



Guaranteeing Medicare – Subsidised medical indemnity insurance for all privately practising midwives

The Australian Government will remove employment criteria that have seen some privately practising midwives excluded from the Commonwealth’s two medical indemnity schemes – the Midwife Professional Indemnity Scheme (MPIS) and the MPIS Run-Off Cover Schemes (MPIS ROCS).

This reform will open up the MPIS to all midwives endorsed under the Health Practitioner Regulation National Law, irrespective of their employment status, and provide access to an insurance policy for this class of midwives, including those that provide intrapartum care.

This will also ensure registered midwives indemnified under their own insurance policy are no longer excluded from coverage under the Allied Health High Cost Claims Scheme and Allied Health Exceptional Claims Scheme.

Why is this important?

This reform will open vital medical indemnity insurance schemes to all endorsed, privately practising midwives, providing equity in access to these schemes for midwives, including those employed by Aboriginal Community Controlled Health Organisations (ACCHO).

It supports a midwife’s choice about whether or not to participate in the Midwife Professional Indemnity Scheme or remain under the Allied Health Schemes.

Necessary limitations will be enacted within the legislation to ensure that midwives can only be eligible under one medical indemnity scheme at a time.

Who will benefit?

These changes will benefit endorsed, privately practising midwives who take out an insurance policy, including those employed by ACCHO.

Medical Insurance Australia Pty Ltd (MIGA), as the sole provider of insurance to midwives under the MPIS until 30 June 2023, will also be affected through these changes, with an increasing number of midwives to access their product offerings. Medical indemnity insurers who provide coverage for midwives currently eligible under the Allied Health Schemes will also be similarly affected.

How much will this cost?

There is no financial impact to Government.