

Guidance for applications/renewing your membership: Important information

If you require any help with completing your application or renewal, please contact Member Services on 0800 561 9000 or email member.help@medicalprotection.org

1. Membership application / renewal

Please note that applying for or renewing your membership indicates acceptance of the requirements below:

- Members undertake to keep Medical Protection informed of their current address and any changes in their professional practice or circumstances.
- Failure to notify us of a change of address, scope of practice or other details previously declared to us (including in relation to income and number of sessions worked) could result in delay in providing or the suspension or withdrawal of the benefits of membership and/or the cancellation or termination of your membership.
- Members should understand that MPS is not an insurance company. The benefits of MPS membership are granted at the discretion of Council and are subject to the terms and conditions of the MPS Memorandum and Articles of Association, as amended from time to time.
- Payments are subject to verification and acceptance of a payment does not of itself confirm membership and/or entitlement to request benefits.
- You agree to the use of your personal data by MPS in accordance with the statement on Page 3.

2. GP primary care - UK

MPS requires doctors undertaking primary care services to be on the GMC GP register.

3. Your subscription rate

Your subscription is calculated based on your status and average weekly sessions, any unscheduled care work and the carrying out of all the tasks normally associated with UK primary care.

If you undertake treatment of elite professional sports men or women or terminations of pregnancy you MUST contact us.

4. About your work

It is important that you tell us if:

- there have been any changes to your practice that might affect the subscription you pay
- you are a salaried GP in your first eight years of GP qualification
- you undertake any mesotherapy
- you have any unscheduled care commitments (see below).

Group 1

This banding applies if you are a GP partner and/or primary care provider (excluding or limited unscheduled care) who employs or has responsibilities for other healthcare professionals and staff or you work as a freelance (locum) GP.

Group 2

This banding applies if you are a salaried GP (excluding or limited unscheduled care) who does not employ nor have responsibility for other healthcare professionals and staff.

Please note: Group 1 rates will apply if you also undertake freelance GP (locum) sessions which account for more than 50% of your average weekly working time. Your subscription will be based on your total average weekly sessions.

4. About your work – continued

Sessions and Unscheduled care

Scheduled care sessions are defined as work undertaken during the scheduled opening hours of the practice (Mon – Sun, 8.00am – 8.00pm) where registered patients are seen by appointment and where staff have access to the patient's full general practice records.

Unscheduled care is anything that falls outside of scheduled care. This includes care given at anytime in walk in / urgent care centres. A session will normally be defined as a half-day. Where this is inappropriate, a session can be considered to be a continuous period of work of between 3.5 and 5 hours.

When you are employed for a set number of hours each week, this number should be divided by four to obtain the sessional equivalent for subscription calculation. For those doctors who do irregular sessions or on an irregular basis MPS accepts a weekly number of sessions averaged over the membership year.

If you work solely in an unscheduled care setting, separate rates apply.

- If you are a Group 1 or Group 2 GP paying a rate for 9 or more sessions your subscription allows for 2 of these weekly sessions to be unscheduled care work.
- 4-8 session rates allow for 1 of these sessions per week to be unscheduled care work.
- If your unscheduled care work exceeds these limits your subscription will be based on your total weekly sessions in the separate rates scale for unscheduled care work. Please note: Average weekly sessions of 1-3 inclusive in groups 1 or 2 do not allow for any unscheduled care work. Please contact Member Services on 0800 561 9000 for guidance.

Private GP

If you work solely as a private GP a separate subscription rate will apply. If you work as a private and NHS GP please contact us.

Cosmetic/aesthetic medicine

If you are paying a Group 1, Group 2 or unscheduled care subscription you are entitled to apply for an indemnity for claims arising from the use of:

- Botox
- Collagen
- Other non-permanent and semi-permanent fillers in the treatment of wrinkles and/or lip enhancement
- Microdermabrasion
- Superficial chemical peels only (affecting the intra-epidermal layer)
- IPL
- Injection of thread veins.

For subscription purposes please count a cosmetic/aesthetic medicine session involving these treatments, as a GP session.

Members are also asked to ensure that this work is carried out in a proper clinical setting, after appropriate training and in compliance with manufacturer's guidelines.

If more than 50% of your working time is spent in cosmetic/aesthetic medicine or if you undertake other laser use, hair transplantation or tattoo removal or if you perform any cosmetic work other than that listed above please contact us.

FME – Forensic Medical Examiner (Police Surgeon)

If you work as an FME you should count these sessions as GP sessions for subscription purposes.

GP academic

If you hold an academic contract and undertake no more than three sessions per week in general practice, this rate may be appropriate.

Doctors' retainer scheme

If you are working on a retainer scheme and undertake no more than four sessions per week, you may be eligible for a special rate.

Flexible career scheme

Separate rates apply if you are working on the flexible career scheme and do not undertake any unscheduled care or freelance (locum) GP work. If you do such work you should contact us.

NHS indemnified GP

If you are working as a NHS Indemnified GP and undertake any additional work outside your NHS contract, please contact us for guidance.

GP with special interest

If you are a GP with a special interest, you will pay a normal GP subscription, depending on your circumstances. Please tell us your specialty.

GP obstetric practice

MPS does not indemnify for the practice of intrapartum obstetrics in GP primary care.

4. About your work – continued

Are you “Least risk”?

This category may be available to you if your work does not involve any individual/specific patient management, diagnosis or treatment. This excludes medicolegal work.

Non-clinical

This category may be available to you if your work is purely of an administrative nature and does not involve any face to face contact with patients or medical opinion – eg, medical statisticians and administrative staff of the DoH.

If you would like to apply for either the Least Risk or Non-clinical rate, please send details of your scope of practice to member.help@medicalprotection.org.

5. Deferred membership

Free membership is offered to members who have stopped practising medicine, either temporarily because you are on sabbatical or maternity leave, for example, or permanently because you have retired or changed your career. Holidays do not count. Please note that this membership status is only valid if you do not undertake any medical practice other than bona fide “good Samaritan acts”. We would be unable to help you with medico-legal problems arising from the conduct of normal clinical practice unless you were paying the appropriate subscription.

Should you at some date resume practice, including further work on any medicolegal matter on which you were previously instructed, please notify us in advance so that you can request reinstatement and payment for full membership of MPS. Any request to return to membership following a break of more than 1 year would require completion and approval of a full application form. However, there is no automatic right to reinstate active membership and your request may be refused at our absolute discretion. If your break from clinical practice is more than 2 years, you will also be required to provide confirmation of CPD or refresher training undertaken in writing. Please contact Member Services on 0800 561 9000 for further details.

Additional information

1. Change of membership grade

If you tell us about a grade change that results in a lower subscription rate, a refund of one year’s subscription overpayment may be available.

2. Duration of membership

Membership of MPS is normally available on an annual basis. In some circumstances new members may be offered six months’ membership.

Important - Your right to practice

Please note that failure to hold adequate and appropriate insurance or indemnity in respect of your professional practice could result in General Medical Council (GMC) sanction and, ultimately, the loss of your licence to practice medicine. GMC guidance makes it clear that you should provide an indemnity provider, such as MPS, with accurate and up to date information about the scope and nature of your practice and review your membership at regular intervals to make sure that it continues to provide sufficient indemnity for all your medical work.

IMPORTANT - Your data

For information on our use of your personal data and your rights, please see the Privacy Statement on our website medicalprotection.org.

Medical Protection

Member Operations
Victoria House
2 Victoria Place
Leeds, LS11 5AE, UK

0800 561 9000 (Mon – Fri: 8.00am – 6.30pm)

Calls to Member Services may be recorded for training and monitoring purposes.

member.help@medicalprotection.org

[medicalprotection.org](https://www.medicalprotection.org)

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