



Jeremy Hunt pledges “state-backed” indemnity

Speaking at this month’s Royal College of General Practitioners conference Jeremy Hunt announced he is planning to introduce a state-backed indemnity scheme from April 2019.

It will cover all GPs including locums and sessionals, he pledged, saying: “I can give the commitment it will be for doctors working in general practice.”

Shortly afterwards the Department of Health (DH) issued a factsheet. But in a twist to the tale, this was rapidly amended when the Medical Defence Union (MDU) announced that it was halving the cost of renewals after 1 November 2017, the updated factsheet can be viewed [here](#).

The factsheet warns: “Any GP purchasing an indemnity product on a reduced cover basis should make themselves fully aware of the terms under which it is being offered, taking into consideration how they will cover themselves after the period of cover has expired and the cost of run-off cover.”

Medical Defence Union’s new indemnity product

The MDU responded by issuing a statement itself. “It took the DH over eight months to reach the position where it could make its announcement on 12 October, and the DH envisages it will take at least 12-18 months to introduce a state back scheme.

“As a result we had to take action to ensure that our GP members could afford indemnity and that claims would be correctly funded pending the introduction of a state backed scheme.

“We are certain the MDU’s Transitional Membership benefits meet the requirements of the GMC for adequate and appropriate indemnity.”

A further area of potential confusion concerns who will be covered by the new state-backed scheme.

Mr Hunt deliberately stopped short in his conference address on whether the scheme would cover all practice staff, saying: “I don’t want to promise something I will have to retract later.”

While the factsheet explicitly states: “The cover would include the activities of practice staff including other medical professionals working for the practice in the provision of these contracted services, and students/trainees working in this area.”

BMA Sessional GP Committee response

The BMA’s Sessional GP Committee Deputy Chair, Krishan Aggarwal issued this statement:

“Since the announcement by Jeremy Hunt last week about a state backed indemnity scheme, there have been several statements made about planned changes to indemnity/insurance products by some providers. We remind all salaried and locum doctors to read the terms and conditions of any indemnity or insurance carefully. Ensure you are satisfied that the level and nature of cover is sufficient for your circumstances and your practice. If your indemnity cover is provided by your employer, please make sure you are also clear on any changes they make.”

The statement was followed by re-issued blog post explaining indemnity requirements for salaried and sessional GPs.

What is clear is that HM Treasury, General Practitioners’ Committee, the Royal College of General Practice and the four Medical Defence Organisations as well as other stakeholders will be involved in the process of developing a scheme.

Londonwide LMCs will share any further information or guidance we receive on this issue as and when the situation becomes clearer.