

Getting to Know the Medical Protection Society

Interviewed by Dr Tan Tze Lee, Vice-President and Dr Subramaniam Surajkumar, Honorary Assistant Secretary, College of Family Physicians Singapore

members of the College 25th Council, Dr Tan Tze Lee and Dr Subramaniam Surajkumar, recently met with Dr Alison Metcalfe and Ms Allison Newell of the Medical Protection Society (MPS) to clarify recent developments in medical indemnity coverage in Singapore. College would like to thank MPS for contributing to this article, as well as their continuing support for healthcare professionals in Singapore.

College of Family Physicians Singapore (CFPS):

Can you give us some history of MPS?

Medical Protection Society (MPS):

MPS was founded in 1892 by a group of doctors and dentists, whose aim was to defend and support fellow healthcare professionals.

Today, we stand as the leading international provider of protection for doctors, dentists and other healthcare professionals - with 300,000 members in countries worldwide, including Singapore, where we have proudly provided protection for the last 45 years.

The healthcare landscape has changed dramatically over the years, but our grounding principle remains the same – we are a member-owned, mutual organisation that is run exclusively for the benefit of members, with no shareholders seeking a profit.

We are the leading experts in clinical negligence, with years of international experience and expertise – and as fellow healthcare professionals, we understand better than anyone, the issues facing the profession today.

CFPS:

How is MPS governance structured?

MPS:

MPS is run entirely for the benefit of members, and is governed by the MPS Council. This is our board of directors, the majority of which are elected by fellow members, and is chaired by Professor Kay-Tee Khaw.

The Council are supported by the Executive Committee, which is tasked with assisting and advising the Chief Executive in the day-to-day running of the organisation, and is made up of the Chief Executive, five Executive Directors and MPS's General Counsel.

CFPS:

How long has MPS been in Singapore and what has that meant for doctors there?

MPS:

MPS has been the leading provider of protection and support for healthcare professionals in Singapore since 1972. Today, we are proud to protect and support the professional interests of thousands of members in Singapore.

We have decades of experience in dealing with highly specialist and complex clinical negligence cases in Singapore and have the best lawyers, medicolegal and dentolegal advisers in the field.

CFPS:

What services does MPS provide for its Singapore members?

MPS:

Where others may only provide indemnity for claims, we offer assistance with patient complaints, disciplinary procedures, medical council hearings, inquests and media advice.

Members can talk doctor-to-doctor to our team of experts, who will guide members through a situation and explain what they can do to stop it escalating. We also offer access to a 24-hour independent counselling service and members.

Perhaps most importantly of all, we offer a wide range of education. We believe prevention is better than cure, and we want to prevent problems from occurring in the first place.

CFPS:

What is MPS's commitment to Singapore?

MPS:

We're proud to have supported thousands of healthcare professionals in Singapore with claims, complaints and other issues since 1972 and we will continue to support the profession for many years to come.

We have a programme of events and education workshops planned throughout the year, and we have also listened to members who tell us that they want MPS to be more local. As a result, we will be opening a regional office in South East Asia in the near future.

As a member-owned organisation, we operate solely for the benefit of members. Unlike insurance companies we have no shareholders looking to make a profit, and no short-term requirement to generate profits. What we do have however, is a long-term commitment to supporting doctors in Singapore throughout their career.

CFPS:

There has been some speculation on the financial health of the MPS. Can you enlighten us on this?

MPS:

We are confident of our financial position and publish our Annual Report each year on our website. We are proud to have more than 300,000 members around the world and to help individual doctors and dentists every day.

We're about to celebrate our 125th anniversary and we have every intention of being here for another 125 years.

CFPS:

What sort of medical indemnity coverage do MPS members enjoy?

MPS:

We offer two types of protection: occurrence-based protection and claims-made protection.

Occurrence-based protection allows members to access the benefits of membership and request assistance for any claim or complaint that arises from an adverse incident that occurs during the period of membership, regardless of when it was reported and the claim or complaint is received, so long as the incident occurred while the individual was a member and in the appropriate category of membership with MPS.

Claims-made protection for obstetricians also allows members to access the benefits of membership and request assistance for any claim or complaint that arises from an adverse incident that occurs during their membership, so long as they were a member at the time of the incident, and had continuous membership (or had purchased extended reporting benefits) for the period between the incident occurring and the time it was reported. The incident also needs to be reported to us as soon as is reasonably practicable after the member becomes aware of it.

CFPS:

In recent months there have been some changes with MPS's coverage of doctors employed in the public sector. Can you elaborate on these changes?

MPS:

Ministry of Health Holdings' (MOHH) has introduced a new scheme for the provision of indemnity for public sector healthcare professionals, which means that these healthcare professionals will have their indemnity provided by an alternative indemnifier.

In response, we have provided access to both a full membership and non-claims membership option for those

healthcare professionals who wish to remain with MPS, which they would have in addition to the MOHH indemnity scheme.

The non-claims membership means that these healthcare professionals will continue receiving access to the specialist advice and impartial support from fellow doctors. In addition, they can continue requesting support with a Singapore Medical Council (SMC) investigation or patient complaint, together with support in preparing for inquests and writing reports, amongst other things.

However, non-claims membership as such would not be entitled to request help with a clinical negligence claim.

CFPS:

What does this mean for these public sector doctors and what is MPS doing to manage these changes?

MPS:

Members in the public sector will have their indemnity provided by the new arrangements that have been put in place by MOHH, and will automatically move to the new provider as their current MPS membership expires in 2017.

However, if any doctors in the public sector wish to continue with individual membership with MPS, in addition to the new MOHH arrangement, they are welcome to do so, on either a full membership or non-claims membership basis.

CFPS:

What advice would you offer the public sector doctors with regards to these changes?

MPS:

Our commitment to doctors in Singapore remains as strong as ever. We have been proudly supporting members in Singapore for 45 years, and we will continue to offer the same high quality service that we always have.

Public sector healthcare professionals have the option to remain with MPS if they wish, with membership options that can be tailored to meet their needs.

Those members, who do choose to stay, will benefit not only from our world class expertise and years of experience when it comes to clinical negligence, but will also have access to the best lawyers, medico-legal and dento-legal advisers in the field.

There will also be educational and risk management workshops available throughout the year, and following member feedback, we will be opening a regional office in South-East Asia later this year.