

**WRITTEN QUESTION TO THE MINISTER FOR HEALTH AND SOCIAL SERVICES  
BY THE DEPUTY OF ST. OUEN  
ANSWER TO BE TABLED ON TUESDAY 6th OCTOBER 2015**

**Question**

"What arrangements, if any, are made by the Department of Health and Social Services to provide professional indemnity insurance cover for doctors working within the hospital service at levels of consultant, middle grade and junior?"

If there are doctors who work within the public hospital service but individually arrange their own insurance cover, what are the reasons for this?

In such cases, does the Department make any contribution to insurance premiums and how are such contributions calculated?

Also in such cases, how does the Department monitor the adequacy of insurance cover, whether cover is withdrawn or restricted during the term of insurance and whether cover is renewed on a timely basis?

Would the Minister provide figures for the years 2010 - 2014 showing the amount of insurance premiums or contributions paid by the Department to provide professional indemnity insurance cover for doctors working within the hospital service at levels of consultant, middle grade and junior and, in each case, state the number of doctors covered within each grade?"

**Answer**

The Department of Health and Social Services provides professional indemnity insurance for its staff including nurses, therapists, junior doctors, middle grade doctors, locum doctors and some consultants. This is arranged annually (through appropriate financial processes) with an international insurer as a corporate policy.

Consultant medical staff are contractually obliged to have personal indemnity insurance in place at all times. This is standard practice and recognised by the General Medical Council. In the UK this is usually just required to cover their private practice and also to provide them with medical defence union cover as NHS Trusts participate in a scheme run by the NHS Litigation Authority.

In Jersey it is acknowledged that consultants require indemnity insurance for both their public and private activity. HSSD has a system for reimbursement to recognise the public element of this activity. In 2014, 67 reimbursements were made to consultants. In 2013, the figure was 54; in 2012, 52; in 2011, 53; and in 2010, 39.

The system can be summarised as follows: if a consultant earns more than 10% of their annual public salary in additional income from private practice then we will reimburse 50% of their insurance premium; if they earn less than 10% then we reimburse all of their insurance premium (minus the basic subscription charge which the consultant will pay). There are only 8 hospital consultants who have all of their premiums reimbursed; this represents about 12% of the consultant body.

There is an exception to the rule that consultants are expected to source their own indemnity insurance for 3 of the 4 obstetric and gynaecology consultants. This is due to changes a few years ago to the premiums for consultants seeking indemnity cover who do not work on mainland UK being dramatically increased. It

was agreed at that time that the corporate policy would cover these consultants as part of the overall policy. These consultants make a contribution to HSSD to represent their private activity cover.

All consultants are obliged to provide the details of their cover to the medical staffing department and this is part of the reimbursement process. There are a limited number of medical defence unions and medical indemnity insurers and all the consultants are insured with these well known and respected bodies. It is a contractual obligation for the consultant to have valid cover in place and any lapse would be treated as a breach of contract. Medical staffing run checks to ensure all cover is up to date. If a consultant has any difficulty obtaining cover for whatever reason they would be immediately suspended from undertaking clinical activity until the situation is rectified.

The number of non-consultant medical staff for whom HSSD paid professional indemnity insurance in the period 2010-2014 was as follows:

	2010	2011	2012	2013	2014
Associate Specialists	18	22	23	23	22
Staff grades	31	33	33	35	36
Clinical Fellows	1	1	4	7	8
GP trainees	6	6	6	6	6
Foundation Year 2 doctors	12	12	13	13	13
Foundation Year 1 doctors	14	14	14	14	13

The cost to HSSD of providing professional indemnity insurance in the period 2010-2014 was as follows:

<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
<b>Cost (£)</b>	1,273,990	1,057,472	1,530,741	1,957,471	2,392,939