

With effect from 1 January 2024 to 31 December 2024

GOVERNMENT AND HOSPITAL AUTHORITY RATES					GRADE
Government and hospital authority doctors have access to the benefits of membership, excluding claims indemnity, unless it is for Good Samaritan acts.					
House Officer – Year 1					MLH
House Officer – Year 2					MLJ
1st Year Medical Officer					MO1
2nd Year Medical Officer					MO2
3rd and subsequent Year Medical Officer					3MO
Other Government Doctors					GOV
PRIVATE PRACTICE ONLY					
	More than 33 hours per week	>22 up to 33 hours per week	>11 up to 22 hours per week	Up to 11 hours per week	
	GRADE	GRADE	GRADE	GRADE	
Neurosurgery	INN	TIN	2IN	IQN	
Super High Risk Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges by an orthopaedic spinal surgeon).	SHS	SHT	SH2	SHQ	
Very High Risk Gynaecology; trauma and orthopaedic surgery; bariatric surgery.	VHR	VHT	VH2	VHQ	
High Risk Cardiothoracic surgery; colorectal surgery; endocrine surgery; general surgery (excluding bariatric surgery); ophthalmology (including laser refractive surgery); otorhinolaryngology; paediatric surgery; thoracic surgery; urology; vascular surgery.	MHR	MHT	MH2	MHQ	
Anaesthetics	INA	TNA	HIN	INQ	
Medium Risk Accident and emergency; cardiology; dermatology; intensive care; oral and maxillo-facial surgery; neurology; gastroenterology; radiology; radiotherapy.	MMR	MMT	MM2	MMQ	
Low Risk Audiological medicine; blood transfusion; clinical cytogenetics; clinical genetics; clinical immunology and allergy; community health; endocrinology; general medicine; genito-urinary medicine; geriatric medicine; haematology; immunology; infectious diseases; nephrology; nuclear medicine; occupational health; oncology; ophthalmology (excluding laser refractive surgery); palliative medicine; pathology; pharmaceutical physician; physiology; psychiatry; preventative medicine; rehabilitation medicine; renal medicine; respiratory medicine; rheumatology; sports medicine; thoracic medicine.	MLR	MLT	M2L	MLQ	
Obstetrics The management of pregnancy after 24 weeks gestation. Discretionary indemnity is limited to RM 10 million any one claim/in the aggregate – subject to the discretion of MPS Council. Claims-made protection (years 1-5+)	MOB				
High Risk Paediatrics This category is for paediatricians whose work includes any of the following: involvement in the prenatal management of the foetus; attendance at deliveries; clinical management of newborns in the first 7 days of life in a hospital inpatient setting. Discretionary indemnity is limited to RM 10 million any one claim/in the aggregate – subject to the discretion of MPS Council. Claims-made protection (years 1-5+) Occurrence-based protection	PAF PAD	TPD	2PA	PAQ	
Low Risk Paediatrics Paediatricians involved in the management of babies and children after the first 7 days of life, or, in the first 7 days of life exclusively in an office-based or outpatient setting should be on the LPA grade.	LPA	LPT	2LP	LPQ	

GENERAL PRACTICE	More than 33 hours per week GRADE	>22 up to 33 hours per week GRADE	>11 up to 22 hours per week GRADE	Up to 11 hours per week GRADE
<p>GP – Core services Indemnity Capped at RM 5 million per incident year for any one claim and/or in the aggregate.</p> <p>Acupuncture including laser therapy used as an acupuncture tool; allergy testing; antenatal care (up to 24 weeks gestation); assisting at surgery; blood transfusions; cardiopulmonary resuscitation; circumcision; cortisone injections; cryotherapy; diathermy; dislocation joints requiring immediate treatment in surgery setting not requiring GA; electrocautery; exercise testing – ECG; family planning excluding vasectomy or insertion of IUD/IUCD; fractures requiring no reduction or anaesthesia; genital warts removal; geriatrics; hormone implants; hypnotherapy; immunisation; injection of varicose veins; intravenous injection; joint aspiration/injection; laser therapy – non-invasive treatment of soft tissue injuries; local anaesthesia; lumbar puncture for taking fluid for diagnosis only; occupational medicine; office pathology; palliative care; pap smear; psychotherapy (non-specialist); rehabilitation; removal of foreign bodies from eye under local anaesthetic; removal of ingrowing toe nails excluding Zadek procedures; removal of lipomas, ocular foreign bodies, sebaceous cysts; soft tissue injuries; spinal manipulation not involving sedation or intravenous anaesthesia; venepuncture/venesection; x-rays without contrast media; incision and drainage.</p>	PGL			
<p>GP – Core services</p> <p>Acupuncture including laser therapy used as an acupuncture tool; allergy testing; antenatal care (up to 24 weeks gestation) assisting at surgery; blood transfusions; cardiopulmonary resuscitation; circumcision; cortisone injections; cryotherapy; diathermy; dislocation joints requiring immediate treatment in surgery setting not requiring GA; electrocautery; exercise testing – ECG; family planning excluding vasectomy or insertion of IUD/IUCD; fractures requiring no reduction or anaesthesia; genital warts removal; geriatrics; hormone implants; hypnotherapy; immunisation; injection of varicose veins; intravenous injection; joint aspiration/injection; laser therapy – non-invasive treatment of soft tissue injuries; local anaesthesia; lumbar puncture for taking fluid for diagnosis only; occupational medicine; office pathology; palliative care; pap smear; psychotherapy (non-specialist); rehabilitation; removal of foreign bodies from eye under local anaesthetic; removal of ingrowing toe nails excluding Zadek procedures; removal of lipomas, ocular foreign bodies, sebaceous cysts; soft tissue injuries; spinal manipulation not involving sedation or intravenous anaesthesia; venepuncture/venesection; x-rays without contrast media; incision and drainage.</p>	PGS	TGZ	2GZ	PQZ
<p>GP – with Obstetrics</p> <p>This category is for general practitioners who also provide obstetric services beyond 24 weeks ie intra-partum care.</p>	PGO			
<p>GP – Procedural</p> <p>Insertion of IUCD, sigmoidoscopy; endoscopy; D&C; termination of pregnancy. Botulinum toxin (eg Botox), collagen, other non-permanent fillers in the treatment of wrinkles and/or lip enhancement, superficial chemical facial peels (affecting the intra-epidermal layer), microdermabrasion, intense pulse light (IPL), superficial sclerotherapy, skin tightening procedures radiofrequency, ultrasound, infrared up to upper dermis, provided your income from these procedures is less than 50% of your gross, pre-tax income, before expenses.</p>	PGP	GIN	2PG	PQP
<p>Cosmetic/Aesthetic Medicine</p> <p>If your income from botulinum toxin (eg Botox), collagen, other non-permanent fillers in the treatment of wrinkles and/or lip enhancement, superficial chemical facial peels (affecting the intra-epidermal layer), microdermabrasion, intense pulse light (IPL), superficial sclerotherapy, skin tightening procedures radiofrequency, ultrasound, infrared up to upper dermis is greater than 50% of your gross, pre-tax income, before expenses you should pay the XGP rate. This rate is also applicable if you do medium depth chemical peels, lasers for treating skin pigmentation, lasers for skin rejuvenation (including fractional ablative), lasers for hair removal (eg long pulsed Nd:YAG, Diode). For further details, please contact MMA/MPS.</p> <p>Medical Protection expects members undertaking aesthetic practice to:</p> <ul style="list-style-type: none"> · comply with all applicable credentialing requirements · adhere to all relevant regulatory guidelines around aesthetic practice and registration · limit the scope of their practice to procedures and treatments for which they hold a valid Letter of Credentialing and Privileging (LCP). 	XGP	XGT	XGH	XGQ

GOVERNMENT DOCTORS ALSO WORKING IN THE PRIVATE SECTOR		GRADE
To qualify for these rates you must be in government employment and work for a total of no more than two days per week in the private sector. (This can be taken as an average over a year eg four days per week for six months.)		
Neurosurgery		MNG
Super High Risk		MSG
Very High Risk		MVG
High Risk		MHG
Anaesthetics		MAG
Medium Risk		MMG
Low Risk		MLG
GP Procedural		P1G
GP Non-Procedural		P2G
High Risk Paediatrics This category is for paediatricians whose work includes any of the following: involvement in the prenatal management of the foetus; attendance at deliveries; clinical management of newborns in the first 7 days of life in a hospital inpatient setting. Discretionary indemnity is limited to RM 10 million any one claim/in the aggregate – subject to the discretion of MPS Council. Claims-made protection (years 1-5+) Occurrence-based protection		PDV PDZ
Low Risk Paediatrics Paediatricians involved in the management of babies and children after the first 7 days of life, or, in the first 7 days of life exclusively in an office-based or outpatient setting should be on the LPG grade.		LPG
OTHERS		GRADE
Non-clinical Advisory services only. If you think you may qualify, please contact MMA with details of your practice.		HNC
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