

# Professional Indemnity Insurance Position Statement

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## Importance/problem

In Australia, AHPRA registration standards require all health care professionals to have Professional Indemnity Insurance (PII) for all aspects of their practice, and for Privately Practising Midwives (PPM's) this includes intrapartum (labour and birth) care, which is often provided at the woman's home. There is currently no such PII product available for PPM's in Australia.

To combat this, an exemption was put in place in 2009, which was extended in 2013 and again in 2016 and 2019, with the most recent extension due to expire in December 2021. Once this exemption runs out PPM's will no longer legally be able to attend women to birth at home in Australia. It is the view of Homebirth NSW that a suitable insurance product is needed to protect midwives and women and to legitimise homebirth in the public view as a safe birth option.

We cannot continue on the path of repeatedly extending the exemption for PII. Every time the PII exemption deadline approaches, women come out seeking reassurance of their birth options, which results in further extensions yet nothing being done to find a suitable insurance product prior to the next PII exemption extension deadline. Women need certainty around their birthing options and the future of Australian PPM's businesses and livelihoods hang in the balance, waiting for a decision to be made.

## Our aims

Homebirth NSW aims to help find a suitable insurance product that the majority of PPM's and consumers are satisfied with.

## How will we do this?

We will continue discussions with consumers and midwives to determine their wants and needs for an insurance product. We want to ensure that the insurance product meets everyone's needs, is not too expensive and restrictive to prevent women being 'risked out' of homebirth more than they already are now. Once a suitable product has been found we will engage with the relevant politicians to secure government subsidies for any overlapping costs involved with transitioning from one insurer to another, to reduce the financial impact to midwives and women.

## Where are we now?

Prior to the most recent extension of the PII exemption in 2019, consumers engaged with an insurance body and the Australian College of Midwives to try and find a suitable insurance product. A potential product appeared likely, but discussions have since stalled and members of HBNSW have attempted to recommence them.