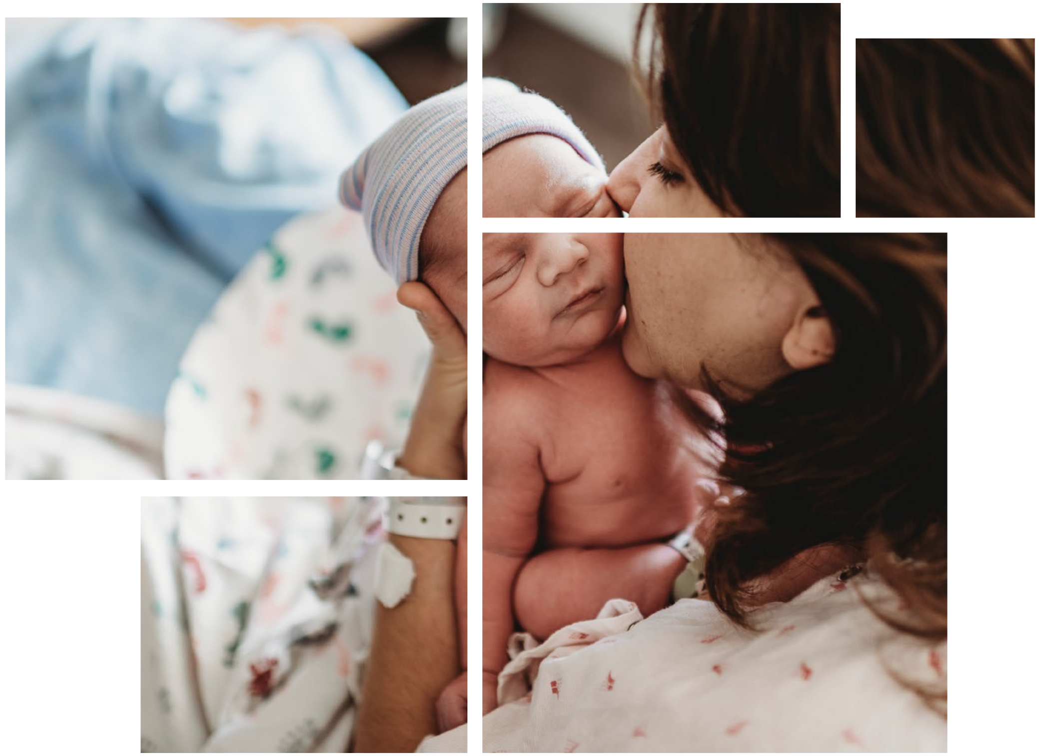
Midwives Protection Program
Coverage Overview

For MPP website

August 20, 2025

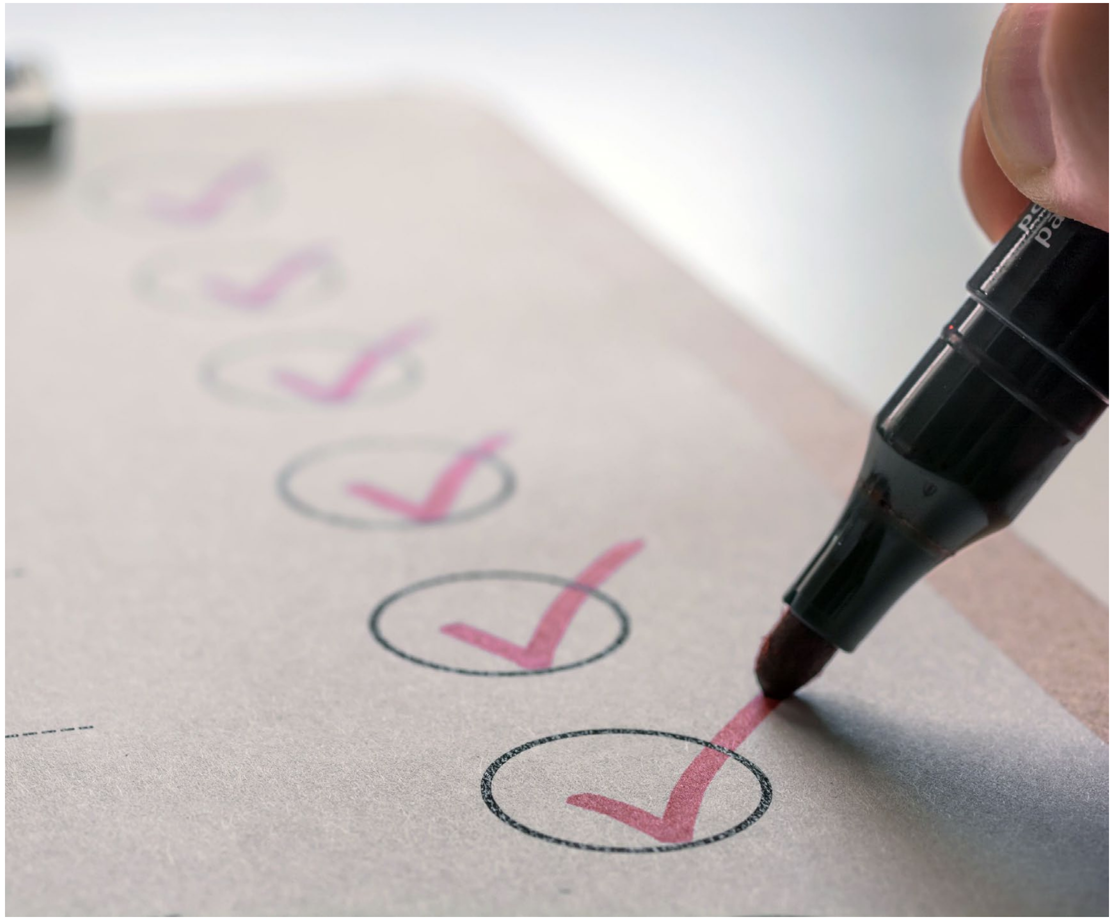


BRITISH COLUMBIA | Ministry of Finance

Midwives Protection Program

Agenda

- Introductions
- MPP and the Risk Management Branch
- History of MPP
- What is covered?
- What is not covered?
- Questions



Introductions

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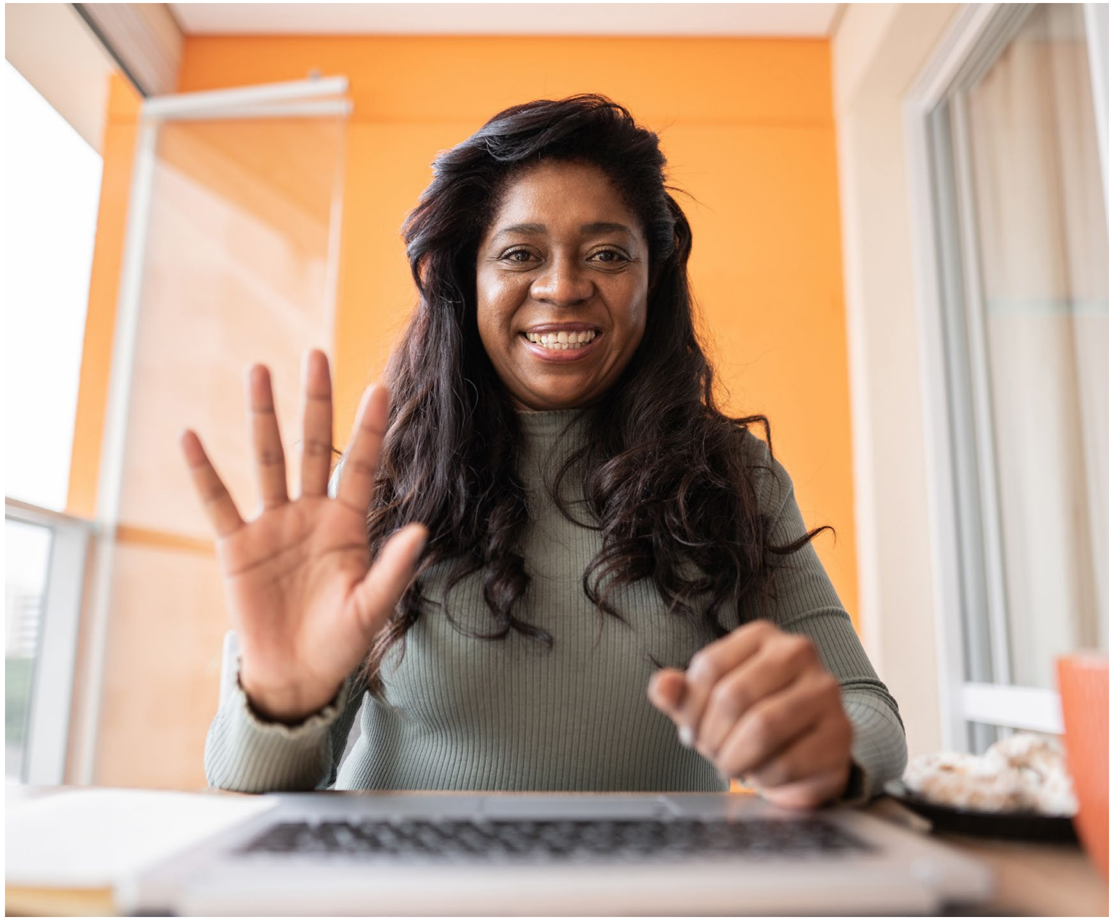


Grateful to live, learn and work on the unceded traditional territories of the the Lək̓ʷəŋən and W̱SÁNEĆ peoples, represented today by the Esquimalt and Songhees nations.

What is the Midwives Protection Program?

Actuarially valuated program of **self-insurance** providing professional liability coverage for BC's registered midwives

Housed within the **Risk Management Branch** of the Ministry of Finance

Administered by the Midwives Association of BC

Funded by contributions from the covered midwives and the Ministry of Health

What is the Risk Management Branch?

Housed within the Ministry of Finance

Accountable for effective management of risk for public and broader public sector

Central Agency of Provincial Government

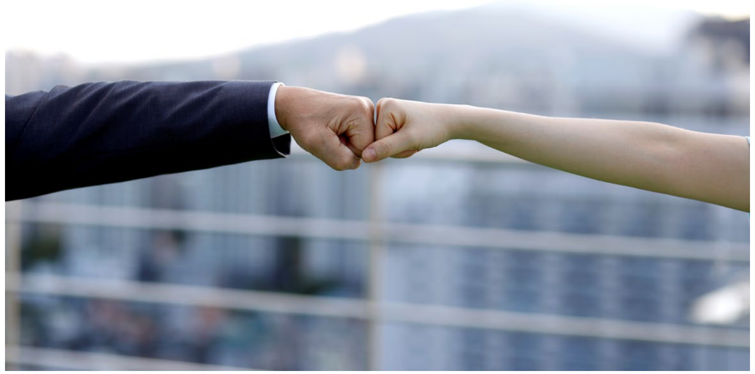
Services include the delivery of risk financing solutions

- Midwives Protection Program
- Health Care Protection Program
- Schools Protection Program
- Universities, Colleges and Institutes Protection Program

MPP History

November 2000

- MABC's private insurer
  - Reduced Malpractice coverage limit by 50%
  - Increased premiums by nearly 800%
- Other insurers not interested



- MABC and Ministry of Health approached Risk Management Branch for assistance
- **Midwives Protection Program (MPP) established effective February 1, 2001**

What does MPP do?

Consulting Services

- Interpret and explain coverage
- Risk management advice / education

Administration

- MABC Administers the program in conjunction with MPP
- Memo of Understanding

Claims Services

- Manage claims and litigation

How does it work?

MPP is intended to be **self-sufficient**

Funded by **contributions from MABC members** with start-up contributions from **Ministry of Health**

Coverage provided by way of an **indemnity from government**

Premiums* collected and program **administered by MABC**

* Current midwife contribution is $1,800 annually

Who is covered?

COVERED ENTITIES

BC Registered Midwives who are:

- A member of Midwives Association of BC,
- in good standing with the BC College of Nurses and Midwives, and
- current in their contribution/premium payments

while acting within the scope of midwifery practice as set out in the Health Professions Act and Midwives Regulation 281/2008, as amended from time to time.

Who is covered?

COVERED ENTITIES

- Midwives who have elected to cease the practice of Midwifery in a form approved by the MABC and MPP (e.g. Retired Midwives)
- Present or former Second Attendants providing services to a Midwife under an arrangement approved by the BCCNM
- Student Midwives attending a midwifery program at an education institute approved by BCCNM, while engaged in a preceptorship under the direct supervision of a covered Midwife

Who is covered?

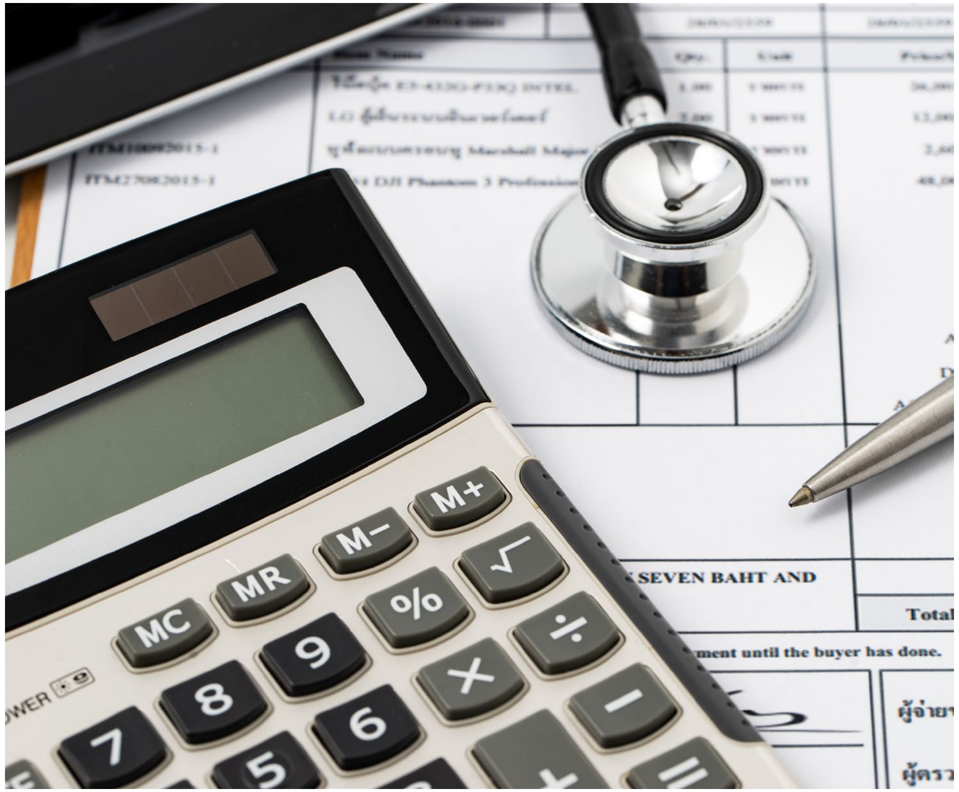
SPECIFIED ENTITIES

- **Sole Proprietorship** – an unincorporated business that is owned by one individual
- **Partnership** – an association or relationship between two or more Midwives who join together to carry on a business in common with a view to profit in providing Midwifery Services
- **Midwives Association of BC**

MPP *does not cover* corporations, including personal corporations

What is covered?

- Professional Liability (Malpractice)
- Disciplinary Matters Assistance
- Coroner’s Inquest Legal Assistance
- Criminal Defense Reimbursement



Professional (Malpractice) Liability

Third party claims / losses (e.g. injury to mother or newborn) arising from:

- The provision of Midwife Services by a Midwife while acting within the scope of duties as a midwife and customary to the practice of midwifery as set out in the *Health Professions Act* – Midwives Regulation; and
- For Specified Entities (e.g. Sole Proprietorship, Partnership), Professional Services rendered in BC and directly related to the practice of Midwifery

Disciplinary Matters Assistance

- Legal assistance for disciplinary matters (complaints to BC College of Nurses and Midwives of professional misconduct, incompetence or incapacity)

- Does *not* assist with privileging issues

Coroner’s Inquest Legal Assistance

- Legal assistance when a midwife is called to a coroner’s inquest due to provision of midwifery services and while acting within scope

- Does *not* apply when midwife is acting as an expert witness in a coroner’s case or as a post-mortem witness

Criminal Defense Reimbursement

- Criminal allegations only while providing midwifery services
- Reimbursement for costs incurred for the successful defense of a criminal charge
- Reimbursement is not paid until:
  - Criminal proceedings concluded; and
  - All appeal periods have expired; and
  - All charges brought against the midwife were dismissed or stayed

Locum, Limited and Group Practice Coverage

- MPP coverage for **locums** is available on a **pro-rated basis**
- **Limited practice** (e.g. without intrapartum care) is available at a **reduced rate**
- **Group practices** – MPP coverage is **only for individual Midwives** and/or **Specified Entities** as defined (MPP does not cover other health care providers such as doulas, physicians, etc.)

What MPP does not cover

Losses or claims which arise **when a midwife is acting outside the scope of duties** and customary to the practice of midwifery as set out in the *Health Professions Act* – Midwives Regulation.

What MPP does not cover

1. Loss or damage to property
2. Injury to the midwife
3. Loss of income/business concerns
4. Occupier's or general liability losses / claims (e.g. slip & fall)
5. Expert witness activity
6. Privileging issues
7. Injunctive or defamatory relief against clients
8. Human rights complaints

Note: The MPP Consulting Team cannot provide legal advice outside the context of a claim.

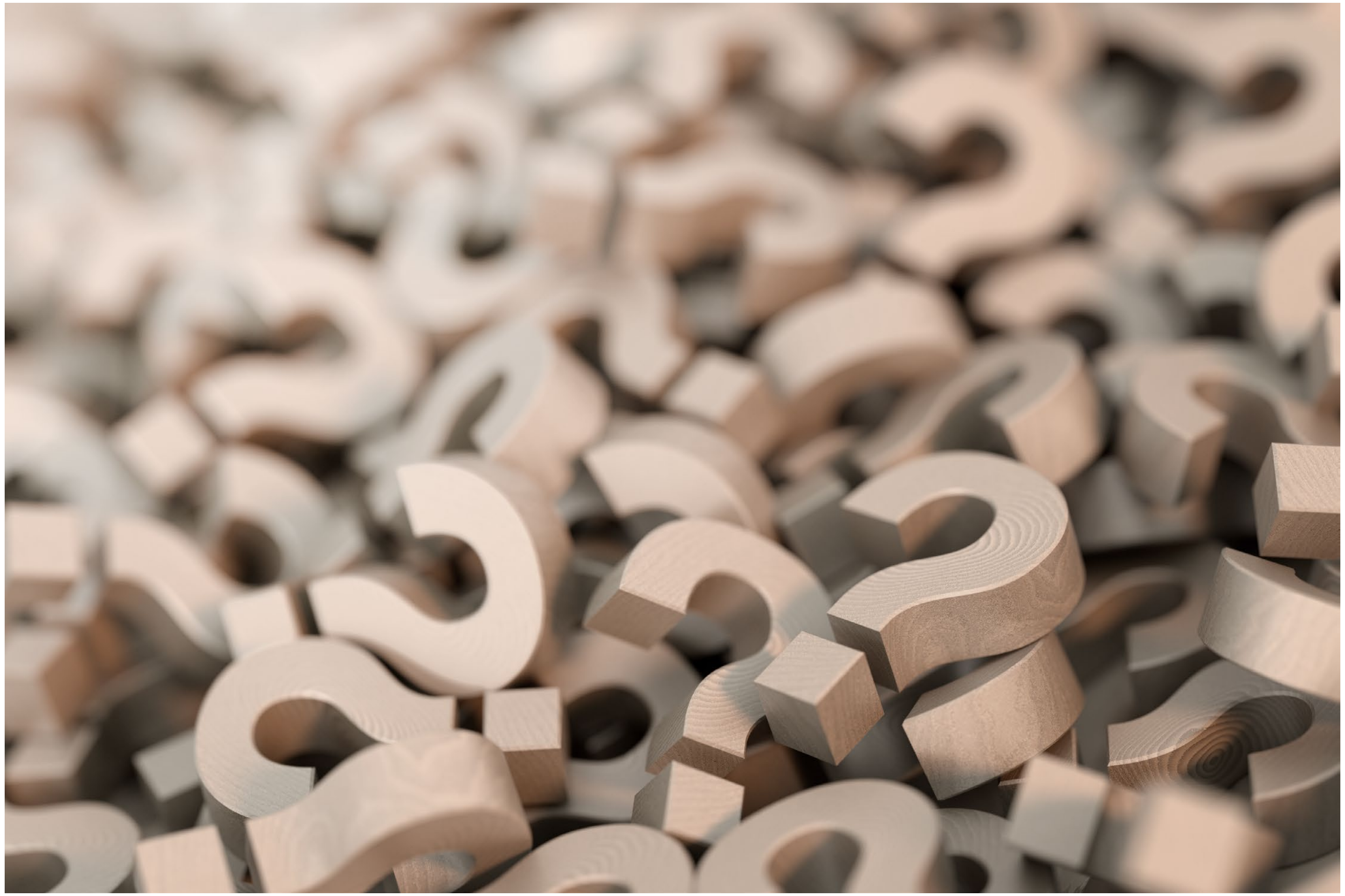
Midwives’ responsibilities

1. Cooperate and follow advice given by MPP and its external legal counsel

2. Report incidents (including potential complaints) promptly, fully & honestly

3. Maintain Commercial General Liability coverage

Questions



Resources

General Mailbox: MPP@gov.bc.ca

Claims Mailbox: RMBClaims@gov.bc.ca

MPP Website: https://www.bcmpp.org/

- Claims Reporting Guidelines and Forms
- Risk Notes and other Publications