

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.

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 arrange will be different depending on the category you are planning to work in.



Doctors working in private practice

Doctors working in private practice must have medical indemnity insurance or an indemnity that covers them for every context in which they practise.

Generally cover is provided for:

- Claims for compensation up to \$20 million
- Expenses associated with defending a prosecution or responding to inquests, inquiries, investigations or complaints arising from your practice.

The cost of insurance will vary depending on a number of factors, including your specialty and the nature of your work.



Doctors working in public practice

(i.e. Australian public hospitals)

Doctors employed in public hospitals are usually 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 locum work in addition to your hospital employment, we strongly encourage you to check that this work is covered under your policy. Depending on the 'category' in which you are insured you may or may not be covered. Attending to this early will ensure that you are insured in the correct category for your practice of medicine 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 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 to this, 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 run-off cover in certain situations such as when they retire from private practice, die or become disabled.

ROCS is funded by a charge on medical indemnity insurers which is incorporated into each doctor's annual insurance premium.



Exceptional Claims Indemnity Scheme

Under the Exceptional Claims Scheme (ECS), the Federal Government will cover the cost of claims that exceed \$20m (per claim and in total per year).

This means that doctors have protection for claims that may be above the level of their insurance cover. Doctors in Australia often call this the "blue sky scheme" – it's there to give you added protection and confidence.





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

It is not uncommon for doctors to arrive in Australia and not be able to practise as a result of delays in the processing of their registration and other administrative and regulatory hurdles that need to be overcome.

This can create an unnecessary emotional and financial strain.

MIGA can provide you with an insurance quote prior to you travelling to Australia. This will minimise unnecessary delay 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 National 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 arrange your cover. We can make sure it's in place ready for your registration and the start of your work in Australia.

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 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 practise 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.



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 115 years.

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

Our loyal and growing client base is serviced nationally by offices 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

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**General Enquiries
and Client Service**

Free Call 1800 777 156

Facsimile 1800 839 284

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