

# Significant Changes to the Risk Category Guide effective 1 July 2023.

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 specialty, risk category and gross annual billings are accurate for the 2023/24 Policy period.

## General changes

### About this document

Additional information has been provided regarding the obligations you have to inform us of the field in which you practice and your accurate gross annual billings and what the impact of not informing us could have on your cover under the Professional Indemnity Insurance Policy.

### Field of practice

Clarification has been provided to confirm that the following are excluded under the Policy in all circumstances:

- Undertaking cosmetic surgery without holding FRACS or equivalent; or
- Undertaking consultations or initial prescribing via SMS/email/online, where there is no phone, video or prior face to face consultation; or
- Prescribing of non-TGA approved bioidentical hormone preparations

Clarification has been provided to confirm that it is the expectation that all medical practitioners will undertake practice in accordance with the Medical Board Code of Conduct.

Clarification has been provided with examples that if you undertake any practice that would not normally be associated with your specialty you must contact us to confirm whether that practice is covered.

## Telehealth

Clarification has been provided regarding the extent of cover provided for Telehealth on pages 8–10 of the Guide. Please read the information carefully to ensure you are covered for the Telehealth services you provide.

## Overseas cover

Changes have been outlined to the automatic extensions for overseas cover on page 10. If any overseas work is undertaken outside those scenarios please contact our Member Services team as you may not be covered for that practice.

## Changes to Risk Categorisation

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

- A new specialty of **Rural Generalist Registrar** has been introduced for medical practitioners undertaking training towards fellowship of the RACGP via the Rural Generalist Fellowship (AGPT RG), or fellowship of the ACRRM via the Rural Generalist Training Scheme (RGTS)
- Clarification has been provided as to the nature of practice covered under the training categories and circumstances where these categories are not appropriate. Please note in particular, the cosmetic procedures and limitations on the provision of healthcare services via telehealth.
- Training under the RACGP – Fellowship Support Program (FSP) has been added to the eligibility criteria under the DiST category.

## General Practice

### General Practice – Non Procedural

The following procedures have been removed:

- Minor cosmetic procedures are now listed under the new **Minor Cosmetics** category.
- Large and/or complex flaps are now listed under the new **Skin Cancer Procedural** category.
- Clarification has been provided as to the definition of ‘shared care’.
- Pap smears are now listed as Cervical Screening Tests
- Clarification has been provided that IV infusions that are not TGA approved must be undertaken within an approved clinical trial.

## General Practice – Limited Procedures

The following procedure has been added:

- Endometrial biopsy via pipelle aspiration

The following procedures have been removed:

- Radio frequency and ultrasound device for fat reduction and skin tightening is now listed under the **Minor Cosmetics** category.
- Laser therapy using Hybrid lasers (devices which provide a combination of ablative and non-ablative laser within the one setting) is now listed under the **Minor Cosmetics** category.

## Skin Cancer Procedural

Introduction of a new category for the performance of procedural skin cancer services including:

- Large and/or complex flaps
- Skin grafts – free grafting (split skin) and full thickness grafts

A range of simple nerve blocks have been added.

## Rural Generalist

Introduction of a new category for General Practitioners who hold FRACGP or FACRRM and work as a Rural Generalist undertaking procedural practice.

- Clarification has been provided as to the range of procedures included under this category.

## Minor Cosmetics

A new category has been introduced for practitioners undertaking any minor cosmetic procedures. The list of minor cosmetic procedures has been transferred from the General Practice – Non Procedural category.

The following procedures have been added:

- Radiofrequency and ultrasound device for fat reduction and skin tightening
- Hybrid lasers - devices which provide a combination of ablative and non ablative laser within the one setting. (excluding ablative lasers - see Cosmetic Practice – non surgical)

The following procedures are excluded:

- Platelet Rich Plasma (PRP) applications to genitalia
- Application of dermal filler to genitalia
- Laser treatments to genitalia

### **Cosmetic Practice – non surgical**

The General Practice - Cosmetics category has been renamed **Cosmetic Practice – non surgical**.

The following procedures have been excluded:

- Follicular Unit Transplantation (FUT)
- Platelet Rich Plasma (PRP) applications to genitalia
- Application of dermal filler to genitalia
- Laser treatment to genitalia

### **Public locum**

Clarification has been provided that where the Public Locum category is required, the category will be applied to the full Policy Period.

### **Gratuitous Services only**

Clarification has been provided that it is not suitable to provide treatment to, or prescribe to family, friends or individuals with whom you have a close personal relationship.

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