

Medical
Protection



Your guide to
Practice Xtra benefits



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Welcome to Practice Xtra

Medical Protection is a mutual society who always put the needs of our members first. For over 125 years, we have used our experience and expertise to protect our members from the ever-changing risks they face.

Your Practice Xtra group scheme ensures Medical Protection will be by your side should you or a member of your practice face a complaint, claim or investigation. We provide access to expert advice, support and legal representation while our learning resources, risk management and medicolegal advice can help prevent problems occurring in the first place.

This guide provides details of all the benefits relating to your group scheme and how to manage the administration of your group.

It also explains how you can make changes to your group scheme, renew your membership and access the additional support we provide through Practice Xtra.

Please keep this guide safe. It will help you and your team access immediate support if an adverse event occurs or if you need advice or guidance.

Your guide to Practice Xtra membership

YOUR GROUP SCHEME

Practice Xtra allows GPs and other members to retain individual membership of Medical Protection with the additional support of a group arrangement.

Having all practice staff as members of Medical Protection often makes managing complaints and claims much easier. Where partners share joint responsibility for any adverse event, it can help us provide a quick resolution and is less disruptive for the practice.

It also means we can offer your practice additional support, for example, with health and safety advice and employment law.

	England and Wales	Scotland , Northern Ireland, the Channel Islands and Isle of Man
Protection		
Discounts on GP subscriptions ¹	✓	✓
Free nurse membership (indemnity only) ²	N/A – most indemnity now provided by the state-backed scheme	✓
Free membership for practice managers ³	✓	✓
Learning and professional development		
Croner webinars and events	✓	✓
Practice Matters magazine	✓	✓
Support for practice managers		
Croner business support advice line	✓	✓
Croner-i Professional Practice Manager	✓	✓

¹ GP members in England and Wales receive a discount on their Professional Protection membership. GP members in Scotland, Northern Ireland, the Channel Islands and the Isle of Man receive a discount on their membership subscription if they are part of Practice Xtra Gold.

² Limits to the number of free nurse memberships provided may apply depending on the number of GPs who are Medical Protection members and the level of duties undertaken by each nurse.

³ Enables practice managers to support their Practice Xtra group members including membership administration and to seek advice on behalf of the practice, including patient complaints and employment law advice from our partner, Croner.

Support for practice managers

We provide comprehensive HR and business support for practice managers in partnership with Croner. Croner is the UK's leading provider of workplace information, advice and guidance, to help you with HR and other business matters.

CRONER BUSINESS SUPPORT ADVICE LINE

You're always just a phone call away from free, expert advice on matters including employment, health and safety and more. Qualified experts can give you up-to-date legal information and guidance to help you minimise the risk of disputes, accidents and penalties.

Get support with issues including:

- ✓ sickness and absence
- ✓ redundancy
- ✓ grievances
- ✓ holiday pay
- ✓ employment law
- ✓ PAYE, NIC & payroll
- ✓ tax & VAT
- ✓ fire safety
- ✓ environmental legislation
- ✓ hazard management
- ✓ contracts
- ✓ data protection

You can speak to a Croner adviser by calling 01455 639 125.
Please remember to quote reference MPS 35810 and your Practice Xtra ID.

CRONER-i PROFESSIONAL PRACTICE MANAGER

Croner provides a comprehensive online information service for practice managers.

Tailored around key aspects of your role, the website contains a suite of best-practice resources to help with the day-to-day running of your practice.

It includes guidance on everything from patient services to premises management and a broad collection of customisable forms, reports and policies - all essential time-saving tools for busy practice managers.

Topics include:

- employment
- IT and information governance
- finance
- practice activities
- premises management
- patient services
- health risks and health and safety
- training and development

You can access over 100 model policies, as well as forms, letters and templates. There's also an employment calculator to work out pay and leave, all compiled by practice managers and industry experts.

To set up your Croner-i account, email gp@medicalprotection.org.
Once registered, log on at mp.croneri.co.uk

Managing your Practice Xtra group membership

HOW PRACTICE XTRA GROUP MEMBERSHIP WORKS

Members in England and Wales

- ✓ You can set up a Practice Xtra scheme if 50% of the GPs in your practice are Medical Protection members.
- ✓ There is a 10% discount available for GP members. This is applied to their Professional Protection membership.

You can add a new member to your group scheme at any time. Please see page 10 for further details.

Members in Scotland, Northern Ireland, the Channel Islands and Isle of Man

There are two benefit levels available:

- ✓ Practice Xtra Gold, for practices where 80%+ of GPs are Medical Protection members
- ✓ Practice Xtra Silver, for practices where 50%+ of GPs are Medical Protection members
- ✓ There is a 10% discount available for GPs who are members of Practice Xtra Gold.

In all cases you need to have a minimum of two GPs in your practice.

You can add a new member to your group scheme at any time. Please see page 10 for further details.

NURSE MEMBERSHIPS

Members in England and Wales

As most clinical negligence liability is now covered by the state-backed scheme, we no longer provide complimentary indemnity-only membership in England and Wales.

However nurses should consider Medical Protection membership alongside their state indemnity if they need protection for legal, disciplinary and regulatory matters or access to indemnity for any non-NHS work they undertake.

This particularly applies to nurses who independently treat, diagnose or prescribe to patients, ie nurse practitioners and advanced nurse practitioners. We would be unlikely to assist with claims relating to the actions or omissions of these nurses unless they have individual membership which includes Claims Protection (please see page 12 for further information).

COMPLIMENTARY NURSES

Members in Scotland, Northern Ireland, the Channel Islands and Isle of Man

As part of your Practice Xtra group membership we provide complimentary indemnity-only membership for practice nurses and nurse practitioners employed in your practice.

This will entitle nurses to request assistance from Medical Protection with any claims for clinical negligence that might be made against them.

We have three levels of membership for nurses depending on the tasks they undertake.

- ✓ Level 4 basic nursing duties
- ✓ Level 5 nurses undertaking any repeat prescribing, triage or management of patients with chronic conditions
- ✓ Level 6 nurses undertaking clinical assessment or management of patients with acute or undiagnosed conditions beyond initial triage

The number of free memberships we provide is based on the number of GPs in your practice who are Medical Protection members and the combined number of sessions they deliver.

Practices are entitled to two free nurse memberships (level 4 or 5) for every GP who is a Medical Protection member.

This can include a maximum of one level 5 nurse for each full time GP or equivalent (FTE = nine sessions).

It excludes level 6 nurses.

Please note that the benefits of a complimentary indemnity-only nurse membership do not extend to workplace representation or support with NMC proceedings. Organisations such as the RCN may offer their members support in these circumstances.

Alternatively nurses included in your practice scheme have the option of upgrading to full Medical Protection associate membership. For more information and a quotation please contact Member Services on 0800 952 0441.

We are unable to offer complimentary indemnity only membership to nurses in your practice working at level 6 due to the additional risk their work involves. They can still pay for individual Medical Protection membership which includes a reduced rate for part-time work.

ADDING A GP, NURSE OR PRACTICE MANAGER WHO IS ALREADY A MEDICAL PROTECTION MEMBER

Ask the member to contact us quoting their membership number and practice ID. The practice ID can be found on the top right corner of the certificate for all members included in your Practice Xtra group scheme. They will need to confirm the date they joined your practice, their working pattern (ie number of sessions) and payment information.

When members move onto a group scheme they have their subscription recalculated and their renewal date amended to the common practice renewal date. Amended membership documents will then be sent confirming the subscription rate and payment schedule, including a new membership certificate.

ADDING A GP, NURSE OR PRACTICE MANAGER WHO IS NOT A MEDICAL PROTECTION MEMBER

Members in England and Wales

New colleagues can join by visiting our website: [medicalprotection.org/uk/join](https://www.medicalprotection.org/uk/join)

Following completion of their online application they should call our dedicated member services department on 0800 952 0441 to link their membership to the Practice Xtra group scheme. Please note they will need to have the practice ID number to hand when they call.

Members in Scotland, Northern Ireland, the Channel Islands and Isle of Man

Application forms for new members can be downloaded from our website: [medicalprotection.org/uk/join](https://www.medicalprotection.org/uk/join)

- the new member will need to complete and sign the form
- quote the practice ID
- and return it to us by post to Medical Protection, Victoria House, 2 Victoria Place, Leeds, LS11 5AE or by emailing a scanned copy to applications@medicalprotection.org

Once an application is approved, payment can be arranged by monthly or annual direct debit or annually by debit or credit card.

Please ensure the GP, nurse or practice manager has checked they can leave their current medical indemnity organisation, and that their application is submitted and accepted before their existing indemnity or insurance expires as membership cannot be backdated.

An application can be submitted up to eight weeks in advance.

REMOVING MEMBERS

To remove a member from your Practice Xtra group please ask them to contact Member Services on 0800 952 0441. They will need to tell us the date they wish to be removed from the scheme and a forwarding address if they are leaving your practice.

CHECKING YOUR DOCUMENTS

When your Practice Xtra group scheme has been set up or is due for renewal we send documentation for all members of your group to your practice address.

Please check this carefully and contact us if any details are missing or inaccurate as errors could affect subscriptions and access to benefits.

It is important to let us know about any changes that occur so we can continue to ensure the appropriate protection arrangements are in place for all your staff.

You can contact us on 0800 952 0441 to discuss how any changes will affect a subscription, such as a change to the number of weekly sessions a GP undertakes.

Please note that members working in England or Wales may have two accounts and two membership certificates if they undertake any non-NHS work and have added Claims Protection to their membership.

Extended liability

The prospect of a claim being made in relation to other healthcare professionals is often a source of concern for partners in a practice.

In any type of work, an employer is usually responsible for meeting the cost of clinical negligence claims brought against their staff. In a GP partnership this means partners may have responsibility for the acts and omissions of the healthcare professionals and staff they employ.

For this reason all partners (GPs, nurses, and practice manager partners) with Medical Protection membership have the right to request indemnity for matters beyond their own clinical practice.

In England and Wales the state-backed indemnity scheme covers all primary care staff for NHS work, this includes the acts or omissions of employed staff. However there may be instances where a member of staff undertakes non-NHS work and a subsequent claim against the partnership is not covered by the scheme. Partners in England and Wales can request our assistance if they have added Claims Protection to their individual membership.

This means practice nurses (in England and Wales), healthcare assistants, phlebotomists, dispensers and administrative staff do not require individual Medical Protection membership in case of a claim related to non-NHS work. Practice nurses may still wish to have individual Professional Protection membership in case of regulatory, disciplinary or legal issues.

In England and Wales we would not be likely to assist with clinical negligence brought against healthcare professionals who independently treat, diagnose or prescribe patients unless they have added Claims Protection to their individual Professional Protection membership.

SCOPE OF ASSISTANCE

It is likely we would assist partners with requests relating to claims of negligence against staff members eg practice nurses, healthcare assistants, phlebotomists, dispensers and administrative staff, if it can be shown they were:

- ✓ acting under appropriately delegated authority
- ✓ adequately trained and supervised
- ✓ working to practice protocols
- ✓ not making standalone judgements

Benefits of Medical Protection membership

At Medical Protection members can rely on us to provide tailored protection that's personal to them and reflects all of the risks that could affect their career.

Our educational materials and events help members to better understand the causes of complaints and claims, while advice from our team of medicolegal experts gives clinicians the reassurance and guidance they need when facing challenges.

A LIFETIME OF PROTECTION

Facing an investigation, claim or complaint can be a distressing experience professionally, emotionally and financially.

Medical Protection members can request assistance with actions, proceedings, claims or demands arising from professional practice, including:

- ✓ clinical negligence claims not covered by the state-backed indemnity scheme or an employer
- ✓ regulatory procedures eg GMC hearings
- ✓ disciplinary procedures eg performers list actions
- ✓ preparing for coroner's inquests or fatal accident inquiries
- ✓ criminal proceedings relating to professional practice
- ✓ indemnity for Good Samaritan acts

The benefits we provide are on an occurrence basis, which means our members have the right to request help with an incident that occurred while they were a member, even if it is years later that the problem arises.

Our medicolegal advice service can help members with the everyday questions and concerns that arise in general practice such as:

- ✓ responding to complaints
- ✓ handling media attention
- ✓ counselling and support in the case of stress caused by a case or complaint
- ✓ emergency advice available 24/7

MEDICOLEGAL ADVICE

Call: 0800 561 9090

Email: querydoc@medicalprotection.org

PROFESSIONAL DEVELOPMENT AND RISK MANAGEMENT

To reduce the risk of a problem or complaint occurring, it's always advisable to follow best medicolegal practice. To support career development, Medical Protection gives members access to the largest range of free courses available from any defence organisation, with courses to suit many different needs.

WORKSHOPS

We run a series of “Mastering” workshops across the UK, for GPs and other healthcare professionals, built around communication skills. They are designed to enable members to address issues, manage their risk and deliver better patient outcomes.

Workshops focus on essential topics including:

- ✓ Mastering risk
- ✓ Mastering adverse outcomes
- ✓ Mastering professional interactions
- ✓ Mastering difficult interactions with patients
- ✓ Mastering shared decision making
- ✓ Mastering safe and reliable practice

Members can visit [medicalprotection.org](https://www.medicalprotection.org) to check availability and book their place.

ONLINE COURSES

All members have 24/7 access to our online learning platform. Members can develop their knowledge and skills when it suits them, with modules on medicolegal issues, professionalism, ethics, communication, interpersonal skills, processes and clinical risk management.

Every completed module earns certified CPD.

Progress and certificates are saved automatically and can be viewed and downloaded at MyMPS, at any time.

Members can view the full course list at prism.medicalprotection.org. The first time they access online learning they will need their membership number.

PUBLICATIONS

We send GPs and GP trainees our journal *Casebook* every six months. With a focus on promoting safer practice by providing information and sharing experiences, each issue is full of medicolegal news, features and our popular case reports.

Exclusively for Practice Xtra members, our bi-annual magazine *Practice Matters* is an informative read for the whole team. It features real life stories, insights on topical issues and advice you can put to use in your practice.

MEMBERSHIP ENQUIRIES

0800 952 0441

Monday to Friday 08.00 to 18.30

member.help@medicalprotection.org

MEDICOLEGAL ADVICE LINE

0800 561 9090

Monday to Friday 08.30 to 17.30

Emergency advice available 24/7

querydoc@medicalprotection.org

RISK MANAGEMENT AND WORKSHOP ENQUIRIES

0113 241 0696

Monday to Friday 08.30 to 17.30

education@medicalprotection.org

CRONER

01455 639 125

Please remember to quote reference MPS 35810 and your Practice Xtra practice ID.

MEDICAL PROTECTION

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