MORE THAN JUST INSURANCE IN ADDRESSING AN AHPRA COMPLAINT

The Australian Health Practitioner Regulation Agency (AHPRA) plays a significant role in a physiotherapist’s ability to work in Australia. A physiotherapist must be first registered with AHPRA before they can practise. Once a physiotherapist is registered, AHPRA still has the ability to:

- impose special conditions
- require peer supervision
- request additional education and training
- restrict services offered
- suspend or even cancel registration.

The above actions will generally follow a complaint made by a customer where an AHPRA inquiry has resulted in a negative finding against the physiotherapist. Actions taken by AHPRA can have a number of negative effects, including damage to reputation, stress and anxiety, loss of time and income to manage the complaint or even additional expenses. In the extreme, they can be career-ending and impose significant financial pressures on both the business and the individual.

It is reassuring to know that members who hold APA insurance cover through Insurance House receive access to free legal assistance to support them through the process. The policy provides cover of up to $20 million in legal costs per member for an AHPRA inquiry. There is no excess on the APA policy so it won’t cost you a cent to use the insurer’s services.

If a complaint is made against you, members should advise Insurance House immediately, and not respond to the complainant in the first instance. Then, the insurer and their solicitors will work closely with you to review the complaint and prepare your response.

It is important to understand that, even with the best intentions, some practitioners advise their insurer too late and often after the investigation has turned sour. At this stage, there is little support the insurer can provide to undo a poorly managed complaint.

The message to remember is that a carelessly managed AHPRA complaint can have a significant impact on your business and registration. Always contact Insurance House immediately if you receive a complaint so we can guide you through the process.

For any queries, please contact Insurance House toll free on 1300 659 626.

When Insurance Matters

With membership passing 16 000, the APA now has over 13 000 physiotherapists insured with Insurance House and the future is looking strong.

We have received our first 14 claims and notifications and the claims service has been first-class. In fact, one claim was settled within 12 hours with a great resolution between the physiotherapist and the patient.

The claims service is very quick and responsive, with an excellent legal team at DLA Piper supporting the members in every way. Some claims take time and go through a formal process, but our team is very well equipped to represent our members’ interests. Be reassured in the event of a claim that your stress will be minimised knowing you are part of the largest physiotherapy-specific professional indemnity insurance program.

We have commenced discussions to refine and add enhancements to the insurance product and 2015 is shaping up to be very positive. The APA Member Insurance Program shows the collective ability of our Association to deliver excellent services to our members through group buying power.

There are lots of new initiatives on our radar.