



# Your guide to the winter indemnity scheme 2018-19

You will hopefully already be aware that NHS England has agreed to run the WIS (winter indemnity scheme) again this winter, from 1 October 2018 to 31 March 2019. It's regrettable and frustrating that NHSE chose to make the announcement only four days before the start date. Nevertheless, the WIS has the potential to massively reduce the indemnity costs for OOH (out-of-hours) GPs who wish to do extra work in this period. This blog aims to guide you through the WIS, and how to access it.

The purpose of the scheme is to allow GPs to carry out additional OOH shifts which they would not normally be able to undertake due to the prohibitive costs of indemnity for this work. Pressure on the NHS during winter is significant, and resourcing GPs to work extra OOH sessions in this way has a beneficial effect not just on OOH services, but also on in-hours general practice and the whole NHS.

Importantly, the WIS only covers additional sessions over and above what you are already indemnified for. The scheme allows for up to six additional sessions per week, per clinician, averaged over the scheme period.

The scope of the scheme is to cover NHS primary care in the following forms:

- **Out-of-hours** – Defined as 18.30 to 08.00 (Monday to Thursday), 18.30 on Friday to 08.00 on Monday, and bank holidays
- **Extended Access** – 18.30 to 20.00 (Monday to Friday) and 08.00 to 20.00 Saturday and Sunday and bank holidays

The scheme does **not** cover urgent care in-hours, such as urgent care centres, walk-in centres or hubs between the core hours of 08.00–18.30 Monday to Friday.

In order to access the scheme, you must first confirm your shifts with the provider and then submit a request to your individual MDO. Each MDO has its own way of submitting a request and requires you to specify the number of sessions you have booked, and with whom. The MDO will then send you confirmation of WIS cover, which you should keep for your records.

It is important to note that the scheme will not cover you for sessions already worked, so you must confirm your cover under the WIS before you do the work. NHSE has said 'retrospective cover is strictly prohibited'. It is therefore crucial for GPs to confirm WIS cover before doing any additional sessions to avoid being potentially unindemnified for the work done.

If you book further shifts, you must amend your initial application to add further sessions onto your WIS cover. If shifts are later cancelled, you should contact your MDO as soon as possible to allow them to adjust your WIS cover accordingly. There is no penalty if you



cancel cover for shifts you later find you will not work, but you should do this as soon as possible or it may adversely affect other aspects of your indemnity.

It is also important to keep a record of the shifts worked, their length, time of day, provider and date. MDOs approach this differently and may provide pro formas or other ways of keeping these records. These must then be sent to the MDO at the end of the scheme. Even if your MDO does not ask for these records, it is important to keep them as evidence of what sessions you have WIS cover for, should a claim arise at a later date.

Some MDOs have offered different indemnity products following the news of the state-backed indemnity scheme, and some GPs have expressed concern over these different types of cover. GPs using the WIS should be assured that the cover it provides is **occurrence based** (NOT claims based), regardless of which MDO you are accessing it through. Regarding the state-backed scheme, this is on track to be implemented on 1 April 2019, the day after the WIS ends. There will be no need for future winter indemnity schemes after this one ends, as from 1 April 2019 the state-backed scheme will cover all NHS primary care including out-of-hours.

Further details on the WIS can be found at NHSE's [FAQ page](#).

Further details on the state-backed indemnity scheme can be found at the BMA's [FAQ page](#).

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[https://www.bma.org.uk/connecting-doctors/the\\_practice/b/weblog/posts/your-guide-to-the-winter-indemnity-scheme-2018-19?utm\\_source=The%20British%20Medical%20Association&utm\\_medium=email&utm\\_campaign=10011106\\_NEW16A1%20SESSIONALS%20NEWSLETTER%20081118&utm\\_content=Winter%20indemnity%20CTA&dm\\_i=JVX,5YKMA,58G5NE,NCIIH,1](https://www.bma.org.uk/connecting-doctors/the_practice/b/weblog/posts/your-guide-to-the-winter-indemnity-scheme-2018-19?utm_source=The%20British%20Medical%20Association&utm_medium=email&utm_campaign=10011106_NEW16A1%20SESSIONALS%20NEWSLETTER%20081118&utm_content=Winter%20indemnity%20CTA&dm_i=JVX,5YKMA,58G5NE,NCIIH,1)