

COVID-19

8 April 2020

Dear GMG Member,

GMG continues to monitor developments of this pandemic.

Here is the latest update:

1. PPS and Missed Premiums

Under existing rules, members may miss up to 60 days cumulatively over the life of the policy. These missed premiums will have to be re-paid, but PPS will allow some members to re-pay these premiums on terms that are suited for them.

PPS will also allow members to re-pay using their Profit-Share Account when it vests after age 60. This will allow members to make special arrangements with PPS. There are two options available.

Please contact your broker or PPS for more information.

2. Your Duties as a Healthcare Professional

If a person is diagnosed with a "Respiratory disease caused by a novel respiratory pathogen", in this case the Novel Corona Virus, it must be reported. Use relevant forms to notify the district (this can be done via an app, fax to **086 639 1638** or an email to NMCsurveillanceReport@nicd.ac.za)

3. MPS on Indemnity Insurance

MPS is offering its members the following options for indemnity insurance during this pandemic to assist in this lockdown.

There are Two Options

Option One – the equivalent of two months' free membership.

Option Two - become a deferred member of Medical Protection Society.

Please contact MPS or SAMA in the usual way for more details.

Working Full Time for the State

If you are stopping all private practice for a period of time and will work wholly for the state, MPS can change your membership to reflect that the state will protect you against clinical negligence claims.

4. MPS's Advice on Working Outside Your Scope of Practice

It is best to listen to Dr Rob Hendry and Dr Pallavi Bradshaw from MPS who share advice and guidance for members in a video posted on 12 March 2020 on the MPS website.

In this video, according to the opinion of Dr Pallavi Bradshaw, MPS' senior medicolegal adviser, she says that it is difficult and tricky to advise in this type of unprecedented situation and she would advise that you need to be clear what your level of competence and skill is and that if you genuinely believe that you are being asked to put the patient's life at risk, then you need to raise it with those who have asked you to and then seek advice if you are not being listened to.

Dr Rob Hendry further suggests that it will probably be better in this instance to work in a team.

5. Legal Opinion on Elective Surgery

It is the conclusion of Elsabé Klinck and Associates, a healthcare consulting firm, that legally, both criminally and delictually, it would not be advisable or indeed ethical, to, given the legal framework, continue with any elective procedure in view of possible harm to the patient and also in reducing capacity of the hospital (inability to provide ICU bed or ventilator etc) to deal with the pandemic.

6. Relief from Government Social Security Funds

a. Compensation Fund

All occupationally acquired diseases, including Covid-19, have to be covered by the Compensation Fund, provided that it is related to the person's work and has been acquired in that setting, and not elsewhere. Email claims to covid19claims@labour.gov.za; or call **0860 105 350**.

b. Compensation Commissioner

Any employee contracting the Covid-19 virus while employed by you (and not while at home) can apply for compensation under the Compensation Act. Please note that these applications must be made in person by the employee to the Compensation Commissioner's offices.

More information can be accessed here:

<https://www.gov.za/services/compensation-fund/register-com>

7. Exemption from Provisions in the Competition Act

The exemptions from the Competition Act's provisions on collusion, horizontal and vertical, are solely for the purpose of responding to the COVID-19 pandemic.

- i. For Medical specialists and radiologists: sharing disease data and patient data; communication on capacity and utilization; transfer of supplies and equipment.
- ii. Pathologists and laboratories: communication on capacity and utilization; coordinate procurement required for testing and transfer of supplies and equipment.

8. Funding for Medical Professionals to Reduce Financial Constraints

a. Department of Small Business Development

can be accessed at <http://smmesa.gov.za/>. To qualify, businesses must meet the SMME criteria as shown below. SMMEs can apply for financial or non-financial assistance in order to meet employee, supplier and overhead obligations.

b. Solidarity Fund

This is a special fund created by the government and funded by both the private and public sectors (the Rupert, Oppenheimer and Motsepe families have already contributed in excess of R1 billion each). Details of the fund are available at <https://www.solidarityfund.co.za/>.

It is not yet known how to apply for funding from this source. It is advised that you check daily at the above web address for more details. We will also check this and advise you accordingly.

c. Banking Relief

Various banks including FNB, Absa, Standard Bank and Investec are offering various forms of assistance to their customers to reduce financial constraints as a result of this lockdown. Please contact your Banker at your respective banks.

9. Relief from SA Revenue Services in Meeting Your Tax Obligation

Tax Subsidy

A new tax subsidy of up to R 500 per month for the next four months for employees earning below R 6 500 per month. This is unlikely in most practices.

PAYE & Provisional corporate income tax

Tax compliant businesses with a turnover of less than R50 million will be allowed to delay 20% of their PAYE liabilities over the next four months and a portion of their provisional corporate income tax payments without penalties or interest over the next six months.

10. Other relief mechanisms include the HPCSA delaying payments of annual subscriptions without penalty until July.

11. Please find attached hereto some practical points for obstetrical practices.

Keep Healthy and protect yourself and your family!!!!

A handwritten signature in black ink, appearing to read 'JP du Buisson', written in a cursive style.

Dr JP du Buisson
CEO: GMG

A handwritten signature in black ink, appearing to read 'Conrad Mashiloane', written in a cursive style.

Dr Conrad Mashiloane
Chairman: GMG