

Introduction of State Indemnity for GPs Implementation of GDPR

Europa Medica

28th September 2018

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Introduction of State Indemnity for GPs



MDU

The UK

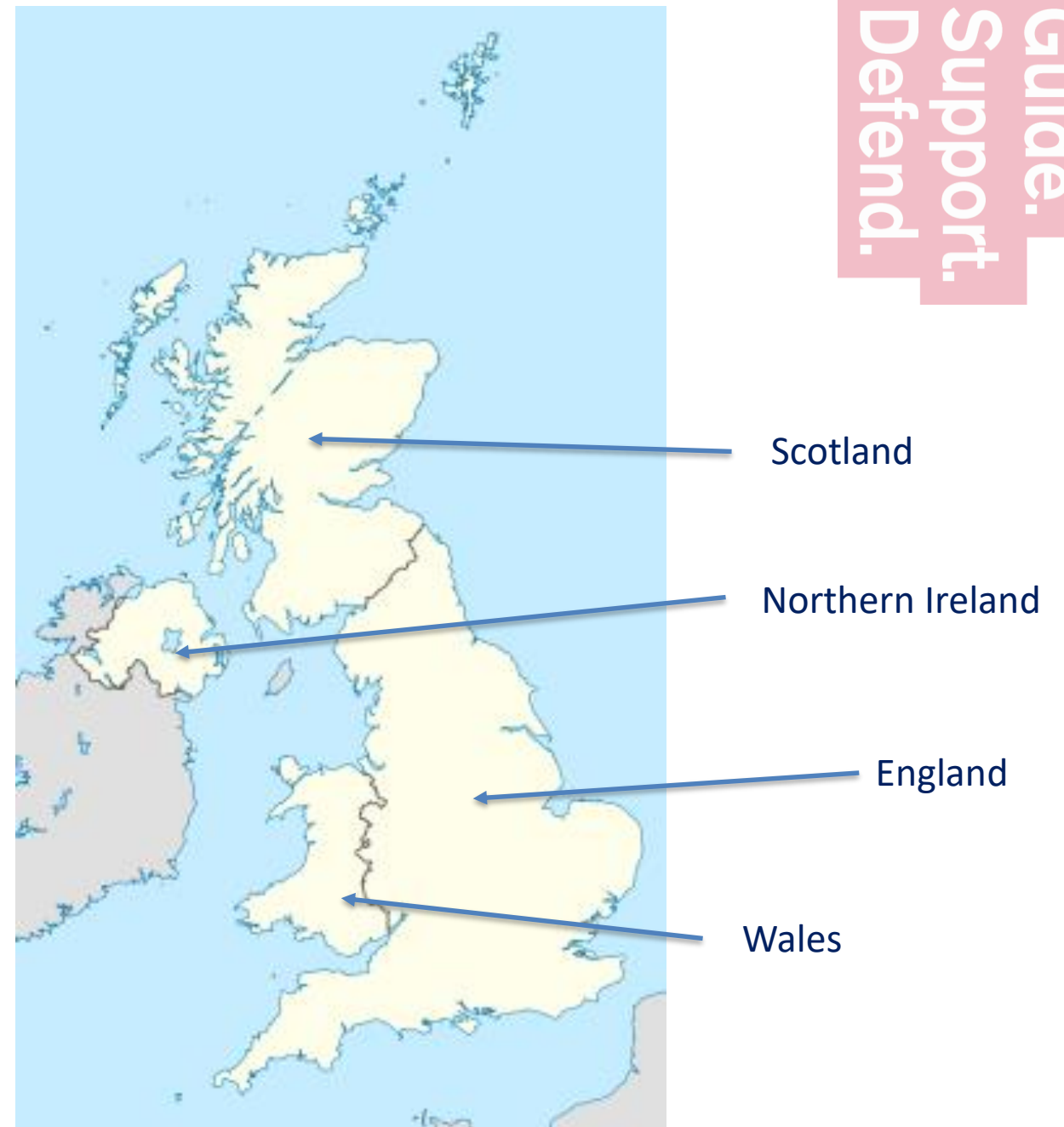


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United Kingdom of Great Britain and Northern Ireland

Great Britain =

England, Wales, Scotland



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Healthcare in the UK

National Health Service

- State Owned/Run Health Service
- 70 years old
- Includes Primary Care Medical and Dental Services



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Healthcare in the UK

- Private Healthcare



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Historic Indemnity Trends

- NHS employed doctors' were obliged to be members of a professional defence organisation.
- Very sharp subscription increases in the mid 80s.
- Differential pricing.
- Government refund some subscriptions.
- What do the Government do?
 - Continued reimbursement of subscriptions.
 - Tort Reform (No fault compensation scheme.)
 - State indemnity scheme.



1990 State Indemnity Scheme

- Commenced 1st January 1990.
- NHS Employers – responsible for handling and financing of claims
- Included claims initiated before 1 January 1990.

- Did not apply to:
 - General Practitioners (Family Doctors)
 - Primary Care Dentists
 - Any Private Work

More Recent Indemnity Trends

- NHS GPs are obliged to be members of a professional defence organisation or insurer.
- Very sharp subscription increases since mid 00's.
- Differential pricing.
- Government refund some subscriptions.
- What do the Government do?
 - Continued reimbursement of subscriptions
 - State backed indemnity scheme

Full Time GP Subscription (Occ) =

Partner = ~£10,000 per annum

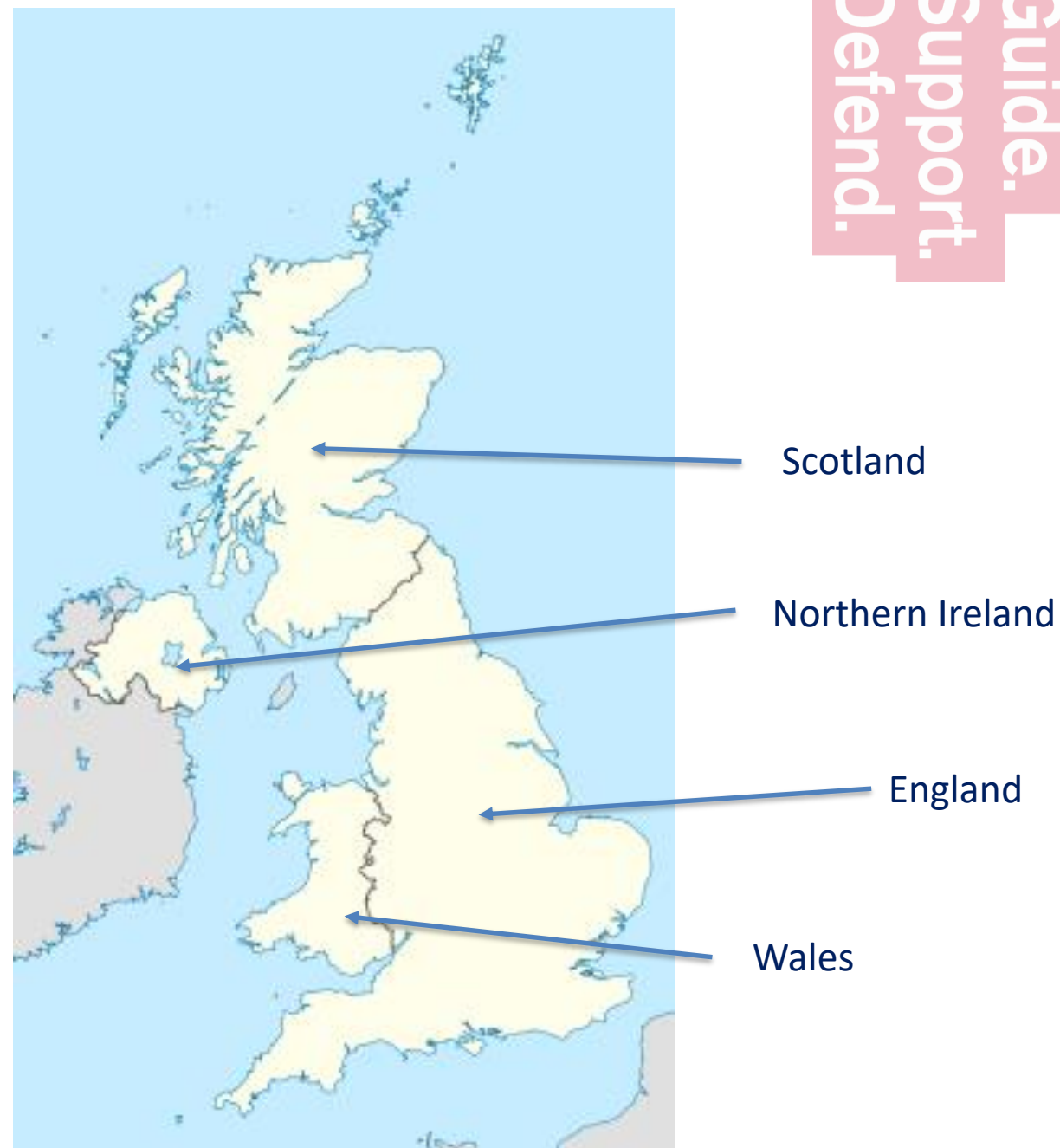
Out of Hours = ~£25,000 per annum



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2019 State Backed Indemnity Scheme

- Likely to commence April 2019
- GP's in England and Wales Only
- Negotiation over the IBNR/Run Off.
- Will not apply to:
 - GP's outside England and Wales
 - Primary Care Dentists
 - Any Private Work



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Future

- Perception of significant cost saving for members.
- Increased settlement rates (NHS 50% vs MDU 17%).
- Loss of 'personal' representation.
 - Increase in economic settlements.
- State – Unlikely to make cost saving.
- Continued increase in state indemnity provisions.
- Next: Dentists and GP's in Northern Ireland and Scotland to follow?

Future - MDU

- Like Brexit – detail far from clear.
- Depends on ‘the deal.’
- Reduced income – reduced exposure.

Implementation of GDPR

GDPR

- Information Audit
- Documentation of Data
- Impact Assessments
- Review Privacy Policy
- Review Data Protection Policy
- Review of Contracts
- Appoint Data Protection Officer (DPO)
- Extensive Staff Training



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GDPR - Members

- The MDU may provide advice and support with allegations made against members in relation to data loss **however** this assistance is **unlikely** to extend to the payment **of fines, or other damages** awarded in law relating to the loss of data. This includes the loss of data held on computers, servers, personal USB drives and other such devices.

**How to
contact us**

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