

Significant changes to the Risk Category Guide 2019/2020

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 2019/20 Policy period.

Extension of cover

Overseas Practice

Effective 1 July you will not be required to seek an extension of cover for overseas practice in the following specific circumstances:

- the period for which you require cover for your provision of healthcare services outside of Australia will not exceed six months in any Policy period;
- you have access to indemnity for claims against you from another source such as the government, a hospital or employer; or
- you are a trainee in a recognised healthcare training program; or
- the healthcare services will involve accompanying Australian sporting or cultural groups anywhere in the world (including the United States or where US jurisdiction applies) and the healthcare services provided will be restricted to members of that group who are Australian residents; or
- the healthcare services will be provided as a volunteer with a charitable organisation; or
- the healthcare services will involve the undertaking of disaster relief work.

Where the above circumstances do not apply you can apply for an extension of cover under your Policy by completing the Overseas Cover Request form via the Member Online Services section of our website mdanational.com.au or by writing to us. Please refer to your Risk Category Guide for full details on the cover for overseas work.

Changes in categorisation

Postgraduate and Doctors in Specialist Training (DiST) categories

In the Postgraduate and Training categories it has been clarified that you can select these categories if:

- you are working towards Fellowship of the RACGP or ACRRM through participation in the Remote Vocational Training Scheme or ACRRM Independent Pathway.

All other eligibility criteria for the Postgraduate and DiST categories remain unchanged.

Treatment of Public patients in Public hospital

If you are a Post Graduate or DiST providing healthcare services to public patients in public hospitals and do not have access to indemnity from another source such as the State or your employer for this work, you can remain in the Post Graduate or DiST category on approval of the Treatment of Public Patient application in the following circumstances:

- the provision of healthcare services by you to public patients in the public hospital is for a total period of up to 60 days in the Policy period; and
- you are supervised for the practice by an appropriately qualified medical practitioner; and
- you are not undertaking any Obstetric practice.

If the above circumstances do not apply then the Public Locum category may be more appropriate.

Clarification in wording

General Practice categories

The following wording has been added to the General Practice categories explicitly outlining that, if you are undertaking stem cell therapy, please contact us to ensure you have cover for this work as it may not be considered standard practice for a General practitioner.

General Practice - Non Procedural category

We have provided clarification in the following areas for the Non Procedural GP category;

- Specific examples of non ablative lasers such as IPL, LED, Fraxel, CoolTouch, N Lite are covered under the Non Procedural GP category for laser and light therapy treatments. For Laser resurfacing using ablative lasers please refer to Level 6A - General Practice Cosmetic.
- For the purpose of performing flaps and grafts that are covered under the Non Procedural GP category the following nerve blocks are covered:
 - Peripheral trigeminal nerve blocks: supraorbital, infraorbital, submental, supratrochlear, infratrochlear, dorsal nasal, zygomaticofacial.
 - Other peripheral nerve blocks: periauricular, greater occipital, lesser occipital.

All other nerve blocks for the performance of grafts and flaps undertaken under the Non Procedural GP category will require written approval from us.

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General Practice - Cosmetic

The following changes have been made to the General Practice Cosmetic category.

- Fat injections into the face are no longer listed under the General Practitioner Cosmetic category. If you are undertaking this procedure please contact us to enquire regarding cover.
- We have provided specific examples of ablative lasers such as CO2, Erbium and YAG that are covered under the GP Cosmetic category for the purposes of laser resurfacing.



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