

A basic overview to General Practitioners



Objectives of todays session

Understand each organisations responsibilities and what role they play within the administration of Practitioner pensions

Understand how to identify what type of Practitioner status is applicable to the GP

Understand how a Practitioner pensions their income and claims their retirement benefits



Roles of each organisation (England only)





GP and Non GP

NHS Pensions terminology	GP Type
Type 1 Medical Practitioner / GP Provider	Partner/Single-hander/ Shareholder
Type 2 Medical Practitioner / GP Performer	Salaried GP/ *Long term fee based / Assistant / Portfolio GP
Locum Practitioner	Freelance GP Locum
Non GP Partner	Non GP Partner / Shareholder

^{*}A long term fee based GP who works at the same surgery continually for more than 6 months may choose to be regarded as a Type 2 Practitioner

GP registrars (or trainee GPs) are not classed as Practitioners, they are afforded Officer status



Practitioners have had access to the NHS Pension Scheme since 1948.

They are usually self-employed and are not regarded as full time or part time so whole time equivalent (WTE) doesn't apply. If a practitioner works 80 hours a week then all of this income must be pensioned.

PCSE are responsible for deducting both the employee and employer contributions from the Practice budget, this is called 'top slicing'. PCSE will then update the GP and non GP pension record and submit these contributions to NHS Pensions. PCSE are also responsible for collecting any arrears and returning any overpayments.





Annual Practitioner overview and timeline

November

NHS Pensions forms for the next Scheme year

1 March

Practitioner (and Non GP) / GP **Practice** submits estimate of NHS profits/pay form to PCSE by 1 March for upcoming year

April

PCSE deduct the year from the GP practice* (1/12 of estimate for 12

*Does not include:

28 February

Practitioner (and Non GP) submits certificate/ self assessment of income/profit to PCSE by end of February |

March

PCSE reconcile against the certificate / self arrange to correct any under or over

April/May

PCSE submit data to NHS Pensions and update member's record. PCSE adjusts the contribution tier for the new Scheme year and begins deducting monthly contributions from the GP Practice (1/12th of estimate for 12 months)

August

NHS Pensions generate Total Reward Statement by using latest data provided

October

NHS Pensions produce Annual statements for tax



















Type 1 Practitioners

- A Type 1 Practitioner can be involved in several primary care NHS Contracts

 i.e. be a partner in several surgeries
- Type 1 Practitioners must declare all pensionable income (practice plus ad hoc) on an annual certificate of pensionable profits and this must be submitted to PCSE within 11 months of year end (28 Feb)
- They cannot pension income from another GMS, PMS, APMS surgery on their host certificate and therefore if the practitioner is involved in several contracts then a certificate should be submitted for each



Type 2 Practitioners

- The pensionable pay for a Type 2 Practitioner is their surgery salary plus any ad hoc income, such as out of hours. All ad hoc income must be declared by the GP SOLO form
- Type 2 Practitioners must declare all their pensionable income (surgery plus ad hoc) on an annual self-assessment form. This must be submitted to PCSE within 11 months of year end (28 Feb)
- Employment law states that Type 2 practitioners are subject to auto enrolment





GP SOLO

Commissioning body (i.e. OOHP, CCG) commissions GP to carry out required work **GP** completes work and invoices commissioning body (if applicable) Commissioning
body completes
Part 1 of GP SOLO
form and sends
form and payment
to GP (minus
employer
contributions and
Tax/N.I. if
applicable)

GP completes Part 2 to confirm receipt of payment and returns GP SOLO form to the commissioning body

Commissioning body send GP SOLO form and both the employee and employer contributions to PCSE PCSE reconciles forms and payments received against the annual certificate / self-assessment and submits annual data to NHS Pensions

NHS Pensions creates and produces Total Reward Statement/Annual Benefit Statement

















GP Locums

- A Freelance Locum is commissioned to carry out services on behalf of an 'absent' colleague on a self employed basis. If this work exceeds six months then the GP Locum may opt to be treated as a Type 2 Practitioner for pension purposes
- A GP Locum must complete locum forms A and B along with the commissioner of the service and submit to PCSE within 10 weeks of the work being carried out
- "Pure" GP Locums are not required to complete annual certificates



GP Locums

Commissioning
body (i.e. GP
Practice)
commissions
Locum to carry out
required work

Locum carries out work and completes Part 1 of Locum form A and sends to commissioning body along with an invoice for work completed.

Commissioning body completes Part 2 of Locum form A and returns form to Locum along with full payment (including employers contributions)

Locum completes
Locum Form B
recording all
pensionable pay in
one calendar
month and sends
both Locum forms
A and B along with
all employee and
employer
contributions to
PCSE

PCSE reconcile payments received against Locum forms submitted and submits data to NHS Pensions

NHS Pensions creates and produces Total Reward Statement/Annual Benefit Statement















Non GP Partners

- Non GP Partners are shareholders/partners in the practice. As they are not qualified practitioners they are afforded officer status. Therefore whole time equivalent applies to their pensionable income
- Non GP partners must be included within the estimate of pensionable pay that is submitted to PCSE at the beginning of each year
- Non GP Partners are required to submit an annual certificate of pensionable profits and must be submitted to PCSE within 11 months of year end (28 Feb)
- If a Non GP Partner is party to several contracts they can only pension income from one contract. However they do not have to pension the income from the same contract each year and can therefore choose to income the most profitable



GP forms

 All Practitioner forms can be located under the Member Hub area of the NHS Pensions website

 As the GP pension records are maintained and updated by PCSE all GP estimates and certificates must be submitted to them. This can either be sent via the post or through the PCSE online

enquiry portal on their website





What happens when a GP wants to retire?

- Single Handed GP Partners must hand contract the back to NHS England
- GP Partners in partnership must resign and be removed from the partnership
- GP Partners in a company must hand company shares back and be removed from the company
- Salaried GPs must resign from the practice
- All changes to the practice contract must be notified to our scheme access team at nhsbsa.schemeaccess@nhs.net





What happens when a GP retires?

GP

- GP completes sections 7-15 of AW8
- GP submits AW8 to PCSE

PCSE

- Receive AW8 and closes GP's employment using estimated earnings for the final year
- Submits AW8 to NHS Pensions no earlier than 105 days before retirement date

NHS Pensions

- NHS Pensions receives AW8 and acknowledges receipt
- NHS Pensions processes members retirement application and puts benefits into payment



Support available

- GP administration guide
- Dedicated Practitioners team at <u>nhsbsa.practitioners@nhs.net</u>
- Bespoke GP / GP Practice newsletter issued quarterly
- Self service Ask Us database
- Dedicated Stakeholder manager for GP's and GP practices





Contacts

NHS Pensions Practitioner team

nhsbsa.practitioners@nhs.net

NHS Pensions Member helpline

• 0300 3301 346

PCSE

- https://pcse.england.nhs.uk/contact-us/
- 0333 014 2884
- Primary Care Support England
 PO BOX 350
 Darlington, DL1 9QN





Any questions?





Thank you



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