


# How to choose the right Medical Defence Organisation

so you can focus on providing outstanding care  
at each stage of your career.





► **Dr Andrew Perry**  
Emergency Medicine &  
Retrieval Consultant  
Member since 2010

# Why do doctors need medical indemnity insurance?

In Australia, all practising doctors require medical indemnity insurance. It is a mandatory requirement for registration with Ahpra.

These laws are put in place to protect you.

## Did you know?



**1 in 7**

Clinical encounters result in a diagnostic error.<sup>1</sup>



**451**

Ahpra received 451 criminal offence complaints against medical professionals during 2020–2021.<sup>2</sup>



**2,447**

practitioners were referred for investigation during 2020–2021.<sup>3</sup>

A complaint or claim made against you can negatively impact your career for years to come.

1: Ian A Scott and Carmel Crook, 'Diagnostic error: incidence, impacts, causes and preventive strategies', Medical J Aust 2020; 213 (7), doi: 10.5694/mja2.50771

2: Ahpra and National Boards, Annual Report 2020/21, p. 87.

3: Ahpra and National Boards, Annual Report 2020/21, p.78.

# Why do you need your own cover?

As a doctor working in a public hospital, you will usually have access to indemnity cover through your employer or the state government. However, this indemnity does not provide the broad coverage you need in certain situations.

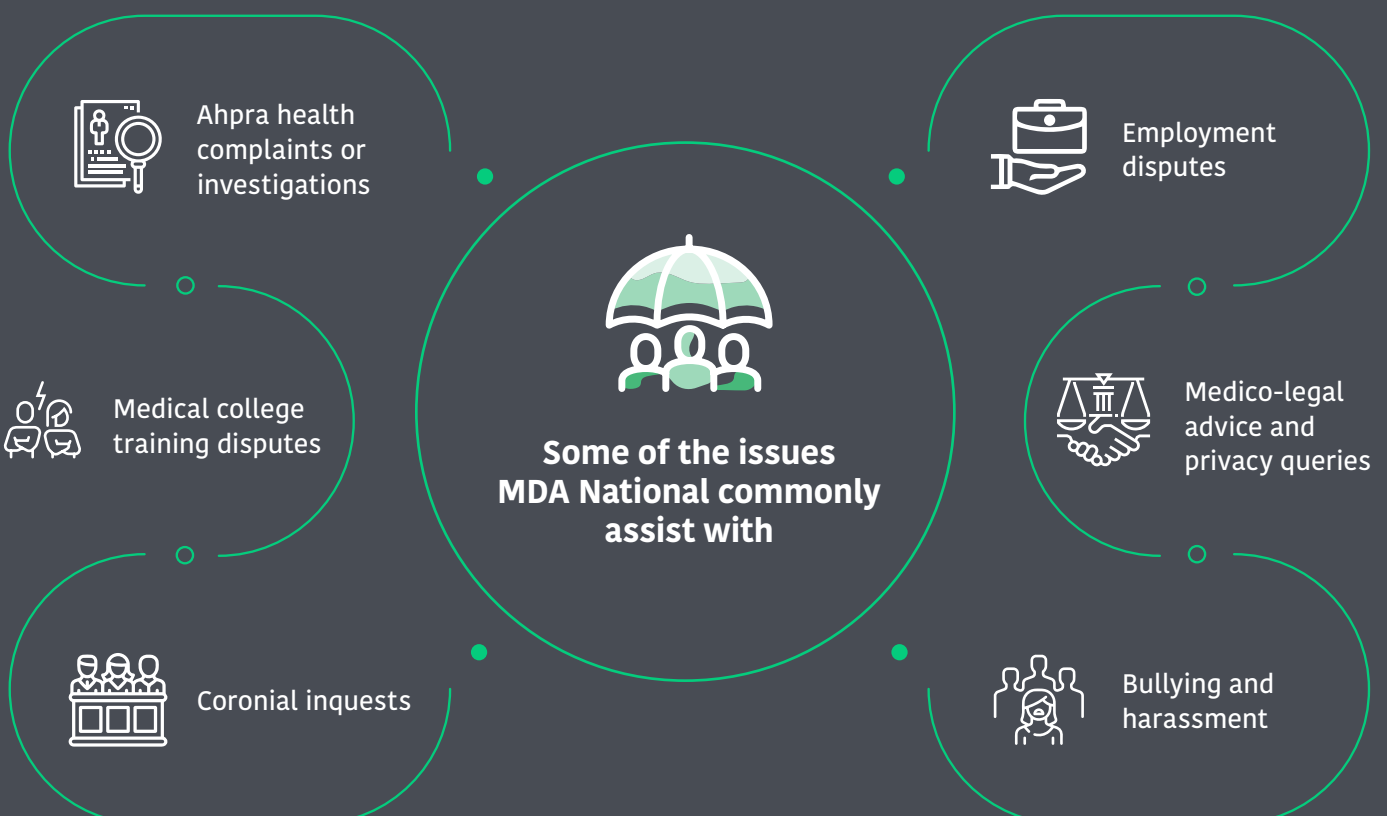


Without your own indemnity cover, you could be liable to personally fund some medico-legal matters.



It is important you have access to independent legal advice, or a second opinion, to protect your best interests.

## MDAN's role





► **Dr Kristine Estensen**  
Intensive Care Medicine  
Specialist  
Member since 2005

## How to choose the best medical defence organisation for you

### Find an MDO that offers more than just insurance.



Your MDO should provide you with the knowledge and resources to manage risk proactively at all stages of your career.



A proactive approach to risk could mean the difference between a close call and a catastrophe.

# We have designed our membership services with this in mind

## Proactive risk management provider.

MDA National Members have access to the best advice, educational resources and legal expertise in the industry to help them manage risk proactively.



### Medico-legal advice and support

- ▶ Dedicated in-house advisers and case managers
- ▶ Assigning case specific legal teams
- ▶ 24/7 medico-legal advice



### Proactive risk management education

- ▶ Articles and case studies
- ▶ E-learning activities
- ▶ Industry events
- ▶ Face-to-face sessions
- ▶ Webinars
- ▶ Podcasts



### Professional development programs

- ▶ Career development
- ▶ Interview skills
- ▶ Clinical governance
- ▶ Leadership skills



### Health & wellbeing support

- ▶ Doctors-for-doctors program
- ▶ Podcasts
- ▶ Webinars



### Extensive indemnity insurance cover

- ▶ \$20 million limit of cover\*
- ▶ Training program cover
- ▶ Overseas cover
- ▶ Private locum work/surgical assisting cover\*†



### Easy & accessible

- ▶ MDAN app
- ▶ Member online services platform

\*Subject to terms and conditions. Always refer to the *Policy Wording* for full details of terms and conditions, available to download from [mdanational.com.au/Downloads](https://mdanational.com.au/Downloads).

† Once you have a general Ahpra registration after completion of your internship, MDA National provides automatic cover for unlimited private locum work and surgical assisting, as long as you are undertaking the majority of your work in an employer indemnified position, or you are enrolled in and the majority of your practice is within your fellowship training program.

• **James Pike**  
Medical Student  
Member since 2020



Expert advice and  
personalised service

## Unsure about a situation? Just ask.

When it comes to medico-legal situations, it's always better to be safe than sorry. Our helpline is always available.



### 24/7 access to medico-legal experts

Medical crises can occur at any time of day. Our in-house medico-legal experts are one call away in any emergency.



### One case manager until your matter is resolved

You won't be triaged over and over. Our advisers have a deep knowledge of case history and risks impacting all specialties.

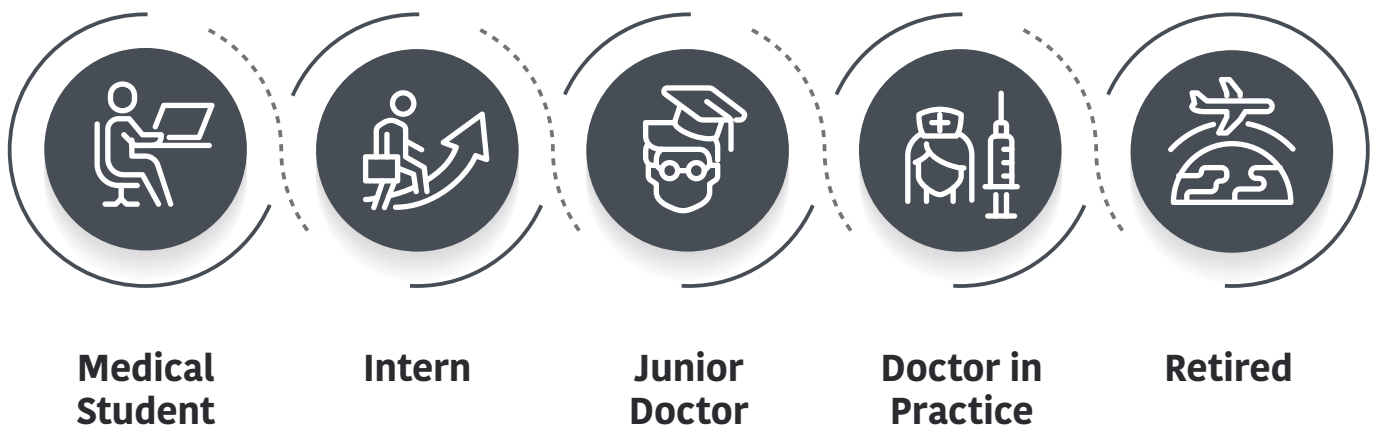


### The best in-house medico-legal experts

Don't let inexperience be a factor in the management of your case. Access the best in-house medico-legal experts in the field with an average of 10+ years experience.

# Education resources tailored to your needs

We understand that your needs change throughout the course of your career and beyond.



**Our Members have access to an extensive network of educational programs to keep on excelling at every stage of their career.**



### **Interview preparations and career development training.**

This series provides everything you need to ace your medical interviews including education on interview techniques, practical advice on common interview pitfalls, and training on tackling standard - and unexpected - interview questions.



### **Practical health and wellbeing support.**

We have partnered with AccessEAP to provide you with a complimentary series of health and wellbeing webinars and facilitated group sessions, focusing on mental health and wellbeing peer support.



### **Professional development training.**

This streamlined series is structured to upskill you in the key competencies of Leadership, Clinical Governance, and the 3 C's of professional development: Communication, Culture & Collaboration.



▶ **Dr Tahnee Bridson**  
Psychiatry Registrar  
Member since 2011

## Unparalleled Member care

If you're the subject of an investigation, complaint or claim, it is stressful not only professionally but personally. We are always by your side.



### **Confidential peer-to-peer counselling**

Sometimes it takes a doctor to understand what you are going through. All Members have access to confidential peer-to-peer counselling.



### **Doctor-led and doctor-informed**

Our services and claim management is all doctor-led and doctor-informed.



### **Not-for-profit**

We aren't here to make profit. Any surplus is put back into protecting and serving our Members.



# “Could it happen to me?”

It’s a question every doctor ponders.

At MDA National, we protect, support and promote good medical practice to over 54,000 Members and insureds across Australia.

Since 1925, we’ve supported thousands of doctors through highly stressful and challenging situations they could never have imagined or expected.

Below are the stories of two.

## Doctor-in-training, John

John was nervous about giving evidence in an attempted murder case.

Weeks before completing his PYG5 training in a Perth hospital emergency department, John was asked to provide his first statement to police. It was about a patient who had suffered significant and permanent injuries in a domestic violence incident.

As an MDA National Member, John contacted one of our Medico-legal Advisers for help. After talking through the case, the Adviser emailed John an article on writing police statements and reviewed his draft statement before it was finalised and submitted.

Early in the new year, John moved to Sydney to commence his specialty training.

Several months later, police upgraded the charges in the case to attempted murder based on the seriousness of the patient’s injuries. As a result, John was served a subpoena to give evidence in court the following week – 3,000 km away.

Feeling anxious about being involved in such a serious case, he contacted MDA National for advice and support.

We helped John contact the Department of Public Prosecutions to advise them of his location, as well as his inability to attend court in person. As a result, the Court allowed John to dial-in and provide evidence by video from his local court.

John’s Medico-legal Adviser also provided him with our “Your Day in Court” article prior to the day, discussed the court process and allayed his fears about giving evidence for the first time. Plus, John appreciated the opportunity to de-brief after his appearance.

John’s evidence proved crucial to the case.

## Experienced specialist, Janine

An understandable, yet critical misjudgment during a low-risk procedure led to Janine seeking expert help.

Janine, a highly experienced anesthetist, was on duty for Dipak's endoscopy procedure at a hospital that had not adopted Tall Man lettering in their theatres.

While administering anesthesia, she mistakenly gave Dipak metaraminol instead of metoclopramide. As a result, he became acutely hypertensive, developed pulmonary oedema and was rushed to ICU.

Janine was in shock. During her 14 years as a doctor, she was proud of her unblemished record and commitment to providing patients the highest quality care.

Unsure what steps to take next, she contacted the MDA National After-Hours Medico-legal Advisory Service for urgent help.

Janine's MDA National Medico-legal Adviser advised her to explain the situation to Dipak's family and ensure that ICU were given adequate handover. While in ICU, Dipak was given a cardiology review and found to have a normal echocardiogram. He was monitored overnight before being discharged two days later.

Janine's Medico-legal Adviser also recommended that she visit Dipak in ICU and he was appreciative that she came to see him. After seeking further advice and guidance from MDA National, she also kept in touch post-discharge and made sure that he had no out-of-pocket expenses from his extended stay.

During this period, one of the ICU consultants made a mandatory report that Janine's drug error was a significant departure from accepted practice. A few weeks later, Janine received a notification from Ahpra.

MDA National helped Janine respond to the notification. They highlighted her record and repeated written recommendations to the hospital that Tall Man Lettering in theatre would reduce the likelihood of errors involving "look alike, sound alike" drugs.

Janine also provided a copy of a letter from Dipak in which he thanked her for the way she had managed the situation.

As a result, Janine received a letter from Ahpra advising of their decision to take no further action.

# Be proactive

We're here so you can keep on being the best doctor you can be.

If you are interested in joining the MDO with the best advice, educational resources, and legal expertise in the industry, then visit **mdanational.com.au** for more information.

mdanational.com.au — 1800 011 255



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