

Medical Board CONSULTATION – Core Registration Standards.

INFLEXIBLE COSTS OF PRACTICE DURING ILL-HEALTH:

The present registration requirements do not make enough allowances for inability to practice due to major illness. This includes inflexibility in registration costs, medical indemnity premiums and the cost of meeting CME.

The Medical Board fees to transfer to non-practicing due to ill-health, then re-apply for re-registration within a year is *three times* the cost of staying fully registered!

Even though pregnancy is automatically covered by run-off cover for medical indemnity insurance, major illnesses (including those requiring several months treatment and with an uncertain prognosis) are only covered if you can anticipate never being able to return to work (**and** can afford to retire).

The Medical Indemnity Insurance companies require being locked into a contract at the beginning of a 12-month period. Falling ill during this period does not alter the premium even if you lose all medical income. The Premium Support scheme would normally reimburse some of this but if you normally don't qualify for a rebate it is usually not worthwhile fulfilling the extra requirements and committing to join the scheme at the beginning of the year (and it is possible to be too ill to be able to fulfil the extra requirements even if have joined) .

The RACGP has a monopoly on the administration of CME activities for non-rural GP's but will not give any reduction in premium to non-college members who no longer have an income. It is possible to obtain some reduction in premium by becoming a part-time college member but this reduction is inadequate when consider the loss in income.

REGENCY OF PRACTICE:

Internet-literate GP's working with colleagues in group practices should be able to safely return to practice after a longer period of absence than 12 months.

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June 2014