struggling with depression for a couple of years since my marriage split up, and I've been working long hours, but I don't think it has ever affected my job as a doctor.

Could I have done something? Was I not switched on enough? I just don't know... All I know is that a good man is dead, and I can't stop thinking about it. Now there's all these legal processes to deal with as well."

Not receiving our emails?

We have recently emailed renewal information to many of our clients. For some of our clients this email communication is diverted to their 'Junk' email folder. To help you avoid missing this important email we also send you a text message to alert you to the fact that we have emailed your renewal information.

We hope that this prompts you to check your inbox and if you don't receive it, either check your junk mail or contact us.

To ensure you receive our emails you can also add MIGA to your safe sender list so that our communications arrive in your inbox rather than your junk mail. Below are instructions for adding MIGA to your safe sender list in Outlook.

To add an email sender to your safe sender list

- 1 Click **Junk** in the **Delete** section of the Home tab and select **Junk E-mail Options** from the drop-down menu
- 2 On the **Junk E-mail Options** dialog box, click the **Safe Senders** tab, then click **Add**.
- 3 On the **Add address or domain** dialog box, enter an email address or a domain name in the edit box and click OK. MIGA's email come from the domain **@miga.com.au**.

The sender is now added to your safe sender list.



Watch your inbox!

We recently emailed the 2017/18 Risk Management Program Booklet to your email inbox.

The booklet outlines all of the options available to you in completing activities, including our two new Workshops, **The anatomy of a claim** and **The perils of silence – Communicating for safety**.

If you haven't received our email we encourage you to contact us to confirm we hold a valid email address for you. The information is also available on our website and you can book a Workshop or Conference place via the Client Area. We encourage you to call our team on 1800 777 156 if you have any questions.

Could your business survive an interruption event?

When a client's premises suffered serious fire damage, the business was up and running again within two weeks. Such a quick recovery was made possible because the practice had Business Insurance which included cover for Business Interruption. Their policy provided them with ready access to payments to cover temporary relocation and other after loss costs enabling them to resume normal trading.

A simple 3 step process is all it takes with MIGA Plus Business Insurance for a claim to be paid. The funds can be in your bank account within 3 days.

What is Business Interruption Insurance?

Business Interruption Insurance is designed to cover any loss of revenue, less expenses not incurred, plus the increased cost of remaining open for business. Some policies in the market make it difficult to establish what you have cover for and limit the insurer's exposure by separating sums insured. The MIGA Plus Business Insurance policy doesn't, it makes the total sum insured available to cover the way the interruption event impacts your business.

The policy covers, but is not limited to, the following:

- ✓ Profits your business would have earned, based on previous financial statements
- ✓ Operating expenses, such as wages and electricity, that continue even though your business activities have come to a temporary halt
- ✓ Relocation costs for moving to, and operating from, a temporary location
- ✓ Shortfall of revenue even though you are operational (the policy will cover the difference between your current revenue and your pre-interruption event revenue).

Why does your business need Interruption Insurance?

42% of Australian businesses operate without any form of loss of profits or revenue insurance. Yet an Insurance Council of Australia Study has shown that following a major damage loss, 70% of businesses fail (ICA 2002).

When disaster strikes, it can take months to get your business back on track.

Defining your Business Insurance needs and sourcing the right cover for your business can be a confusing task. The MIGA Plus team is available to help. They can provide advice on the needs of your business and arrange a competitive quote, simply call them on 1800 835 808.

Carolyn Norris

National Manager – Client Services

Midwives managing risk

What's on this year?

MIGA Workshops focus on our claims experience and provide an interactive forum to discuss clinical and professional risk issues and preventative strategies. Case examples, practical exercises and risk management tips are provided.

Online Workshop topics and dates for 2017/2018		
The perils of silence – Communicating for safety NEW		
Tue 17 Oct 2017 Thu 2 Nov 2017 Thu 8 Mar 2018 Mon 19 Mar 2018	7:30 – 9:30 pm (AEDT) <i>This is a combined Doctor/Midwife session</i>	<ul style="list-style-type: none"> Communicating effectively with clients and colleagues is just as important as the clinical treatment Explore the role of poor communication in clinical errors and discuss strategies for empowering health professionals to communicate for safety
Introduction to risk management for midwives		
Thu 17 Aug 2017	7:30 – 9:30 pm (AEDT)	<ul style="list-style-type: none"> Discussion on clinical risk issues Practical exercises on identifying, assessing and treating risks
Health records for midwives		
Tue 8 Aug 2017	7:30 – 9:30 pm (AEST)	<ul style="list-style-type: none"> The role of health records in health care Evaluation of case studies and current law Practical exercises highlighting areas of vulnerability Practical solutions for improving practice
Managing complaints for midwives		
Wed 20 Sep 2017	7:30 – 9:30 pm (AEST)	<ul style="list-style-type: none"> What prompts clients to complain Share and learn skills to resolve complaints quickly Utilising tools and staff to prevent and diffuse complaints How AHPRA and the health complaints bodies work together and what that means for you.
eHealth for midwives		
Mon 9 Oct 2017	7:30 – 9:30 pm (AEDT)	<ul style="list-style-type: none"> Explores risks associated with new communication technologies Provides insight into the risks associated with electronic medical records, electronic forms of communication, mobile medical devices and social media Examines the privacy and governance related issues
Managing expectations for midwives		
Wed 29 Nov 2017	7:30 – 9:30 pm (AEDT)	<ul style="list-style-type: none"> Explore the opportunities for misunderstanding between midwives and the women in their care Identify strategies for promoting shared expectations of the birthing process This should involve the midwife, the woman, families and other health professionals in a collaborative setting

To explore the other activities that are available for you to complete go to our website or book now via the Client Area.

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.