

# Significant Changes to The Risk Category Guide 2020/2021

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 and billings is the most appropriate for your practice for the 2020/21 Policy period.

## General Information

### **Gross Annual Billings**

The wording has been amended to clarify that Gross Annual Billings are required to be updated every year to ensure that you are appropriately insured for all areas of your practice. An example has been provided on how to determine what your Gross Annual Billings are. Where relevant, we ask you to provide an estimate of Gross Annual Billings via an estimated figure rather than a range.

## Changes to Risk Categorisation

### **Postgraduate and Doctors in Specialist Training (DiST) categories**

Clarity has been provided regarding what is covered and what is not covered under the Post Graduate and DiST categories and when to amend your level of cover from the training categories to a category appropriate for your speciality and nature of practice.

The eligibility criteria for the Post Graduate and DiST categories have been updated to highlight that these categories are intended for members who undertake the majority of their practice within the training programs.

We have expanded the DiST category to include unaccredited registrars who are working within a public hospital and have access to indemnity through the hospital. Please refer to the Risk Category Guide on Page 18 for full details on the eligibility criteria.

### **General Practice Training**

General Practice registrars undertaking the Practice Experience Program (PEP) **Specialist Stream** in order to apply for the Fellowship of the RACGP can select the Doctor in Specialist Training category.

A new category General Practice Registrar – Non Accredited Trainee (GP-NAT) is being introduced for General Practitioners who are non accredited trainees working towards the Fellowship of the RACGP through the RACGP – Practice Experience Program (PEP) **Standard Stream**. If you are in this situation please select the GP-NAT category as the DiST category is not appropriate. Please refer the Risk Category Guide on Page 17 for full details on the eligibility criteria.

### **General Surgery including Obesity Surgery**

A new speciality of General Surgeon - Obesity Surgery has been introduced. This category should be selected if you are a Surgeon undertaking any Obesity surgery.

### **Orthopaedic Surgery including Spinal Surgery**

A new speciality of Orthopaedic Surgery including Spinal Surgery has been introduced. This category should be selected if you are an Orthopaedic Surgeon undertaking any Spinal Surgery.

### **Cessation of Practice**

If you are permanently ceasing paid private medical practice from 1 July 2020, you may be eligible for the Federal Government's Run-Off Cover Scheme (ROCS) and no longer need to purchase run-off cover from MDA National Insurance. Please contact Member Services to discuss eligibility for the Scheme.

### **Clarification of wording**

The following amendments have been made to provide greater clarity:

- If you are undertaking practice that is considered unusual for your speciality please contact Member Services. Examples of such practice are provided on Page 5.
- Clarification that IVF procedures are covered under the Gynaecology speciality.
- General Practitioners undertaking vaginal rejuvenation using energy-based devices are required to contact Member Services to ensure that cover will be provided for this procedure as this is not considered standard practice for General Practitioners.
- Examples have been provided on how to calculate Gross Annual Billings and determine the appropriate level of cover.
- Clarification that Surgeons undertaking medico legal consulting that constitutes more than 25% of their Gross Annual Billings should contact Member Services to discuss the nature of their practice and assess their eligibility for a composite rate.
- Clarification that if you are undertaking any Cosmetic Surgery and do not hold a FRACS or equivalent you will need to contact Member Services to discuss the appropriate level of cover.

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