

Specialty training in general practice (including existing VTS)

Professional protection whilst you train to be a GP – an explanation of the subscription rate options available

Whilst working in a hospital setting you will be protected by NHS indemnity from the financial consequences of claims for clinical negligence. This is why the basic MPS subscription for membership for a year's training in hospital is so low. This rate offers access to assistance with other problems you may encounter that NHS indemnity does not cover, including:

- GMC inquiries
- police investigations related to clinical practice
- disciplinary procedures
- complaints
- appearance at a coroner's inquest

Working in general practice brings with it its own problems and challenges. Unlike working in the hospital sector, you can personally become the subject of a claim for clinical negligence. The subscription rate for a GP specialty trainee, undertaking a full year in general practice, is considerably more than the rate for a trainee based in hospital. This reflects the additional risk should you personally become subject to a claim for clinical negligence.

Changes in GP training

We recognise that training for general practice is becoming ever more flexible and that under the new GP curriculum considerably more doctors in GP training will spend some time in GP placements during the predominantly hospital based years.

Flexible solutions to meet your individual requirements

In order to offer you a flexible solution to meet your individual indemnity requirements we are pleased to offer 3 subscription options to doctors training in general practice.

Reimbursement of subscription

PCTs should reimburse the difference between the subscription you have paid for any given 12 month period and the annual hospital rate, ensuring that all trainees incur the same cost over the course of their training.

When you commence GP training we can provide you with a letter to help you with reimbursement.

Option 1. Full years in hospital or general practice

If, during your training, you know you will spend a full year in either a general practice or hospital setting the following rates are available

	RATE (£)
GP training in a practice setting	1,640
GP training in a hospital setting	54

MPS is not an insurance company. All the benefits of membership of MPS are discretionary as set out in the Memorandum and Articles of Association.

There is also a rate available if you are training on a part-time basis.

We acknowledge that as part of your training, whilst based in hospitals, you may need to make regular visits to meet with your trainer in a general practice setting. To accommodate for this our £54 hospital rate allows for up to 1 session per month (6 days per year) working in a general practice setting. If however, you spend more than this amount of time in the general practice setting you will need to use one of the split year grades (detailed below).

Option 2. Split year

If you know that over the membership year you will be spending a set number of months in a hospital post and a set number of months in a GP post you may prefer one of the following subscription rates

	RATE (£)
11 months' GP practice + 1 month's hospital practice	1,515
10 months' GP practice + 2 months' hospital practice	1,380
9 months' GP practice + 3 months' hospital practice	1,245
8 months' GP practice + 4 months' hospital practice	1,110
7 months' GP practice + 5 months' hospital practice	980
6 months' GP practice + 6 months' hospital practice	865
5 months' GP practice + 7 months' hospital practice	725
4 months' GP practice + 8 months' hospital practice	595
3 months' GP practice + 9 months' hospital practice	465
2 months' GP practice + 10 months' hospital practice	330
1 month's GP practice + 11 months' hospital practice	200

Option 3. 3 year full time rate

With the introduction of GP Specialty training MPS is pleased to offer a new subscription option to those members commencing a 3 year GP Specialty Training scheme who plan to work on a full-time basis.

This option is for those who need greater flexibility in the professional protection as a result of greater movement between posts in general practice and the hospital setting. Members paying this subscription would agree to remain in membership with MPS for their full 3 years of training enabling us to set an 'average' rate on a yearly basis.

The advantage of paying this rate is that members would not need to let MPS know the amount of time spent in either a hospital or a general practice setting in any given year of training.

	RATE (£)
For 2007/8 the subscription rate would be	834 (year 1 of 3)

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Information on this rates card was correct at the time of going to press – March 2007. Please visit our website for the most up-to-date information.

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