

Significant Changes to The Risk Category Guide 2022/2023

We have updated the Risk Category Guide for Medical Student and Medical Practitioners. Please take a few moments to review the changes and read the Risk Category Guide to ensure that your chosen risk category and billings is the most appropriate for your practice for the 2022/23 Policy period.

General changes

Overseas cover

Clarification has been provided that cover will not be extended for any proceedings arising outside of Australian jurisdiction, in relation to the provision of healthcare services via telehealth.

Changes to Risk Categorisation

Post Graduate (PGY) and Doctors in Specialist Training (DiST) categories

Clarification has been provided regarding the following:

- We may seek proof of enrollment in the RACGP-Practice Experience Program (PEP) when assessing eligibility for the General Practice Registrar – Non Accredited Trainee (GP-NAT) category.
- In relation to cosmetic practice, adequate training must have been undertaken specific to the cosmetic procedures being performed or prescribed.

A table has been introduced clarifying the nature of practice covered under the training categories and circumstances where these categories are not appropriate.

Employer Indemnified

No private billings:

- A new Employer Indemnified category has been introduced for practitioners who are solely undertaking Employer Indemnified practice and generate no private billings. This category is **Employer Indemnified – no private billings**.

Limited private billings:

- The private practice billings allowance under the Employer Indemnified category has been increased up to a maximum of \$25,000.

- If your specialty is GP-Obstetrics, Obstetrics, Neurosurgery, Obesity Surgery or any Orthopaedic Surgery, you are not eligible for cover under the Employer Indemnified category and must select the appropriate private practice category and advise us of your gross annual billings.

A table has been inserted to provide clarity around which types of proceedings would be covered under the Employer Indemnified – no private billings and the Employer Indemnified categories.

General Practice - Non Procedural

Clarification has been provided regarding cosmetics considered minor cosmetic procedures.

- Non permanent facial thread lifting is now included in this category
- Injectables (botox and non-permanent dermal fillers) must have TGA approval
- Fat dissolving injectables must be TGA approved products and used for TGA approved purposes
- Platelet Rich Plasma for skin rejuvenation excludes application to genitalia

Removal of superficial skin lesions can be via cryotherapy or excision and direct closure

General Practice - Limited Procedural

The following procedure has been added:

- Laser therapy using Hybrid lasers (devices which provide a combination of ablative and non-ablative laser within one setting)

General Practice - Procedural

Clarification has been provided that if your practice focuses solely on one aspect of procedural general practice e.g. you solely undertake Anaesthesia, you should contact our Member Services team to discuss your cover.

General Practice – Cosmetic

Clarification has been provided that if you intend to undertake any surgical cosmetic procedures you should contact our Member Services team to discuss.

Facial implants have been removed from this category entirely.

Ophthalmology – Procedural

The following procedure has been added:

- Removal of pterygium

Orthopaedic Surgery

Additional categories have been introduced for Orthopaedic practitioners whose surgery focuses solely on Hand and Wrist surgery or Foot and Ankle surgery or Hip surgery or Knee surgery or Shoulder surgery. Examples of what is included under each category are provided.

All Orthopaedic Surgeons who do not meet the classification of the new Orthopaedic surgery categories should select the Orthopaedic Surgery – General category (previously Orthopaedic Surgery) or Orthopaedic Surgery including Spinal surgery.

Gratuitous Services category

Clarification has been provided that you must hold appropriate registration to be covered under this category for services provided, with the exception of Good Samaritan Acts.

Other Clarification of wording

The following amendments have been made to provide greater clarity on the following:

- Additional examples of practice considered unusual for your specialty for which we require you to notify us:
 - Undertaking ‘instascript’ or text based prescribing
- The below clarification has been added to ‘what to include’ in your gross annual billings:
 - Medicare billings before any rebates
 - Amount billed to patients where there is no Medicare rebate (full amount billed, not the income you receive)
- We may seek to conduct a random audit of your gross annual billings in accordance with the terms and conditions of your Policy.
- If you undertake GP-Obstetrics you should hold DRANZCOG or equivalent qualifications.
- The specialty of Sexual Health Medicine is reflected under our Physician category listing.
- Addition of examples of procedures considered Obesity Surgery (Gastric band insertion and removal, sleeve gastrectomy, gastric bypass).
- If you have Non-practising cover, you will only be indemnified for Gratuitous Services provided you hold appropriate registration in Australia.

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