

With effect from 1 January 2021 to 31 December 2021

GOVERNMENT AND HOSPITAL AUTHORITY RATES	GRADE
Government and hospital authority doctors have access to the benefits of membership, excluding claims indemnity, unless it is for Good Samaritan acts.	
House Officer	MLH
1st Year Medical Officer	MO1
2nd Year Medical Officer	MO2
3rd and subsequent Year Medical Officer	3MO
Other Government Doctors	GOV
PRIVATE HOSPITAL RATES	GRADE
Neurosurgery	INN
Super High Risk Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges by an orthopaedic spinal surgeon).	SHS
Very High Risk Gynaecology; trauma and orthopaedic surgery; bariatric surgery.	VHR
High Risk Cardiothoracic surgery; colorectal surgery; endocrine surgery; general surgery (excluding bariatric surgery); ophthalmology (including laser refractive surgery); otorhinolaryngology; paediatric surgery; thoracic surgery; urology; vascular surgery.	MHR
Anaesthetics	INA
Medium Risk Accident and emergency; cardiology; dermatology; intensive care; oral and maxillo-facial surgery; neurology; gastroenterology; radiology; radiotherapy.	MMR
Low Risk Audiological medicine; blood transfusion; clinical cytogenetics; clinical genetics; clinical immunology and allergy; community health; endocrinology; general medicine; genito-urinary medicine; geriatric medicine; haematology; immunology; infectious diseases; nephrology; nuclear medicine; occupational health; oncology; ophthalmology (excluding laser refractive surgery); palliative medicine; pathology; pharmaceutical physician; physiology; psychiatry; preventative medicine; rehabilitation medicine; renal medicine; respiratory medicine; rheumatology; sports medicine; thoracic medicine.	MLR
Obstetrics The management of pregnancy after 24 weeks gestation. Discretionary indemnity is limited to RM10 million any one claim/ in the aggregate – subject to the discretion of MPS Council. Claims-made protection (years 1-5+)	MOB
High Risk Paediatrics This grade is for paediatricians whose work includes any of the following: involvement in the prenatal management of the foetus; attendance at deliveries; clinical management of newborns in the first 7 days of life in a hospital inpatient setting. Discretionary indemnity is limited to RM10 million any one claim/in the aggregate – subject to the discretion of MPS Council. Claims-made protection (years 1-5+) Occurrence-based protection	PAF PAD
Low Risk Paediatrics Paediatricians involved in the management of babies and children after the first 7 days of life, or, in the first 7 days of life exclusively in an office-based or outpatient setting should be on the LPA grade.	LPA

GENERAL PRACTICE RATES	GRADE
GP – Core services Acupuncture including laser therapy used as an acupuncture tool; allergy testing; antenatal care (up to 24 weeks gestation) assisting at surgery; blood transfusions; cardiopulmonary resuscitation; circumcision; cortisone injections; cryotherapy; diathermy; dislocation joints requiring immediate treatment in surgery setting not requiring GA; electrocautery; exercise testing – ECG; family planning excluding vasectomy or insertion of IUD/IUCD; fractures requiring no reduction or anaesthesia; genital warts removal; geriatrics; hormone implants; hypnotherapy; immunisation; injection of varicose veins; intravenous injection; joint aspiration/injection; laser therapy – non-invasive treatment of soft tissue injuries; local anaesthesia; lumbar puncture for taking fluid for diagnosis only; occupational medicine; office pathology; palliative care; pap smear; psychotherapy (non-specialist); rehabilitation; removal of foreign bodies from eye under local anaesthetic; removal of ingrowing toe nails excluding Zadek procedures; removal of lipomas, ocular foreign bodies, sebaceous cysts; soft tissue injuries; spinal manipulation not involving sedation or intravenous anaesthesia; venepuncture/venesection; x-rays without contrast media; incision and drainage.	PGS
GP – with Obstetrics This category is for general practitioners who also provide obstetric services beyond 24 weeks ie intra-partum care.	PGO
GP – Procedural Insertion of IUCD, sigmoidoscopy; endoscopy; D&C; termination of pregnancy. Botulinum toxin (eg Botox), collagen, other non-permanent fillers in the treatment of wrinkles and/or lip enhancement, superficial chemical facial peels (affecting the intra-epidermal layer), microdermabrasion, intense pulse light (IPL), superficial sclerotherapy, skin tightening procedures radiofrequency, ultrasound, infrared up to upper dermis, provided your income from these procedures is less than 50% of your gross, pre-tax income, before expenses.	PGP
Cosmetic / Aesthetic Medicine If your income from botulinum toxin (eg Botox), collagen, other non-permanent fillers in the treatment of wrinkles and/or lip enhancement, superficial chemical facial peels (affecting the intra-epidermal layer), microdermabrasion, intense pulse light (IPL), superficial sclerotherapy, skin tightening procedures radiofrequency, ultrasound, infrared up to upper dermis is greater than 50% of your gross, pre-tax income, before expenses you should pay the XGP rate. This rate is also applicable if you do medium depth chemical peels, lasers for treating skin pigmentation, lasers for skin rejuvenation (including fractional ablative), lasers for hair removal (eg long pulsed Nd:YAG, Diode). For further details, please contact MMA/MPS. Medical Protection expects members undertaking aesthetic practice to: <ul style="list-style-type: none"> · comply with all applicable credentialing requirements · adhere to all relevant regulatory guidelines around aesthetic practice and registration · limit the scope of their practice to procedures and treatments for which they hold a valid Letter of Credentialing and Privileging (LCP). 	XGP
GOVERNMENT DOCTORS ALSO WORKING IN THE PRIVATE SECTOR	GRADE
To qualify for these rates you must be in government employment and work for a total of no more than two days per week in the private sector. (This can be taken as an average over a year eg, four days per week for six months.)	
Neurosurgery	MNG
Super High Risk	MSG
Very High Risk	MVG
High Risk	MHG
Anaesthetics	MAG
Medium Risk	MMG
Low Risk	MLG
GP Procedural	P1G
GP Non-Procedural	P2G
High Risk Paediatrics This grade is for paediatricians whose work includes any of the following: involvement in the prenatal management of the foetus; attendance at deliveries; clinical management of newborns in the first 7 days of life in a hospital inpatient setting. Discretionary indemnity is limited to RM10 million any one claim/in the aggregate – subject to the discretion of MPS Council. Claims-made protection (years 1-5+) Occurrence-based protection	PDV PDZ
Low Risk Paediatrics Paediatricians involved in the management of babies and children after the first 7 days of life, or, in the first 7 days of life exclusively in an office-based or outpatient setting should be on the LPG grade.	LPG

OTHERS	GRADE
Non-clinical Advisory services only. If you think you may qualify, please contact MMA with details of your practice.	HNC
Student	FY1 - FY7

NOTE

As an overseas supplier, the Medical Protection Society Limited is not registered for Malaysian GST and does not charge GST on membership subscriptions. MPS members may or may not be required to account for GST in Malaysia under the Reverse Charge mechanism on membership subscriptions, pursuant to Section 13 of the GST Act 2014. The members should seek their own GST advice.

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