

Your membership classification – is it right for your practice?

Reading time:

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Your MIPS' membership renewal invitation will be sent in May 2025.

Ahead of this you need to check your classification is correct and accurately reflects the healthcare you provide.

This will ensure the accuracy of your indemnity insurance documentation.

What do you need to check?

Your classification comprises of your Category, Basis, Practice State and Endorsements. It may also include your level of Billings / Salary, and Hours. Together, these will determine the healthcare to be covered by MIPS.

For more information on each element of your membership classification, please refer to the [Member Classification Guide](#) (section 6 in the Member Handbook).

Examples include:

Are you employer indemnified?

It's important to know whether your practice is indemnified by your employer for civil claims when reviewing your membership classification. If your basis is 'Employer indemnified only' and you are undertaking practice not indemnified by your employer, you may be in breach of Ahpra's requirement to hold appropriate professional indemnity.

Have you over- or under-estimated your billings/salary?

You are required to estimate your annual gross billings (and / or salary) for practice where you are not indemnified by your employer. You can update your billings/salary now for the current and next membership period via MyMIPS at my.mips.com.au

Are you eligible for the 'Registrar' basis?

If you have obtained your specialist registration and you are still in the 'Registrar' classification or commenced specialist training and have not yet told us, you can update your details via MyMIPS at my.mips.com.au

Retired, on maternity leave or no longer practising in Australia?

If you no longer practise in Australia, you need to maintain cover for future claims that may arise from your past practice. This is known as run-off cover. The type and cost of run-off cover will depend on your individual circumstances. To update your membership details, complete the [Ceasing Practice in Australia form](#). Complete this form prior to 30 June to receive any refund that may apply.

Premium Support Scheme

The Premium Support Scheme (PSS) is an Australian Government scheme that helps eligible medical practitioners with the costs of their medical indemnity insurance. To apply for a PSS subsidy, complete the [Premium Support Scheme Application](#). If you're eligible, the subsidy will reduce your total membership fee, and the details will be clearly outlined on your Member Benefit Statement.

Further information regarding the PSS is available from the [Department of Health and Ageing website](#)

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You should seek legal or other professional advice before relying on any content, and practise proper clinical decision making with regard to the individual circumstances.

Information is only current at the date initially published.

If in doubt, contact our claims and 24-hour medico-legal advice and support team on 1300 698 573.

You should consider the appropriateness of the information and read the [Member Handbook Combined PDS and FSG](#) before making a decision on whether to join MIPS.
