

Q.1 What is reciprocal membership?

Medical Indemnity Protection Society (MIPS) and the Medical Protection Society (MPS) have an arrangement for MPS members seeking medical indemnity cover whilst working in Australia in an employer indemnified position. As a reciprocal member your membership fee will be paid in full by MIPS.

MIPS reciprocal membership will provide members with cover and assistance for matters that may not be covered by employers, which may include:

- professional disputes with your employer
- registration board complaints
- coroner's inquests
- health services commissioner matters
- investigations by state drug and poisons services
- general assistance and medico-legal advice on issues such as informed consent, testamentary capacity, when to report to the coroner, release of medical records etc.

Please note that reciprocal medical indemnity cover will not provide indemnity for civil claims arising from salaried work. However, you may approach MIPS for assistance if you have concerns that your employer is not meeting or is unable meet (eg due to conflict) their obligations to you.

Q.2 Who is eligible for reciprocal membership?

MPS members who intend to practice in Australia in a fully employer-indemnified position are eligible for MIPS reciprocal membership, provided they maintain their MPS membership throughout the period of reciprocal membership.

Q.3 What is the maximum period of reciprocal membership?

Reciprocal membership is limited to a maximum of a two year period from the initial commencement date of practice in Australia.

After this period, if you wish to maintain cover for your practice in Australia you will be required to contact MIPS to amend your membership details to an appropriate membership category.

Q.4 How do I extend my period of membership?

To extend your original period of reciprocal membership, please contact MIPS and request an extension to your practice end date in Australia. Please remember to keep MIPS up to date with any changes to your contact details, practice dates or circumstances in Australia.

Q.5 Can I undertake any private practice whilst under reciprocal membership?

Any form of private practice (ie practice outside an employer indemnified setting) will not be covered under the reciprocal arrangement. If you wish to undertake private practice in Australia please contact MIPS to amend your membership details to a non-reciprocal membership category.

You should read the *Membership Benefits Handbook* Combined Financial Services Guide and Product Disclosure Statement available from mips.com.au/publications before making a decision on whether to join MIPS. Any financial product advice is of a general nature and not personal or specific

Q.6 What happens to my reciprocal membership if I cease membership with MPS?

Once your membership with MPS ceases, you are no longer entitled to reciprocal membership with MIPS. If you are still practicing in Australia please contact MIPS to amend your membership details to a non-reciprocal membership category.

Q.7 What happens when I cease practice in Australia?

When you cease medical practice in Australia you need to maintain appropriate run off medical indemnity cover for MIPS to respond to any matter that may be reported after you leave, that arises from your medical practice whilst in Australia.

Before ceasing practice in Australia please contact MIPS and complete a *Ceasing Practice in Australia* form. Based on the information provided you may be eligible for ROCS or ERP cover (refer Q.8 and Q.9). If you do not complete and return this form to MIPS after you cease practice in Australia your membership will lapse effective 30 June.

If your MIPS membership lapses, your benefits of membership (including insurance covers) cease and you are no longer covered for any new incidents or claims that are notified to MIPS even if those events occurred while you were a member of MIPS.

Q.8 What is the Run Off Cover Scheme (ROCS)?

Run-Off Cover protects you for the same risks that an indemnity policy protects against, only it's just for when you retire or cease practice temporarily. Once you are in run-off, your membership fee will change to reflect the fact you are no longer practising but you still receive cover for potential incidents which have happened but are yet to be reported. If you resume work, you must notify MIPS.

ROCS is an Australian Government scheme that offers run-off cover to eligible medical practitioners at no cost. Reciprocal members who work in Australia as a doctor under visa subclass 422 (medical practitioner) or 457 (business long stay) are eligible for ROCS once they leave Australia. The cover under ROCS is the same as your last indemnity insurance contract with MIPS prior to or at the time of eligibility for ROCS.

Q.9 What is Extended Reporting Period (ERP) Cover?

ERP cover is offered to reciprocal members who do not qualify for ROCS (ie not having worked in Australia under a visa 422/457). ERP cover will provide members with run off cover for any matters that may be reported to MIPS after you leave, that arises from your medical practice whilst in Australia. ERP cover will be continued to be offered for 3 years at which time you will qualify for ROCS. Cost for ERP cover is waived for MPS members completing employer indemnified work within two years. A cost for ERP cover will apply for MPS members who undertake non employer indemnified work or extend their practice over the two year maximum period.