

21st CENTURY GP



The webinar will begin shortly.

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#21stCenturyGP

Locum Tips

@drishanipatel | @wearelantum

What feels like the right number of weekly clinical sessions for you?

Why does this matter?



It's important to start considering...

- What are your needs?
- What do you want from your career?
- What interests and excites you?
- Plan a professional development strategy
- **Start to think: “I’m a business and a brand”**
- Develop your attitude and career and stay focused
- What is the minimum financial income you need to earn?



Be organised

- Becoming an independent locum GP requires a real shift in thinking. You need to transition from employee status - where all your tax, pension and national insurance contributions are automatically deducted with each payslip - to running your own small business.
- Getting organised and becoming financially educated will help you to optimise your income while avoiding needless penalties for missing deadlines or making errors.
- Key dates to have in your diary include:
 - Any balance of tax due for the tax year is payable to HMRC on 31 January.
 - Tax returns must be submitted to HMRC by 31 January after the tax year end; otherwise, automatic penalties are applied, and these can be substantial.
 - Register for self-assessment by 5 October following the end of the tax year in which you start in self-employment. For the 2023/24 tax year, this will be 5 October 2024.
 - HMRC will notify you in writing of your Unique Taxpayer Reference (UTR). This is a 10-digit number and will remain with you for the rest of your life, so keep it somewhere safe!



Keep your records

- Keep on top of all your records
- Keep hold of them for seven years
- Lantum, can create your invoices and pension forms for you.
- Be prepared to justify and provide evidence for the rationale behind your costs, especially when there are both business and personal costs involved.
- You may find it easier to just use one credit card for business expenses so that you don't have to spend time weeding out personal expenditure.



Tax

- If you've been employed, then make sure you get your P45 from your employer. You don't need to send it anywhere unless you obtain other employment, but you will need it for your tax return.
- As soon as you start as a locum, you need to register with HMRC for self-employment and class 2 national insurance. You will need to complete a tax return each year; the tax year always runs from 6 April to 5 April. The deadline for submission is always 31 January following the tax year end. Don't be late - the fine is £100 plus additional daily charges.
- Practices will pay you gross of tax and it's your responsibility to 'save' a proportion of your fees to pay your tax bill. The usual recommendation is to put at least one third of your income away for tax, but good accountants will offer you computation reports to advise how much to set aside. You will pay tax twice a year - the deadlines are 31 January and 31 July.



Tax

- Note that in the first year of starting, you're not required to make any payments (unless you previously submitted tax returns). So, if you haven't been saving, there can be a scarily large figure waiting for you at the end of this period.
- If you're worried about whether you're going to get it right, consider hiring an accountant. Look for someone who is not only professionally qualified but also experienced in dealing with doctors and the complexities of the NHS pension scheme. Accountant fees are tax deductible.
- However, if you want to do it yourself, be prepared to spend a lot of time researching to make sure that you don't accidentally get something wrong - penalties for 'careless' returns are expensive



NHS Pension

- Did you know that you receive tax relief when you pension your income?
- This is just one of the many benefits of the NHS pension.
- To contribute to your pension, it is essential to stay on top of the administration of completing and submitting your pension forms with your pension payments to PCSE.
- You must submit these forms within 10 weeks of completing the session
- You can't pension income paid from an agency or for any private work
- You will need to submit a form A and B for your pension contributions. Why the two forms? Well, form A is to be completed with each invoice and sent to the practice; form B should be completed at the end of the month as a summary of all pensionable pay received that month. It is then sent to the pension office with a cheque of your calculated contributions.
- Beware of the 10-week deadline, though; it is best to complete these forms as soon as you can



Locum rates

- The BMA no longer publishes a locum rate guide
- Rates often vary depending on whether the session is in person, remote, on call or pre-booked patient list.
- Be clear with you terms and conditions
- Clarify the cost of the employer's pension contribution, but some practices may not pay this on top of your rate, so expect to incorporate it into your fees.
- You should send a monthly invoice to your practice detailing your fees, number of hours worked and the total amount you are owed.
- Payment terms are usually 30 days.



Expenses

- To maximise your income, it is essential that you claim for allowable expenses. Being meticulous about tracking your expenses can save you hundreds or even thousands of pounds annually.
- Below is a check list of eligible expenses that you can claim as a GP locum:
 - Motor expenses
 - Mobile phone
 - Professional subscriptions, such as indemnity
 - Use of home office
 - Internet and laptop expenses
 - Courses and conferences
 - Medical equipment and books
- You can get a more detailed breakdown on the [HMRC's website](#).



Expenses

- Expenses must be wholly business related
- For example, motor expenses will include both business and personal use and this will have to be allowed for in both expense claims and tax calculations
- Keep a log of mileage for business use so you can calculate how much of your car costs can be claimed against the business.
- You can also claim capital allowances, hire purchase and loan interest, so check the HMRC rules of eligible expenses or speak to your accountant.



Planning

- Keep a record of your income and expenses
- Keep on top of admin
- Get an accountant
- Consult an independent financial advisor for future planning
- As a self-employed GP, your ability to work is directly related to your income, so getting professional advice on sickness, maternity pay and income protection is an important consideration



IR35

Sole traders

- Pay 20%-45% income tax
- Are the business, owner and manager
- Can charge for NHS pension contributions and stay in the NHS pension scheme.

Limited companies

- From April 1st 2023 pay 25% corporation tax so they tend to be more tax efficient.
- Those with a taxable profit of £50,000 or less will remain on the 19% rate (referred to as the small profit rate)
- Qualify for a wider range of allowances and tax deductible expenses
- Protects their personal assets from any debts or liability incurred by your business.



IR35

- The off-payroll working rules (IR35) can apply if a worker provides their services through their own **limited company** or another type of intermediary to the client.
- The current rules make sure that workers, who would have been an employee if they were providing their services directly to the client, pay broadly the same Income Tax and National Insurance contributions as employees.
- **If a contractor looks like, acts like and is treated like an employee, they should be taxed like an employee.**



Terms and conditions

- Clear terms and conditions is key.
- Include the type and number of clinics or appointments booked, any extra responsibilities such as home visits, signing prescriptions or on-call duties and most importantly what to do in situations of cancellation or complete system failures
- Never assume what work has been agreed, for what cost and over what time frame.



Induction and equipment

- Locum packs are an invaluable resource.
 - DO READ THEM!
- It is sensible to confirm what equipment is provided
- Bring your own doctor's bag with the essentials!
- The practice should provide consumables such as otoscopy heads and urine dipsticks, and make it clear where they are kept
- Some practices may have rooms set aside for you
- Find out where refreshment area is and of course the bathroom!
- Parking and time for travel



Multimodal consultations

- It is important to be clear how you wish to work and meet expectations
- Online consultations
- Telephone
- F2F
- Admin time
- Catch-up breaks
- Dr Gandalf's EMIS and S1 courses! A Lantum discount coming your way!



Support and debriefs

- Who can you go to with questions or concerns?
- Look for inclusive and supportive working environments
- Ensure complicated patient handovers are completed effectively.
- Try to do in person
- Get to know management and reception
- First impressions really do count



Prescribing

- A key challenge for locums is the variation in prescribing policies
- Most electronic health records now support formulary options that prioritise the selection of specific medications or offer alternatives
- Antibiotic prescribing is a key area where guidance is needed..
- Remember you also bring different skills, expertise and perspectives on prescribing that can be helpful
- You have the opportunity to see different systems and can share useful tips.



Referrals

- Some practices ask locums to complete a referral sheet
- Electronic safety netting systems
- eRS processes
- How to request pathology and imaging?
- Check MSK pathways (MRI?)
- Local services
- Look through the Accurx templates for local signposting to patients
- Escalate safeguarding concerns
 - Proactively follow-up



Get involved in meetings

- Locumming can be an unofficial ongoing interview for future work
- Practices are more likely to hire locums who engage with their structure
- It is important to participate in practice meetings or WhatsApp groups
- Consider where you can complete your MSFs and PSQs
- This may use admin time, but it can reap benefits and bring opportunities
- Providing feedback for locums should be routine both as a practice policy and for the benefit of a peer
- This includes support for complaints or adverse event analysis, particularly as part of appraisal and revalidation.



Build relationships

- Practice managers
- Partners
- Feedback to and from practices
- Do not create more work / pass work back
- Document clearly
- Safety net
- Follow up
- Revalidation and appraisal



The Benefits of Using Lantum



Customer Support

Lantum has a best in class Customer Support team, there to assist you with any of your needs



Rocketpay

Get next business day payments when you work a shift for just 1.5% of the session fee



Free DBS

Lantum currently offers free DBS checks for any GP* who works through the platform

*(that has signed-up after 01/01/23)

Automated Paperwork

Lantum automates all your invoices and pension forms, removing stress and saving time to allow you to focus on your clinical work.

Free to Use

Unlike locum agencies, Lantum is free for Locum GPs to use, with no hidden fees related to any of the benefits you can access

Finding Work

From negotiating with clinics to filtering available work based on your needs, you have the power to stay in control of your schedule.



**“Rocketpay is great,
meaning immediate
payment”**

**“So nice to have
such wonderful
staff to speak to”**

**“Had excellent experience
with the Lantum support
team recently”**

What do your GP colleagues have to say about Lantum?

**“I like the fact there is no
middle person and I can
choose and book my
sessions easily”**

**“Whenever I have needed to
contact Lantum, they have
always been so kind,
considerate and helpful”**



Getting started with Lantum is simple

1.

Sign Up

Simply click on the sign up page, add your key details and have your account created instantly

2.

Upload Core Documents

Upload your Passport, Enhanced DBS Certificate and CV to become approved within 24 hours*

3.

Find Work

Once approved, you are able to use the Find Work page instantly to start finding work that fits your schedule

4.

Get paid the next day

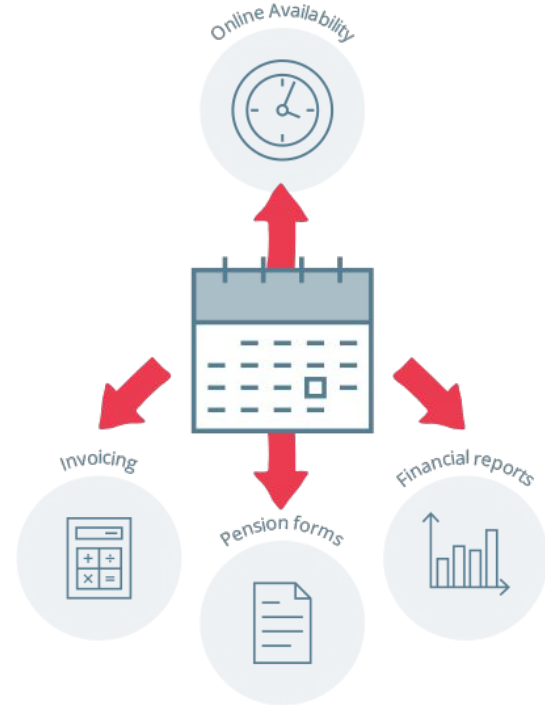
Opt into Rocketpay to get get paid the next day - never chase a payment again!



Summary

Locum Organiser:

- allows you to put your availability online to get some work
- does all your admin
- helps you keep on top of your locum work
- offers a three month free trial
- gives you support, so you make the most out of your account



Choose a job you love,
and you will never have
to work a day in your life.

CONFUCIUS





LocumOrganiser 

The text "LocumOrganiser" is in a lowercase, sans-serif font. To its right is a small, white, stylized mascot character that looks like a person with a large head and small body, appearing to be in motion.

Thank you
Any questions?