

**A Submission to the
SENATE COMMUNITY AFFAIRS COMMITTEE
for the
INQUIRY INTO THE NATIONAL REGISTRATION AND ACCREDITATION
SCHEME FOR DOCTORS AND OTHER HEALTH WORKERS**

29th April 2009

Re: Private Midwives under the National Registration and Accreditation Scheme.

It is a disgrace that in our modern democratic nation Privately Practising Midwives have no professional indemnity insurance and haven't had since 2001, as I found out the hard way in the middle of my pregnancy. The midwife I had engaged to assist in my homebirth was left immediately without insurance and decided not to continue practicing leaving me no choice but to birth my son at hospital, which was something I was strongly opposed to, and even more so after the intrusive, heavy-handed and unnecessary interventions we received through that process.

A quote from the Department of Health and Aging's publication - Improving Maternity Services in Australia, states the following:

"In the mid- to late 1990s, an indemnity product was available to Australian privately practising midwives through a provider of professional indemnity insurance, but this is no longer offered. Currently, privately practising midwives who provide birthing services independently of a medical practitioner are unable to access professional indemnity cover as no insurers are currently willing to offer suitable products for the full range of maternity services. It is difficult for insurers to come up with a suitable premium for midwives because the provision of birthing services by privately practising midwives is perceived to be a high-risk activity*. No adequate and reliable data is available to develop an accurate risk profile for privately practising midwives who provide birthing services. Accordingly, midwives operating privately in Australia who wish to provide the full range of maternity services are currently not able to do so with the protection of professional indemnity cover."

*There are many studies, including one just recently released in the Netherlands, that show homebirths to be absolutely no higher risk than those in hospitals, as you can also see from this quote in an article on the health.ninemsn.com.au website titled Homebirths to become illegal or go underground:

"The commonly held perception that home birthing is a less safe option than hospital births has been challenged by numerous studies over the years. One such report, published in the *British Medical Journal* in 2005, studied 5418 women who were planning a homebirth and concluded giving birth at home, with the care of a midwife, had lower rates of medical intervention such as episiotomy, the use of forceps and Caesarean, and no greater risk of an infant dying than birthing in a hospital. To read the full report, visit the federal government's [Department of Health and Ageing](#) website."

The Dept. of Health and Aging's publication also plainly states that Obstetrics is considered a high-risk area of the medical profession and yet the federal and state governments have stepped in to make insurance affordable for these professionals whom they admit practice in a high-risk area. Privately Practising Midwives however are not granted the same consideration or professional courtesy.

To subsidise for Privately Practising Midwives would be a fraction of the cost due to the small number of professionals in this area around the nation. I can't find where now, but I believe the Australian College of Midwives on their website states that they only have about 90 Independent Midwives registered through them. Currently there are at least 1752 practicing Obstetric/Gyn Fellows and Fellowship Trainees in Australia registered with the Royal Australian and New Zealand College of Obstetricians and Gynaecologists, I have no real understanding of whether this would be the full figure of practicing Obstetricians or whether there would be even more who are simply members and not fellows, but all of these receive subsidisation from the state and federal governments on their insurance.

In a letter I received from my local MP Steve Gibbons on the government's Maternity Services Review he states that "[The Report \[of the Review\] focuses on the need to improve the choices available to pregnant women, access to high quality, safe maternity services, and support for the maternity services workforce.](#)"

At every level of this statement Privately Practising Midwives and all pregnant women in Australia are let down with the imminent implementation of the National Registration Scheme.

A great way to "[improve the choices available to pregnant women](#)" would be to subsidise homebirth through Medicare, and to provide indemnity insurance for their carers. To leave Private Midwives without cover and then de-register them in July next year will *decrease* the choices, and the quality of those choices, available to pregnant women, not improve them.

To “improve... access to high quality, safe maternity services” the same applies. Access to homebirth for those women who would like to choose it would be much more affordable if the government through Medicare subsidised costs for consumers, and provided indemnity cover for Private Midwives.

Cost is a significant factor in choosing a homebirth, and is the Only reason why many women who would otherwise love to birth at home, don't. So rather than improving access to high quality, safe maternity services, the government will be eliminating them.

To engage a professional for pregnancy care, birth and post natal care costs no less than \$3000 as an average here in Central Victoria, this cost comes directly out of the consumer's pocket. However many families do still choose to have a homebirth even at this cost. Why is that, do you think? Why, when they can go to hospital for free?

It is because women and families recognise the high quality of care and professionalism, the respect, sensitivity and consideration they receive from their Private Midwives. Some also know of the low quality of care, lack of professionalism, disrespect, insensitivity and lack of consultation and consideration they receive in hospital care – and they believe that even \$3000 is not too much to pay to receive the best care there is. However this is a gross inequality; that those who place less burden on the tax payer by freeing up hospital beds and staff to tend to others more in need, those who cost the tax payer less than women taking up hospital beds and nursing staff, receive no cash rebate at all for their expenses, whilst those in hospital who need not be there because they are low risk, are fully rebated for all their expenses.

Now I'm not suggesting we take away the choice of women who are low risk, to birth in hospital if they so choose, but I am suggesting that it is grossly unfair to refuse to give rebates to women costing less for their maternity care, while fully covering the high costs of those in hospital. Again, I'm not suggesting we take away the choice of women who are low risk to birth in hospital, but I am suggesting it is Even More unfair to completely take away the choice of women to birth at home safely in the care of a trusted, qualified professional.

If no funding is given through Medicare, and if no professional indemnity insurance is supplied and instead professionals are outlawed from attending homebirths it will significantly *decrease* “...access to high quality, safe maternity services” and significantly *increase* the risk to all women (and their babies) who, for whatever reason, refuse to be pushed through the hospital system.

And it can hardly be said that the government is working to “...support [for] the maternity services workforce.” if it not only continues to ignore the issue of no indemnity insurance cover, but furthermore takes away the livelihood of many professionals in the very field they say they are focusing on supporting!

If professional indemnity insurance is a requirement of registration to the national board, and if without registration midwives are breaking the law to continue practicing, we will soon find no midwives left in Australia to attend and assist women during pregnancy, and then birth, in their own homes on a professional level.

It is a basic right that women be able to choose the professional that *they* want in charge of their care during pregnancy and birth, and also to choose the place most safe, secure and comfortable for them at this most fragile of times.

It is unsatisfactory that the government has turned a blind eye to these issues raised by the Maternity Services Review, and instead is ploughing ahead with a Scheme that will see many of the Maternity Services Review Report recommendations completely disregarded. The Department of Health and Aging's publication - Improving Maternity Services in Australia contains the following quote: “A situation where a health professional operates without appropriate professional indemnity cover is not considered acceptable.” And yet the government has done nothing to provide Private Midwives with insurance.

The government *must* do WHATEVER it takes to fix this problem by providing professional indemnity insurance to private midwives *immediately* so that women in Australia will not be left without the care of professionals to attend them to birth in their own homes. The Review is right, and so am I when I say, it is simply UNACCEPTABLE!

I would welcome and appreciate a reply to this submission. Feel free to reply via email to lindy@livingthegoodlife.com.au or to the address below.

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