



MPS



Putting members **first**

The Clinical Indemnity Scheme: Why it's not enough

Complaints to the Medical Council, Garda inquiries and disciplinary hearings...all are daunting prospects for every doctor and the limitations of the Clinical Indemnity Scheme (CIS) mean you will potentially face them alone.

Furthermore, if you work in general practice or a private hospital, the CIS will not cover you for the financial consequences of a claim for clinical negligence.

This is where MPS comes in.

The need for MPS membership

Although the cost of clinical negligence claims accounts for the majority of our expenditure, the majority of the cases involve assisting members with other medicolegal and ethical enquiries, such as a complaint to the IMC or a disciplinary procedure, which can have serious consequences for a doctor's reputation and career.

In 2012, 494 doctors were the subject of a complaint to the IMC – an increase of over 30% on 2010. That equates to approximately 1 in 37 doctors on the register. Of these, 43 were referred to the Fitness to Practise Committee, and 10 had no legal representation.

The financial cost of preparation and representation for an average three-day Fitness to Practise inquiry would leave little change from €50,000.

The CIS is there to ensure patients who experience harm as a result of substandard care are compensated. Its primary purpose is not to protect you, or your professional interests – this is where MPS can help.

What does MPS membership provide?

- Telephone advisory service available 24/7 – Members can phone us for confidential, specialist medicolegal advice to help resolve everyday dilemmas, as well as more complex scenarios arising from professional practice.
- Specialist legal advice and representation – For a range of circumstances which are not supported by the CIS, such as disciplinary hearings and IMC Fitness to Practise proceedings.
- Handling complaints – If you become the subject of a complaint, we can help you formulate a response and support you through to its resolution.
- Writing reports – We can help with preparing a report for the coroner and offer advice and representation at an inquest.
- Media and press relations – MPS can issue statements and act as a spokesperson should a case or complaint against you receive unwanted media attention.

- Criminal proceedings – We can help members who are the subject of a Garda investigation that arose directly from their provision of clinical care to patients.
- Indemnity – MPS protection can provide you with full protection against a claim. When we take on a member's case we can take care of all the legal costs and compensation payments. Indemnity cover for Good Samaritan Acts worldwide.

Information and risk management

We are committed to helping you avoid problems and provide the best care for your patients. Using our wealth of knowledge and experience we have developed a range of risk management resources to help reduce your exposure to complaints and claims. For publications, conferences, lectures, workshops, E-learning and clinical risk self assessments (CRSAs) visit: www.medicalprotection.org/ireland/education-and-publications

If you are relying on the CIS alone...don't

The table below shows the limitations of the CIS compared to the benefits of membership offered by MPS. For more information on the benefits of MPS membership you can also visit www.medicalprotection.org/ireland, or contact us.

	MPS member benefit	Clinical indemnity scheme
Indemnity	For unindemnified work, including Good Samaritan Acts and voluntary work	For public hospital work and good Samaritan acts only
24/7 confidential, emergency medicolegal advice line	Yes	No
IMC proceedings arising from professional matters	Yes	No
Support and representation for hospital disciplinary hearings arising from clinical practice	Yes	No
Help to prepare responses to complaints from patients	Yes	No
Criminal matters arising from clinical practice, eg, manslaughter	Yes	No
Support with report writing and representation in a Coroner's Court	Yes	Yes
Support with media relations, by preparing statements and acting as a spokesperson	Yes	No

We put members first

The CIS is focused on ensuring that patients who are harmed have access to appropriate compensation. Our whole ethos is focused on putting your needs first and doing our best to help you in your professional practice in whatever way we can. We remain independent and mutual, which means we can continue to focus on what's best for members and nothing else.

General enquiries

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Medicolegal enquiries

Telephone +44 113 243 6436
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Membership enquiries

Telephone 1800 509 441
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MPS is not an insurance company. The benefits of membership are discretionary as set out in the Memorandum and Articles of Association.

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www.medicalprotection.org/ireland