

## Significant changes to the Risk Category Guide

We have updated the Risk Category Guide for Medical Students 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 is the most appropriate for your practice for the 2018/19 Policy period.

### Changes in categorisation

#### Skin flaps and grafts

Effective the 1<sup>st</sup> December 2017, the risk categorisation of skin grafts and flaps has been reviewed and amended from Level 2 GP Limited Procedures and Level 3 GP Procedural as follows:

Single stage local flaps for the removal of skin lesions and defect repairs are covered under the Level 1 General Practice Non Procedural category with no anatomical restrictions on the areas of the body upon which such flaps can be performed.

Free grafting (split skin) and full thickness grafts are also covered within the risk category Level 1 General Practice Non Procedural category with no anatomical restrictions.

Please note that flaps for male pattern baldness continue to be covered under Level 6A GP Cosmetic.

If you believe the above amendments may impact the risk category in which you are currently indemnified please contact our Member Services team for further discussion.

### Clarification of cover

#### Postgraduate and Doctors in Specialist Training categories undertaking Obstetrics practice

In the Postgraduate and Training categories it has been clarified that you are covered for the performance of Obstetric practice outside of a fellowship or training program where such practice is employer indemnified (typically in the public system).

Where employer indemnity is not in place, it remains a requirement that you are under the direct supervision of a medical practitioner qualified to perform such Obstetric procedures.

#### Employer Indemnified

It has been clarified that the \$10,000 per annum limit for private practice listed in the Employer Indemnified category only applies to private practice for which you are not employer indemnified.

In other words, any billings generated from practice – whether public or private – for which you are employer indemnified, need not be counted towards the \$10,000 limit.

#### General Practice

The following wording has been added to the **General Practice categories** explicitly outlining that, if you are undertaking any practice that would not be considered standard for a General Practitioner, you should contact our Member Services team to ensure that cover is available for such practice.

This may include but is not limited to the following practice:

- prescribing of Peptide Hormones, growth factor analogues and growth factor releasing hormones unless it was part of a clinical trial approved by an Ethics Committee, or;
- Anabolic agents and Human Growth Hormone other than for the indications approved under the relevant PBS prescribing regulations.

If you are unsure whether any aspect of your practice would be considered as non-standard for a General Practitioner please contact our Member Services team to clarify as you may not be covered for it.

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