

# Your membership classification – is it right for your practice?

Reading time:

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Your invitation to renew your MIPS' membership will be issued in May 2024. Now is a good time to check that your details are accurate and that your classification covers the healthcare you provide before we send out your renewal documentation.

What do you need to check?

Your classification comprises of your Category, Basis, State and Endorsements. It may also include your level of Billings / Salary, and Hours. Together, these factors determine the healthcare that is covered by MIPS. For more information on each element of your membership classification, please refer to the [Classification guide](#).

Examples include:

- Are you indemnified by your employer?

It is important you are aware of and have received confirmation on 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 indemnity and risk delay in getting assistance when you need it the most.

- 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 My Membership at [www.mips.com.au/login](http://www.mips.com.au/login)

- Are you eligible for the 'Registrar' basis?

If you have obtained your specialist registration and you are still in the 'Registrar' classification or you have recently commenced specialist training and not yet told us, you can update your details via My Membership at [www.mips.com.au/login](http://www.mips.com.au/login)

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

If you are no longer practising in Australia, you are required to maintain cover for future claims that may arise from your past practice. 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. MIPS administers the scheme on behalf of Medicare Australia.

To apply for a PSS subsidy, complete the [Premium Support Scheme Application](#). If you are eligible for a subsidy, it will be applied as a reduction in your total membership fee payable and details will be outlined on your Member Benefit Statement.

Further information regarding the PSS is available from the [Department of Health and Ageing website](#). MIPS staff are also available by telephone to talk you through the process, so do not hesitate to get in touch if you have any questions or concerns.

Medical Indemnity Protection Society ABN 64 007 067 281 | AFSL 301912

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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 clinico-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.

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