

Planning to work as a doctor in Australia?



All you need to know about medical indemnity insurance



For doctors in public
and private practice



Arrange insurance
before you travel



Visit www.miga.com.au
for more information



If you intend working in Australia as a doctor, there are a number of things you will need to know about medical indemnity insurance.

At MIGA we understand how confusing it can be learning about a new health system and all the requirements that stem from that, including insurance. We hope the information in this booklet assists you and helps to explain how medical indemnity insurance works in Australia.

MIGA is here to help you with any questions you have and to arrange your insurance. Please call us on 1800 777 156 or email us via our website at www.miga.com.au.



What you need to do

To practise medicine in Australia you need to be registered with the Australian Health Practitioner Regulation Agency (Ahpra). Your Ahpra registration requires you to have medical indemnity insurance in place unless you are otherwise indemnified.

Your medical indemnity insurance will generally cover you for:

- Claims for compensation and legal costs incurred in defending claims
- Expenses incurred in defending or responding to various matters in connection with medical practice such as inquests, inquiries, investigations or complaints. (e.g. Medical Board and Medicare)

Medical practice in Australia

Doctors practising in Australia generally fall into two broad categories:

- Doctors working in private practice, and
- Doctors working in public practice - usually employed in the public hospitals.

The insurance cover you require will vary depending on the nature of work you intend to undertake.



Doctors working in private practice

Doctors working in private practice must have medical indemnity insurance or an indemnity arrangement that covers them for every aspect of their private work.

Subject to the terms of the policy, cover is provided for:

- Claims for compensation and legal costs
- Expenses arising from complaints, inquiries, investigations and employment, contract or workplace disputes.

The cost of insurance will vary depending on the State where you work, your Gross Income, your specialty and the nature of work you will be undertaking.



Doctors working in public practice

(i.e. Australian public hospitals)

Doctors employed in public hospitals are generally covered by their employer for claims arising from their conduct in the performance of their duties. They are often not covered, however, for expenses associated with inquests, inquiries, investigations or complaints.

The cover from the employer varies between the States, so we recommend that you obtain written advice from your prospective employer on the cover you are entitled to and specifically, any exclusions that may apply.

We encourage doctors employed by public hospitals to have their own medical indemnity insurance for legal expenses, which is available at relatively low cost.

If you intend undertaking after hours contract or locum work in addition to your hospital employment, we strongly encourage you to check you are indemnified for this by your employer. Depending on the 'category' in which you are insured with us you may or may not be covered. Attending to this early will ensure that you are insured in the correct category and that you are covered for all of the work you are undertaking.

Federal Government Schemes

Medical indemnity insurance in Australia is supported by a range of Federal Government schemes aimed at supporting doctors in private practice and ensuring that medical indemnity in Australia:

- is financially sustainable, transparent and comprehensible to all parties
- provides affordable, comprehensive and secure cover for all doctors
- enables the medical workforce to provide care and to practise to its full potential; and
- safeguards the interests of consumers and the community.

The Federal Government schemes in operation are outlined here.



Premium Support Scheme

The Premium Support Scheme (PSS) assists eligible doctors with affordability of medical indemnity insurance.

Doctors are eligible if their medical indemnity costs exceed 7.5% of their gross income from medical practice. If so, the PSS will provide funding for 60% of the premium above this threshold.

In addition, doctors who are procedural GPs in a designated rural area will receive funding for 75% of the difference between their premium and that of a non-procedural GP in similar circumstances.





Run-off Cover Indemnity Scheme

The Run-off Cover Indemnity Scheme (ROCS) provides doctors with access to free and unlimited run-off cover in certain situations such as when they retire from private practice, die or become disabled, ceased medical practice due to maternity or any other qualifying group determined by government regulation.



Exceptional Claims Indemnity Scheme

Under the Exceptional Claims Scheme (ECS), the Federal Government will cover the cost of compensation claims that exceed an agreed threshold – currently \$20m (for any one claim or series of claims in the policy period).

This means that doctors are covered for compensation claims that exceed the limit of cover under their insurance policy provided it is set at \$20m in the aggregate per policy period. Cover under the ECS is the same as the cover for compensation claims provided by the insurer at the time the claim is notified.





Case Study 1

Medicare: using your provider number

A general practitioner was investigated by Medicare for high volume billing of electrocardiogram (ECG) services and failure to comply with the requirements of the MBS item numbers billed for those services.

The GP had allowed their Medicare Provider number to be used by a corporate pathology centre who contracted the GP one day a week. The Centre billed Medicare for services provided by centre staff without the doctor seeing the patient or the results (as required by Medicare). Medicare reimbursements were directed into the centre's bank account.

Assistance from MIGA

Medicare referred the matter to the Federal Police for investigation of potential fraud against Medicare. MIGA appointed legal counsel to assist the GP in defending their role in the inappropriate use of his Provider Number.

Outcome

The position of Medicare is that each practitioner is personally responsible for all billings processed using their own provider number, so the GP faced serious criminal charges in the investigation conducted by the Federal Police. With the assistance of legal counsel appointed by MIGA, evidence was produced in support of the GP's defence which proved that the Centre had misrepresented the monthly billing summaries for the GP. Fortunately for the GP, they were ultimately not prosecuted by the Federal Police for their involvement in the fraudulent billing and were exonerated.



Case Study 2

Challenging clinical engagements

In the year before his death, Bradley consulted five medical practitioners to obtain prescriptions for management of schizophrenia and had these prescriptions filled at four different pharmacies. Each doctor issued a prescription with several repeats. On one occasion the patient convinced a pharmacist to dispense the entire prescription for 6 months as he falsely stated he was leaving to work in the mines with no access to a pharmacy.

Bradley died of a prescription overdose. The Coroner observed, as part of the investigation into Bradley's death, that only one doctor was registered with the Prescription Information Service. There are services in place in most States and Territories to assist doctors in identifying patients who doctor-shop for medications.

Assistance from MIGA

Sadly, drug dependency is a real issue and the prescribing of drugs of dependence is tightly regulated. MIGA provided its insured doctor with legal representation at the inquest. This ensured the doctor's role was fairly and clearly put to minimise adverse findings. Patients with drug dependency can be extraordinarily challenging to manage. It was important the challenges were made clear.

Outcome

The Coroner's findings were not critical of the MIGA doctor, who also since the death had refreshed his education on prescribing drugs of dependence.



Case Study 3

Prescribing in a vacuum

A patient was prescribed Minomycin for the treatment of severe acne. Unfortunately the patient suffered the unknown side effects of causing pigmentation and discoloration of the skin on the patient's face as well as gastric reflux. The doctor was of the view that the patient had over-medicated.

There was nothing in the health record to indicate the doctor had warned the patient of these known complications. The doctor had also failed to monitor the patient's treatment and arrange regular follow up. The patient made a complaint and the doctor was counselled by the Medical Board and required to undergo education on prescribing and communication.

Assistance from MIGA

The patient complaint found its way to the Medical Board. MIGA assisted the doctor respond to the complaint, explaining the clinical scenario and consultations. On review, regrettably the monitoring of the patient on the medication was not consistent with best practice and the medical record did not adequately document advice provided on side effects, monitoring and follow ups. The response to the complaint which was provided to the Medical Board reflected insight and learnings.

Outcome

The outcome was appropriate. MIGA facilitated access to the education requirement imposed by the Medical Board. The doctor was grateful for the support and guidance provided by MIGA.



Risk Education

If the unfortunate happens and you're drawn into a claim, our experienced team will look after you, providing advice and keeping you informed throughout the process. However, helping members to avoid claims and complaints is an important part of what we do.

Our industry-leading Risk Management Program helps reduce your risks in practice, and our focus on Doctors' Health emphasises the importance to you prioritising your own well-being. Plus, you can receive a 10% premium discount on your insurance premium once you complete the Program!*





Be ready to practise on arrival - Arrange your insurance before you travel

It is not uncommon for doctors on arrival in Australia, not to be able to practise, due to delays with employment arrangements, medical board registration, obtaining provider numbers or other administrative hurdles.

This can create an unnecessary emotional and financial strain.

MIGA can often provide you with an insurance quote prior to you travelling to Australia. This will minimise any unnecessary delays in arranging your insurance once you arrive in Australia.

Other useful information and resources

The Department of Health offers a wealth of information for doctors considering working in Australia, visit www.doctorconnect.gov.au.

The Medical Board is responsible for the registration of medical practitioners in Australia, visit www.ahpra.gov.au.

The Australian Medical Association represents doctors in Australia, visit www.ama.com.au.

The Australian College of Rural and Remote Medicine has a 'Competent Authority Pathway' for International Medical Graduates seeking to enter General Practice in Australia, visit www.acrrm.org.au for more information.

The Australian Medical Council (AMC) assesses international medical graduates (IMGs) who want to practise medicine in Australia. Visit their website at www.amc.org.au to view the assessment pathways.

How do you apply for insurance?

It's easy – just email us or complete an online quote request via our website. We will contact you to answer your questions and assist you to arrange your cover prior to you commencing practice.

MIGA is more than just an insurer

Along with our comprehensive policy cover, we provide a range of additional benefits to assist you throughout your career.

24 hour emergency telephone support across Australia

- You can call us any time of the day or night for help with urgent situations where medico-legal advice is required in relation to issues which arise in your medical practice.

Access to a package of valuable risk management education resources

- We provide you with a free risk management education program - it offers you a discount on the cost of your insurance next year (if you fully complete it) and it enables you to comply with your Continuing Professional Development (CPD) requirements
- Access to Risk Resources – we offer you an online package of risk management tools, fact sheets and resources to help you in your day to day practice.

Regular communications and resources

- Bi-monthly Bulletins and specialised email communications incorporating tailored resources to assist your practice and career journey.

Doctors' Well-being Program

- Information and tools to help you identify and manage your personal health risks.

A staff member dedicated to you

- Your own dedicated MIGA Client Services Officer who is knowledgeable, friendly and familiar to assist with your insurance needs on an ongoing basis.

Practitioners' Support Service

- Peer and professional support to help you deal with the personal and emotional issues that can result from a claim.

Easy Payment

- Keeping your costs down, you can pay by direct debit or credit card, annually or monthly, with no additional fees.



Can we help you?

It is important that you have quality information to enable you to make informed decisions. If you have any questions about the insurance requirements for medical practitioners in Australia, or if you would like a quote for insurance, please contact us either by phone (+618 8238 4444), email (miga@miga.com.au), or complete an online quote request at our website (www.miga.com.au). We would be very pleased to assist you.

About MIGA

MIGA is a national provider of medical indemnity insurance and associated services to the medical profession across Australia. We have been supporting and protecting the medical profession for over 120 years.

At MIGA, our philosophy is focussed on being there for our clients.

MIGA supports doctors through our national network of offices and staff located in Adelaide, Brisbane, Melbourne, Perth and Sydney. We are committed to providing the highest level of personal service and professional support. Whether it is arranging your insurance, dealing with a claim or seeking advice or information, you can always rely on us.



Always the first
choice for your
medical indemnity
insurance and
protection



International Direct Dial

+618 8238 4444

**General Enquiries
and Client Service**

Free Call 1800 777 156

Facsimile 1800 839 284

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(During Office hours and for
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*Any discount will only apply to the Medical Insurance Australia insurance premium for the next Period of Insurance, and not to other charges such as membership fees, GST, ROCS levy or stamp duty. For full terms and conditions, please refer to the Risk Management Program materials.