

Important notification

The benefits of your MIPS membership have been updated effective July 1 2023

Summary of changes

This document has been designed to provide you with an overview of key changes to the insurance cover provided as part of your MIPS membership. This does not form part of your policy. You should read the Member Handbook for all the terms, conditions, limits, and exclusions of the cover we are offering as part of your MIPS Membership and consider if this product will continue to meet your needs.

MIPS Member Handbook changes

Following member feedback, we've simplified our Product Disclosure Statement and updated insurance cover to better meet the changing needs of our members. The Membership Classification Guide contained within the Member Handbook has been updated to incorporate new categories and procedures that reflect current healthcare practices.

Updates to insurance cover

Some cover previously provided on a discretionary basis under MIPS Assist has been incorporated into the Indemnity Insurance Policy. This includes new covers spanning employment contracts and workplace disputes covering members for legal defence and representation costs. These changes now provide all our members with more certainty as to what is and isn't covered.

The table below summarises the key elements of the new covers.

Area of cover	What has changed?	Sub-limit*
Clause 19 – 21 Employment, workplace and training disputes	Previously discretionary under MIPS Assist, employment contracts, workplace and training disputes now automatically form part of the insurance policy which provides you with greater certainty of cover.	Combined \$100,000
Clause 13 Criminal matters	As criminal allegations can arise while providing healthcare, MIPS will provide cover for legal costs if you have not admitted guilt or been found guilty by a Court. Where the allegations are of a sexual, bullying or discriminatory nature, additional exclusions apply.	\$500,000
Clause 22 Defamation pursuit	Protecting your reputation in an increasingly online world is important. This cover will provide for legal representation costs where you have been defamed in Australia by a patient or someone acting on their behalf, where neither are healthcare professionals. A reasonable prospect of success in pursuing the matter needs to be established.	\$150,000 (\$20,000 excess)
Clause 24 Personal safety pursuit	This cover will provide for legal representation costs for pursuing a complaint that affects the personal safety of you or your immediate family (or your practice staff if you are a sole practitioner). Assistance includes applying for a protection order or an intervention order in Court.	\$100,000

* Sub-limits apply to any one claim and all claims in the aggregate for a policy period and are reduced by any applicable excesses.

The table below summarises the key elements of the changes impacting both civil liability and legal cost cover.

Area of cover	What has changed?
Clause 2 Where you are insured	We have extended cover for Good Samaritan Acts to where the incident occurred in the USA and where USA law applies. We have provided cover for proceedings brought outside of Australia where healthcare is provided in accordance with the policy.
Clause 6 Telehealth consultations	While we have extended cover to include the use of Asynchronous Telehealth, this is restricted to situations where there is a pre-existing real-time clinical relationship (with you or your practice), where there is capacity to interact with, or follow-up, the patient synchronously, or where we have otherwise agreed in writing to cover it.
Clause 8 Reporting others	We provide civil liability cover for defamation arising from your professional reporting responsibilities.
Clause 27 Practice entity and staff	If you are a sole practitioner, cover is now provided for claims against nurses who are acting in an administrative capacity when supporting your provision of healthcare.
Clause 28 Contagious disease	We have expanded the list of communicable diseases to include Extremely Drug-Resistant Tuberculosis (XDRTB), Multi-Drug-Resistant Tuberculosis (MDRTB) and New Delhi metallo-enzyme enterococci (NDM-1).
Clause 29 Student members	We have tailored our student cover to specific clauses within the insurance policy.

Membership Classification Guide

Some of the changes made to the Membership Classification Guide include:

Change	Description
New categories	New categories have been included where data from the Australian Health Practitioner Regulation Agency (Ahpra) demonstrates an increase in the number of doctors practising in these areas. These include Sexual Health Medicine, Rehabilitation Medicine, Occupational and environmental medicine, Addiction medicine, Pain medicine, Palliative care and Public health medicine. The "General Practice" category has been renamed as "Medical officer – general practice."
Cosmetic practice	<ul style="list-style-type: none"> We have added an additional 'Minor cosmetic extension' endorsement that provides cover where the majority of your practice is providing minor cosmetic services. Where your specialty category¹ includes cover for cosmetic practice, there is no limit on minor cosmetic procedures to remain eligible for your category. If your other cosmetic procedures exceed 50% of your practice, you require cover under the 'Cosmetic proceduralist' category. MIPS excludes cover for all cosmetic procedures and cosmetic treatments to genitalia.
List of included and excluded procedures	For various categories, the list of included and excluded procedures has been updated. Among the significant modifications are: <ul style="list-style-type: none"> Cosmetic proceduralist – to exclude cosmetic procedures and cosmetic treatments to genitalia. GP non-procedural – inclusion of voluntary assisted dying (VAD) medication administration in accordance with relevant legislation, further details regarding skin flaps and grafts as well as the elimination of the requirement for MIPS approval to supply/dispense medications while carrying out After hours deputising. Anaesthesia, Emergency medicine, Intensive care medicine and Psychiatry – Specific practices and procedures have been removed as they are recognised as industry standards. General practitioners (specialist and non-specialist) as well as members in the 'Medical officer' category are now eligible for basis 'Surgical assisting only' in select circumstances. Pathology & Radiology – When a sample is obtained from a nation other than Australia, analysing specimens or data, or providing opinions for genomic, embryonic, or foetal screening and testing is excluded. Dentist – The category description has been rewritten to clarify what is covered and when endorsements are required to extend coverage.

¹ Plastic surgery, Dermatology, Ophthalmology, Oral and maxillofacial surgery, Otolaryngology head and neck surgery, Vascular surgery.