

423 – Clinical Support Discussion

Insurance Coverage and Run-off Policies

The discussion explored complexities surrounding insurance, particularly run-off insurance for osteopaths and chiropractors after retirement or death. Key points included the standard three-year run-off cover for patient claims post-retirement, alongside distinctions between "claims made" and "claims occurring" policies. Most medical malpractice policies operate on a claims-made basis, necessitating active coverage when a claim arises. A specific concern highlighted was treatment provided to children, as a claim could potentially exceed the typical run-off periods. The Academy of Physical Medicine is engaging insurance brokers to clarify and address these gaps, particularly for scenarios involving delayed patient claims from childhood treatments.

Clinic Hygiene and Infection Control Post-COVID

A substantial portion of the discussion covered hygiene practices within clinical environments, particularly changes following the COVID-19 pandemic. The current NHS hygiene guidelines for Risk Category FR4 (physiotherapy out-patients) were reviewed, noting requirements such as weekly visual checks for cleanliness of treatment couches and daily thorough cleaning of toilets and bathrooms. Practitioners' varying responses to hygiene were discussed, including the continued use of soap-and-water versus hand sanitiser, the frequency and methods of sanitising surfaces, and the acceptability of carpet flooring. Enhanced methods adopted by some clinics—such as UV lighting systems and HEPA air filters—were noted, though these advanced measures remain uncommon and not universally mandated. Practical hygiene measures and common-sense approaches were emphasised, along with the importance of documenting hygiene protocols clearly and consistently.

Practical Considerations and Clinical Recommendations

Practical and realistic guidelines for hygiene and insurance coverage were recommended, reflecting feasible standards for clinics. Discussions included preferences around disposable versus washable couch covers, the practicalities of using heated blankets under couch covers, and recommended cleaning procedures. Clinics were advised to adopt sensible, achievable measures appropriate to their circumstances while ensuring adherence to established guidelines. The creation and implementation of checklists to standardise and document clinical and hygiene practices were suggested as beneficial tools for maintaining consistency and compliance across different clinical settings.

Engagement and Clarification from Regulatory Bodies

A noted concern was the ambiguity and lack of specific guidance from professional regulatory bodies, particularly regarding run-off insurance and hygiene standards.

Current guidelines from bodies such as the General Osteopathic Council (GOsC) and the General Chiropractic Council (GCC) were acknowledged as unclear or incomplete on certain critical points. The Academy of Physical Medicine committed to seeking clarification from insurers and regulators, specifically to provide clear, practical guidance around extended run-off insurance scenarios involving minors and clearer hygiene recommendations. Additionally, The Academy will continue addressing practitioner queries, reflecting an ongoing commitment to professional clarity, safety, and community support within clinical practice.