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# Category of Practice and Gross Billings

Understanding how to select your Category of Practice and calculate your Gross Billings

Your Category of Practice and Gross Billings directly affect your cover under your Avant Practitioner Indemnity Insurance Policy and the premium you pay for this insurance.

## Selecting your Category of Practice

Your Category of Practice is determined by your qualifications and the type of healthcare you provide day to day.

### Four key points to consider when selecting your Category of Practice:

1. Your Category of Practice should reflect the healthcare you provide
2. Categories are unique to Avant and may not match your job description exactly
3. Please tell us if you conduct services or procedures outside of your Category of Practice to ensure you have appropriate cover
4. Update your Category of Practice as soon as possible if your circumstances change.

## Calculating your Gross Billings

Your Gross Billings are the total of all billings or income that you generate from your provision of private medical services.

### Three key points to consider when calculating your Gross Billings:

1. Calculate your Gross Billings before apportionment or deductions of any expenses or tax
2. Include income such as Medicare benefits, along with payments from your patients and government departments
3. Do not include income from public medical services

It is likely that your Gross Billings will change as you progress through your career. Each year when you renew your policy you should consider whether the Gross Billings you nominated are still correct.

Avant has a comprehensive Category of Practice Guide which covers both of these concepts in detail. You can find the guide on our website [avant.org.au](http://avant.org.au).

## For more information, speak to an Avant representative.

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