

Professional Indemnity Insurance Position Statement

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 (PPMs) 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 PPMs 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 PPMs 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.

Families need certainty around their birthing options and the future of Australian PPMs 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 PPMs 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 'risky' 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 and their families.

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.

Update April 2021

HBNSW are aware of discussions between the Australian College of Midwives (ACM), the federal government and insurance providers regarding a possible insurance product for PPMs.

In 2020 we became aware of a working group for the Midwife Professional Indemnity Scheme (MPIS) which, as far as we can tell, has no consumer representation. Our attempts to be included in this working group have fallen on deaf ears.

It is unacceptable that these discussions have not included consumer representation from the start of the process. Homebirth consumers and midwives are understandably nervous about this potential insurance product not being suitable for their needs.

With the exemption deadline 7 months away, homebirth consumers and midwives are once again in the position of uncertainty about their future birthing options and their livelihoods.

HBNSW maintains its position that an insurance product is necessary to secure the future of homebirth in Australia. However, this cannot happen without the direct involvement of homebirth consumer groups and privately practicing midwives, to ensure that the insurance product meets the needs of those involved.

We will continue to advocate for homebirth consumers and provide updates as we receive more information.