



mylocummanager

@ info@mylocummanager.com

🌐 mylocummanager.com

f [/mylocummanager](https://www.facebook.com/mylocummanager)

🐦 [/mylocummanager](https://twitter.com/mylocummanager)

Your Locum Survival Guide

What Every GP Locum Needs to Know



In association with

Red Whale

Table of Contents

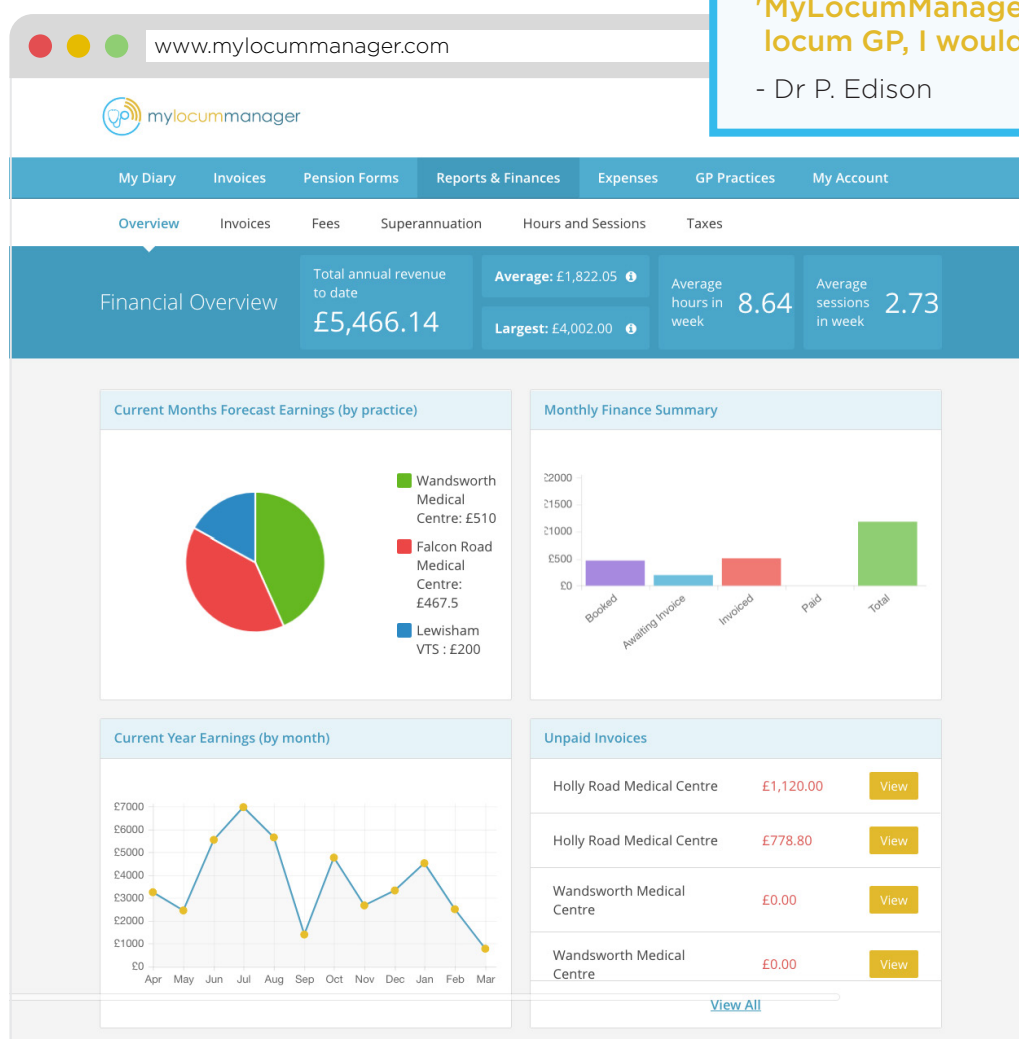
Locum life made simple	<u>2</u>
How do I find work?	<u>3</u>
What documents do I need to work?	<u>5</u>
What do I need in my doctor's bag?	<u>6</u>
What do I do on the day?	<u>7</u>
How do I negotiate pay?	<u>8</u>
How do I get paid?	<u>10</u>
How do I contribute to my pension?	<u>11</u>
How do I keep on top of my finances and tax?	<u>16</u>
How can I get help with my appraisal?	<u>20</u>
What other support is there?	<u>21</u>

Locum life made simple

You have such an exciting career ahead of you and we will help you get started and support you along your journey. MyLocumManager is an online tool created for locum GPs. We simplify all the business admin that comes along with locum work. We make it easy for you to schedule upcoming work, create invoices and pension forms and effortlessly stay on top of your tax responsibilities. We have been voted number one in the top 10 medical sites for GPs. Our easy to use system will save you time and money. Our accountant and locum support, free CPD, webinars and exclusive discounts will help you along the way.

'MyLocumManager is a must for any locum GP, I would be lost without it.'

- Dr P. Edison



How do I find work?

There is so much locum work available and many ways of working. Whichever you choose, MyLocumManager can help.

What ways of working are there?

Independent locum GP

This is by far the most popular way of working because it gives you the most autonomy. You can negotiate your own pay rates and work times, contribute to your NHS pension, avoid long commutes and build long-lasting work relationships with local practices so you always have a supply of locum work.

A recent BMA survey showed that over three-quarters of locums book work directly with local practices. According to the BMA, 'This relationship between locums and practices is vital – faceless booking systems where the practice has no idea who will arrive or the quality of their work does no one any favours.'

To find a list of your local practices, look at [NHS Choices](#). You can even drop in and look at them beforehand.

Finding work directly like this is a great way of establishing relationships in practices that you want to work in. It can be daunting at first, but you will soon notice how you start getting regular bookings and building your own group of preferred practices where you are not competing with other locums, all whilst working on your own terms.

How MyLocumManager can help

MyLocumManager makes it easy to contact local practices using our CV template which you can send with a cover letter.

Traditional locum agencies or online locum job platforms

This can be a good way of finding work quickly while you are building your independent practice list.

However, bear in mind that you can't contribute to your pension with most agencies and you will be working to the agencies terms and conditions. Ensure you are aware of their cancellation policies. If you are working through a third party, you are still responsible for chasing payment – the agencies do not take responsibility for this even if the work is booked through them.

Practices pay a fee to post jobs, so most GP practices prefer to work directly with independent locums. These sites often have the same group of practices that have a high staff turnover and need for locum cover. Register with multiple agencies to ensure you have enough of a work supply.

How MyLocumManager can help

If you work for agencies, you will still need to keep track of all your work, admin and tax liabilities. MyLocumManager will do this for you.



mylocummanager

@ info@mylocummanager.com

🌐 mylocummanager.com

f [/mylocummanager](https://www.facebook.com/mylocummanager)

🐦 [/mylocummanager](https://twitter.com/mylocummanager)

Locum chambers

A locum chambers consists of small groups of locum GPs that arrange work with groups of local practices. They offer a peer support structure and you can contribute to your pension working this way. However, a fee is deducted from your earnings, which may not appeal to everyone.

Key points

- [NHS Choices](#) is a great site to find work by identifying your local practices.
- Most locums tend to work as independent GPs and supplement quieter periods with agency work.
- Contact the training practices on your VTS as a starting point for locum work.
- Contact your [local CCG](#) and join their locum forum.
- Join the locum lists on your [Local Medical Committee](#).
- When you book work, ensure both you and the practice are aware what the work will involve. For example, agree on how many patients will be seen and what additional duties will be required. It is important to have work terms and conditions in place. You can use a [terms and conditions template](#) as a guide to creating your own.

How do I manage my bookings?

This is more simple than you may think!

- 1 Look up your local practices on [NHS Choices](#).
- 2 Drop in with your CV and paperwork and introduce yourself to the practice manager, leaving your contact details. This also gives you a chance to get a feel for the practice.
- 3 Negotiate pay.
- 4 Send T&Cs along with your confirmation.

How MyLocumManager can help

Add all bookings onto your MyLocumManager calendar. This will sync with your phone calendar, so you know where and when you are working. All your invoices and pension forms can be generated automatically from the data in your diary.

What documents do I need to work?

To work as a locum GP for a practice or agency you will need the following paperwork. MyLocumManager can help in various ways, for example with templates, links and calculations.

	Curriculum Vitae You can use our free CV template to help you with this.
	Certificate of Completion of Training (CCT) A CCT confirms that a doctor has completed approved training in the UK. You can apply for your CCT certificate online.
	GMC certificate of full registration Once you have received your CCT certificate you must apply for full registration on the GP register with the General Medical Council.
	Performers list inclusion letter GP registrars that have trained in the UK are likely to already be on the performers list. You can apply for inclusion online in England , Wales and Northern Ireland . You can check your inclusion online in England , Wales , and Northern Ireland . If you change your status to locum GP, you should inform the performers list of the change. This can be done for England here . If working in Wales, Scotland and Northern Ireland, we recommend you contact your local health board to inform them.
	Certificate of medical indemnity Contact your defence organisation and inform them of the type of locum work you will be undertaking (for example, in a practice or out of hours). You will need to give an estimate of the average number of sessions you will be working. MyLocumManager will automatically calculate these for you as you book jobs. The indemnity company will reimburse you if you have overestimated.
	Valid DBS check This can usually be obtained via your LMC from the Disclosure and Barring Service . Once you have your new certificate you have 19 days to apply for an automatic update service, which keeps your registration updated via direct debit at a cost of £13/year. It is worth setting this up. In Scotland this service is provided by Disclosure Scotland and in Northern Ireland by AccessNI .
	Proof of immunisations Not all practices or agencies will require this, but it is a good idea to have it to hand if they do.
	References You should include two recent references.
	Copy of passport This is proof of eligibility to work in the UK.

What do I need in my doctor's bag?

There is great variability as to what equipment will be available to you when you arrive at a practice, therefore always be prepared. When preparing your doctor's bag, it is worth thinking about what you need for a typical surgery and home visit. Ensure your bag is lockable. Useful items are listed below. More detailed information can be found [here](#).

Stethoscope		Phlebotomy equipment (venflon, plasters, cotton, etc.)
Auroscope		
Ophthalmoscope		Urine dipstick
BP machine		Urine pots
Tendon hammer		Glucometer
Gloves		Peak flow meter
Tongue depressors		Lubricant jelly
Tape measure		Pregnancy test kits
Thermometer		Alcohol hand gel
Pulse oximeter		Small sharps bin

What drugs do I need?

Appropriate medications to carry around in a doctor's bag may vary. This will depend on:

- Your area (distance to nearest hospital)
- The medical conditions you are likely to face
- The availability of a local 24-hour pharmacy

You must ensure you are confident in knowing how and when to administer emergency drugs. Our [online guide](#) is a great resource for this.

Take precautions to safeguard controlled drugs and have systems in place to replace used and expired drugs, as well as maintain and calibrate your clinical equipment.

To restock your bag, you can write out a private prescription. The private prescription should include details of:

- 1 Your name and address
- 2 The total quantity of the drugs requested
- 3 The purpose of the drugs (for medical/doctor's bag)
- 4 Your signature

How MyLocumManager can help

MyLocumManager subscribers get an exclusive discount on medical equipment from our partners at [Medisave](#).

What do I do on the day?

Congratulations — you've got your first locum job!

In order to get yourself off to a good start:



Arrive 15 minutes early.



Introduce yourself to key staff, including any partners or salaried doctors, so you can approach them for advice if needed.



Ask for the locum pack (this should contain information such as computer login and referral pathways).

To ensure you are well prepared, here is a useful checklist of questions to ask:

	Where are the emergency drugs kept?
	What is the extension number for reception?
	Where is the panic button?
	How do I call patients in?
	How do I request blood tests and where are these done (on site or local hospital)?
	How do I order x-rays and ultrasounds?
	How do I refer for physiotherapy and counselling?
	Where are MED3, MATB1 and maternity exemption forms kept?
	How do I create referrals?
	At the end of the session, consider any tasks that may need handing over or follow up.

How MyLocumManager can help

If you have any specific questions about your first day as a locum, drop us a message or watch our [YouTube videos](#).

How do I negotiate pay?

Pay rates vary greatly. To get an idea of the usual pay rate for your area you can ask other locums, compare what agencies are offering and speak to the practice as to what their usual rates are and then negotiate. Guidance on how to set rates of pay can be found at BMA.org.uk.

During these negotiations, it is worth factoring in:

- Getting your NHS pension employer contribution paid by the practice
- How many patients you are expected to see
- Separate cost for admin time (e.g. signing prescriptions, reviewing letters, etc.)
- Separate cost for home visits

Locum agency pay rates tend to be lower than if you are booked directly, as agencies will take their cut. Their rates won't normally be negotiable.

How much should I charge?

If you book work directly with a practice, you can work at an hourly rate, sessional or on-call rate. Your pension contribution is usually added on top of this, but discuss this with the practice.



Hourly rate

This fee is agreed for a specific duration of work; for example, £85/hr plus pension contribution for three hours work from 9 am–12 pm. Any additional work on top of these hours (visits, signing prescriptions, seeing extra patients, etc.) is charged extra.



Sessional rate

This fee is agreed for a set amount of work; for example, £250 for a morning session from 9 am–1 pm. The session may be made up of a fifteen-patient surgery, two home visits, plus admin time to sign prescriptions or do telephone triage.



On call/duty doctor

This is usually paid as a set fee for the amount of time a practice require you; for example, £520 for the day. It will involve a mixture of telephone triage, seeing patients, signing prescriptions and dealing with blood results, admin and home visits.

What about extra work?

It is important that you and the practice are aware of what is expected. Our terms and conditions document will help you work within your comfort zone. Additional work can include:

- Extra patients
- Additional phone calls
- Signing prescriptions for patients you have not seen
- Reviewing documents

Can you offer enhanced services?

Do you have a special interest? For example, coil fitting, implants or minor surgery? If so, you can offer these to practices in addition to your usual work.

Key points

- It is worth asking for catch-up slots during your clinic, especially when you first start out as a locum.
- It is important that you and the practice agree beforehand what work will be undertaken.
- Ask your practice what work they would like you to do.
- Check with the practice whether their fee is inclusive of time for administration generated from seeing patients.
- Ensure minimum consultation times are at least 10 minutes.

How MyLocumManager can help

MyLocumManager has a [terms and conditions template](#) that you can use as a guide to setting out expectations between you and the practice.

How do I get paid?

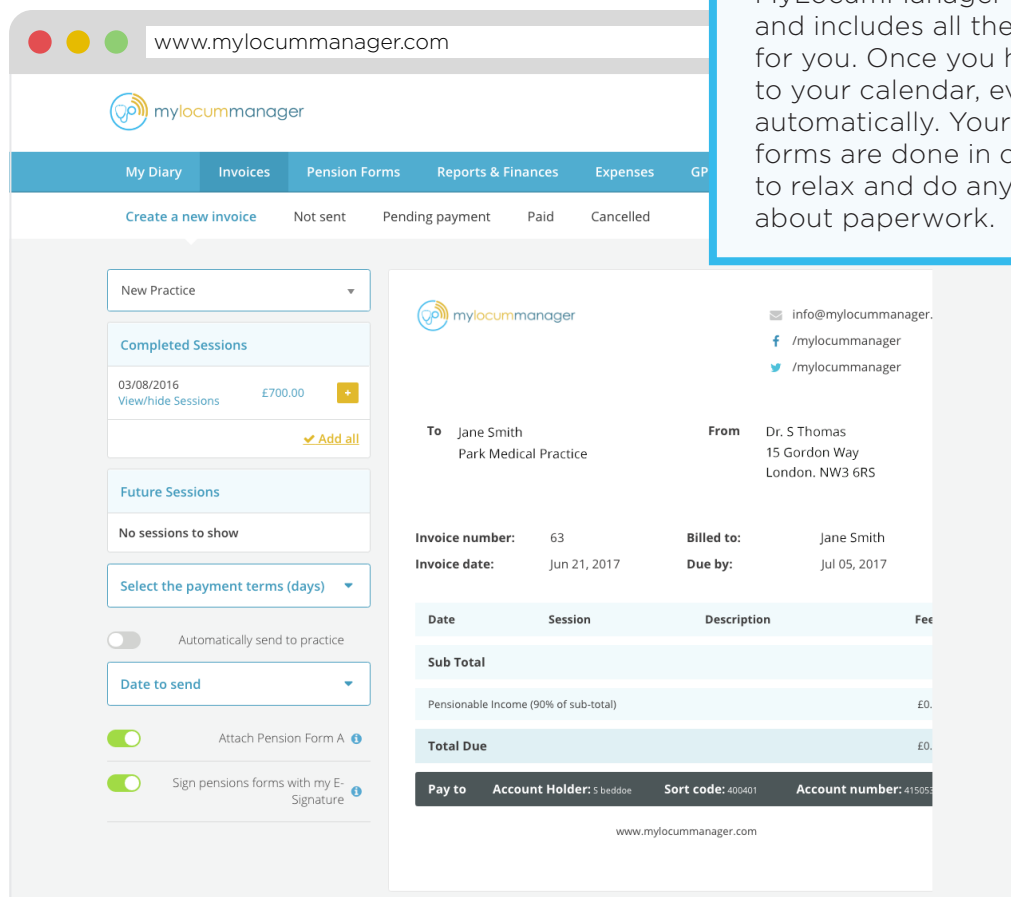
Once you've completed your locum sessions it is time to get paid! After you have completed your locum work at a practice you need to generate an invoice. You can do this straight after the session or within a few weeks of the work being done.

The HMRC requires that each invoice has:

- A unique reference number
- Specifies the work done
- The amount charged
- The employer's contribution to your pension (if you are contributing to your pension)
- Your preferred payment method along with your BACS details

How MyLocumManager can help

MyLocumManager creates your invoices and includes all the above information for you. Once you have added the job to your calendar, everything else is done automatically. Your invoicing and pension forms are done in one click, leaving you to relax and do anything but stress about paperwork.



The screenshot shows the MyLocumManager website interface. The top navigation bar includes links for My Diary, Invoices, Pension Forms, Reports & Finances, Expenses, and GP. The 'Invoices' section is active, showing options to 'Create a new invoice', 'Not sent', 'Pending payment', 'Paid', and 'Cancelled'. The 'Create a new invoice' button is highlighted.

On the left sidebar, there are sections for 'Completed Sessions' (showing a session on 03/08/2016 for £700.00) and 'Future Sessions' (showing 'No sessions to show'). There are also options to 'Add all', 'Select the payment terms (days)', and 'Date to send'. At the bottom of the sidebar, there are checkboxes for 'Automatically send to practice', 'Attach Pension Form A', and 'Sign pensions forms with my E-Signature'.

The main content area displays a preview of the invoice. It includes the MyLocumManager logo and contact information (info@mylocummanager.com, /mylocummanager). The invoice is addressed to Jane Smith at Park Medical Practice, from Dr. S Thomas at 15 Gordon Way, London, NW3 6RS. The invoice number is 63, dated Jun 21, 2017, and is due by Jul 05, 2017. The invoice details show a Sub Total of £0.00, Pensionable Income (90% of sub-total) of £0.00, and a Total Due of £0.00. At the bottom, there is a 'Pay to' section with account details: Account Holder: S beddoe, Sort code: 400401, and Account number: 415053.

How do I contribute to my pension?

You are eligible to contribute to your NHS pension scheme if you undertake locum work directly for an NHS employer. You are not eligible for the scheme if you work through a limited company or agency. If you are a portfolio GP with different roles you can still pension the work performed directly for an NHS employer.

To contribute to your NHS pension, you must:

- 1 Complete the pension forms required and get them signed and stamped by the GP practice.
- 2 Send the [pensions office](#) the completed pension forms with a cheque or BACS payment for your contribution within 10 weeks of doing the work.

Your NHS pension contribution is made up of two parts:

- 1 Employee contribution: This is your contribution to the pension scheme. It is calculated by estimating your annual income and using the tiered contribution table below to calculate what percentage you need to pay.
- 2 The employer contribution: This is the practices' contribution to your pension scheme (also referred to as employer superannuation). In England and Wales this is 14.38% of 90% of your invoice amount. In Scotland and Northern Ireland, the contribution is 14.9% and 16.3% respectively; however these are paid by the PCO, not the practice.

In England and Wales, as a locum you are responsible for collecting the employer's contribution and forwarding them to the pensions office, along with your own contributions. Your employer's contribution should be added to your invoice to create a total amount due; each invoice must be accompanied by a Pension Form A, which you complete and your practice signs and stamps.

Consider how will you track your invoices and Pension Form As? How will you know which have been paid and which need chasing? How will you record when you were paid? This is directly linked to paying your pension contributions as these are based on the date paid not worked.

How MyLocumManager can help

The pension scheme is confusing at best, but MyLocumManager takes care of all of your pension forms for you, making the process simple and straightforward. Firstly, it calculates all your invoice totals, adds your pension contributions and prepares all the forms you need in one click, based on the data in your diary. All the forms are signed by your e-signature and can be emailed directly to practices. They are then stored on the site so you can track them all at a glance and chase where necessary.

How do I calculate my (employee) contribution?

Your pension contribution is based on your anticipated annual GP earnings (inclusive of other pensioned NHS work, such as salaried/partnership work) and has a tiered contribution structure. The percentage contribution that you need to pay will depend on what level of income you earn and will also vary slightly depending on if you work in England and Wales, Scotland or Northern Ireland, as can be seen in the tables below.

Occasionally, some practices will offer an all-inclusive rate that includes their pension contribution, for example, £600 for the day. However, you need to specify on the invoice the fee you are charging along with the pension contribution amount. You can calculate this by dividing the total rate (£600) by 1.12942 to give you a figure without pension contribution. In this case, you would invoice a fee of £531.24 and the employer's contribution of £68.76. MyLocumManager will do this calculation for you.

Employee contribution rates England & Wales

Full time pensionable pay	Contribution rate (before tax relief) 1 April 2015 to 31 March 2019
Up to £15,431.99	5%
£15,432.00 to £21,477.99	5.6%
£21,478.00 to £26,823.99	7.1%
£26,824.00 to £47,845.99	9.3%
£47,846.00 to £70,630.99	12.5%
£70,631.00 to £111,376.99	13.5%
£111,377.00 and over	14.5%

Employee contribution rates Scotland

Full time pensionable pay	Contribution rate (before tax relief) 1 April 2015 to 31 March 2019
Up to £15,828	5.2%
£15,829 to £21,601	5.8%
£21,602 to £27,089	7.3%
£27,090 to £49,967	9.5%
£49,968 to £71,337	12.7%
£71,338 to £111,376	13.7%
£111,377 and above	14.7%

Employee contribution rates Northern Ireland

Full time pensionable pay	Contribution rate (before tax relief) 1 April 2015 to 31 March 2019
£15,432.00 to £21,477.99	5.6%
£21,478.00 to £26,823.99	7.1%
£26,824.00 to £47,845.99	9.3%
£47,846.00 to £70,630.99	12.5%
£70,631.00 to £111,376.99	13.5%
£111,377.00 and over	14.5%
£111,377 and above	14.7%

What if I don't earn what I expected to?

If, during the year, you notice you have incorrectly assessed your tiered contribution level, you will either need to pay the arrears to your Primary Care Organisation (PCO) or any overpayment will be refunded to you. Because the MyLocumManager financial dashboard keeps track of your annual earnings, you will easily be able to see whether you are in the right tier or not.

Are there any exceptions to the NHS Pension Scheme?

You cannot claim the NHS Pension for:

- Work as limited company
- Work paid over 10 weeks ago
- Agency work (as you are not paid directly by the practice)
- Private work

How to pension your income in three easy steps

1 Complete Pension Form A

Pension Form A certifies the work you have done at a given practice (for OOH work you complete a SOLO form). Form A has two parts. The first part is completed by the locum and details the sessions worked and the fees earned. You should submit a Pension Form A with every invoice to the practice. The practice then completes their part of the form, signing and stamping it to confirm to the pensions office that you have undertaken the pensionable work. They return the form to you. Every month you will send all your Form As to the pensions office with a Form B and your pension payments for that month.

2 Complete Pension Form B

Pension Form B only needs to be completed once a month. It is a summary of all the pensionable pay that you have received from practices in that month. It is created based on the date the work was paid, rather than when the work was done. For example, if you work at a practice in June and get paid for this work in July, you will create a Pension Form B for the June work in the month of July. It gives you a final figure of your contribution to the NHS pension scheme.

How MyLocumManager can help

MyLocumManager automatically prepares the Form A from the data already in your diary. You can sign the forms electronically and email them directly to your practices with each invoice.

MyLocumManager also automatically prepares your Pension Form B calculations. All you need to do is print it out and send it to the pensions office.



mylocummanager

@ info@mylocummanager.com

🌐 mylocummanager.com

f [/mylocummanager](https://www.facebook.com/mylocummanager)

🐦 [/mylocummanager](https://twitter.com/mylocummanager)

3 Send your pension forms and cheque to the pensions office

At the end of each month you should collect all the Form As you have received back from your practices. Then prepare a Form B to record the payments on the form A's you have collected in that month and calculate the total pension contribution required. MyLocumManager does this automatically for you in one click! In England and Wales, this total is made up of the employee and employer contributions.

In Scotland and Northern Ireland, the form will calculate only the employee contributions.

Send all your Form As with the corresponding Form B together with a cheque of your pension contribution amount to the pensions office. [Cheques](#) are made payable to NHS England. In England, you can also make contribution payments via BACS.

You must send your pension forms and contribution payments within 10 weeks of the date worked or before the 7th of the next month.

How MyLocumManager can help

MyLocumManager makes the pension process quick and easy. It allows you to complete and send the forms in seconds, saving you time and keeping all your paperwork organised.

Where do I send my forms and payments?

England

You can post your forms and cheque to:

Administration Support Services
Primary Care Support England
PO Box 350
Darlington
DL1 9QN

The quickest and easiest way to pay your contributions is by BACS. When submitting your Pension Forms A and B you must submit a copy of your BACS submission, confirming the date of payment and amount paid. Details of how to make BACS payments can be found on the Primary Care Support England [website](#).

If you require any further information, contact the Pensions Section, Primary Care Support England, Preston Office by e-mail pcse.pensions-preston@nhs.net or telephone 01772 221444.

Wales

Make your cheques payable to your Local Health Board and send your forms and cheque to them.

Useful addresses can be found [here](#).

Scotland

Make cheques payable to NHS National Services Scotland. Send everything to the [relevant office](#) in your area.

Northern Ireland

Make cheques payable to Business Service Organisation and send forms to:

HSC Pension Service
Locum Administration
Waterside House
75 Duke Street
Londonderry
BT47 6FP

How can I track my pension contributions?

For those working in England and Wales, you can apply to view your [Total Reward Statement](#) online, which will tell you how much you have contributed towards your pension.

How do I keep on top of my finances and tax?

Working as a locum means that you are now responsible for your tax payments. It is imperative that you keep your finances organised so that your tax liability can be accurately calculated. We highly recommend getting an accountant. The benefit of having a knowledgeable accountant is invaluable and will far outweigh the cost of them submitting your tax return.

What records do I need to keep?

It is important to keep adequate records — not only does it ensure you are tax efficient, but it is imperative to support you, should you have a tax investigation.

How MyLocumManager can help

MyLocumManager will record everything you need for your tax submission as you go (instead of having to gather them retrospectively). You can send these to your accountant at the touch of a button or use the data to submit your own tax return. MyLocumManager also has partnerships with specialist medical accountants that offer their services at a discounted rate to our users.

Key points

- Track your income and payments
- Record your expenses
- Record your mileage
- Track sessions worked
- Monitor unpaid invoices
- Track your pension contributions

Should I work as a limited company or sole trader?

Whether you want to work as a sole trader or a limited company depends on multiple factors and we suggest discussing your needs with your accountant. As a rule of thumb, if you want to contribute to your NHS pension you should register as a sole trader.

Working as a sole trader

As a sole trader, your business profits and other personal income are taxed via the annual self-assessment process. For the 2017–18 tax year, the personal allowance is £11,500 (you pay no income tax on this amount). After that, you pay income tax at 20, 40 or 45%, depending on your annual profits.

In addition, you must pay National Insurance Contributions (NICs) on your profits. Class 2 NICs are £2.85 per week (2017/18 tax year). The HMRC will calculate your Class 4 NICs on your annual profits.

You can find out more about setting up as a sole trader [here](#).

Working as a limited company

GPs who set up [limited companies](#) effectively set up a business that is separate from them and their personal finances. Any profit the company makes is owned by the company after it pays corporation tax.

The corporation tax rate is currently 20% (2017/18 tax year). Unlike sole traders, a limited company can retain profits and distribute them as dividends in future tax years if necessary. It is important to note that new tax legislation affecting limited companies has been implemented, which could make it less favourable to set up as a limited company. Ask your accountant how this could affect you.

The main advantage of a limited company is reduced tax liability. If your locum earnings are high enough, then your company can pay a 20% corporation tax, then pay part of the profits out as a salary to the doctor (using their tax-free allowance) and the rest as dividends. You also won't have to pay national insurance contributions, which is a substantial saving.

Working as a limited company involves more paperwork and is associated with larger accountancy fees, therefore it may only be worthwhile if you are working as a full-time locum.

Bear in mind that you cannot claim an NHS pension when working as a limited company, therefore you need to consider the benefits of your tax savings versus any loss of NHS pension.

How MyLocumManager can help

MyLocumManager will record all your income and expense data for you, which will help keeping your company accounts a much simpler process. For example:

- You can easily track your income on MyLocumManager, which makes it easy to save a proportion of your earnings each month towards your tax bill.
- You should keep a record of every invoice, pension contribution and expenses. MyLocumManager will do this for you. You can use our [locum expenses proforma](#) to see what expenses can be claimed.
- According to HMRC requirements, 'A taxpayer must keep records relevant to tax liability for a period of 5 years.' MyLocumManager keeps your financial information securely to help you meet HMRC requirements. This is also important should you be part of a tax investigation in the future..

What do I need to know about IR35?

New IR35 rules from April 2017 could result in locum GPs operating through limited companies facing an extra tax charge. IR35 rules were originally designed to take away tax advantages for individuals operating through a limited company where the nature of the relationship was more like that of an employee. It used to be up to the individual to determine whether the IR35 rules applied to their company. However, it has now become the responsibility of GP practices to decide and, if they deem this to be the case, they must deduct 32% from the payment (12% National Insurance Contributions plus 20% basic tax rate).

Here are six things every locum GP should know about the IR35 tax changes.

1 Understand who is affected by the new legislation

This legislation affects locum GPs working through limited companies.

MyLocumManager logs any IR35 deductions for your records. Locums working as sole traders are not affected by the new IR35 rules. However, normal employment status rules apply; therefore the practice must decide if you should be treated as an employee or as self-employed.

2 Understand which organisations are affected

Public authorities defended by the Freedom of Information Act 2000 are affected. These include:

- GMS & PMS practices
- NHS England
- CCGS
- Local Health Boards

Private providers of OOH, walk-in centres and urgent care are not affected.

3 How do practices or agencies find out if the rules apply?

There is an online tool that practices use to determine if a locum falls within the IR35 rules (see below).

4 Understanding the HMRC online tool

The online tool has a series of questions that must be answered accurately. There are key questions that affect outcome. These include:

'Would the end client (GP practice) accept the worker's business sending a substitute (someone else) to do this work?'

If the answer to this is yes and the practice or agency would have to pay the substitute worker, the tool shows that IR35 legislation would not apply.

'What items does the worker have to buy for this engagement that they can't claim as an expense from the end client or an agency?'

If the answer here is vehicle for home visits to patients, or if you have equipment for your doctor's bag (stethoscope, peak flow meter, blood pressure machine, BM meter), then the tool also answers that the legislation does not apply.

If the tool confirms that IR35 rules do not apply then the practice or agency must keep this as evidence. It is important that you as a locum also have a copy for your records.

5 Inform the practice of your employment status in writing

Inform your locum agency or GP practice whether you are a limited company or a sole trader and include a copy of your results from completing the HMRC online tool.

If you fail to do so they will assume IR35 rules apply and tax your pay at source.

[MyLocumManager](#) has the tools you need to do this.

6 You can continue to provide locum work at your regular practices

Undertaking regular locum work at a practice does not mean that the new IR35 rules will automatically apply. Use the online employment checker to assess if your engagement is deemed to self-employment. There are number of factors that would support your engagement as self-employment. For example:

- Do you have [terms of business](#) which show a high level of control over how/where/when you work?
- Are you able to provide a substitute if you cannot attend your session?
- Is it clear in your agreement that you are providing your own equipment and materials in your doctor's bag?
- Are you providing you own transport to undertake home visits?

If yes, then these could support self employment. Every individuals' working pattern is unique to them therefore you must seek specialist advice via your accountant to clarify your employment position when undertaking work..

How MyLocumManager can help

As a self-employed locum GP [MyLocumManager](#) is an essential tool for your business. Not only will it take care of your invoicing and pension work preparation, it will also record all the information you need to stay IR35 compliant and support your self-employed status with the HMRC. For example, our terms and conditions template support your level of control as an independent worker.

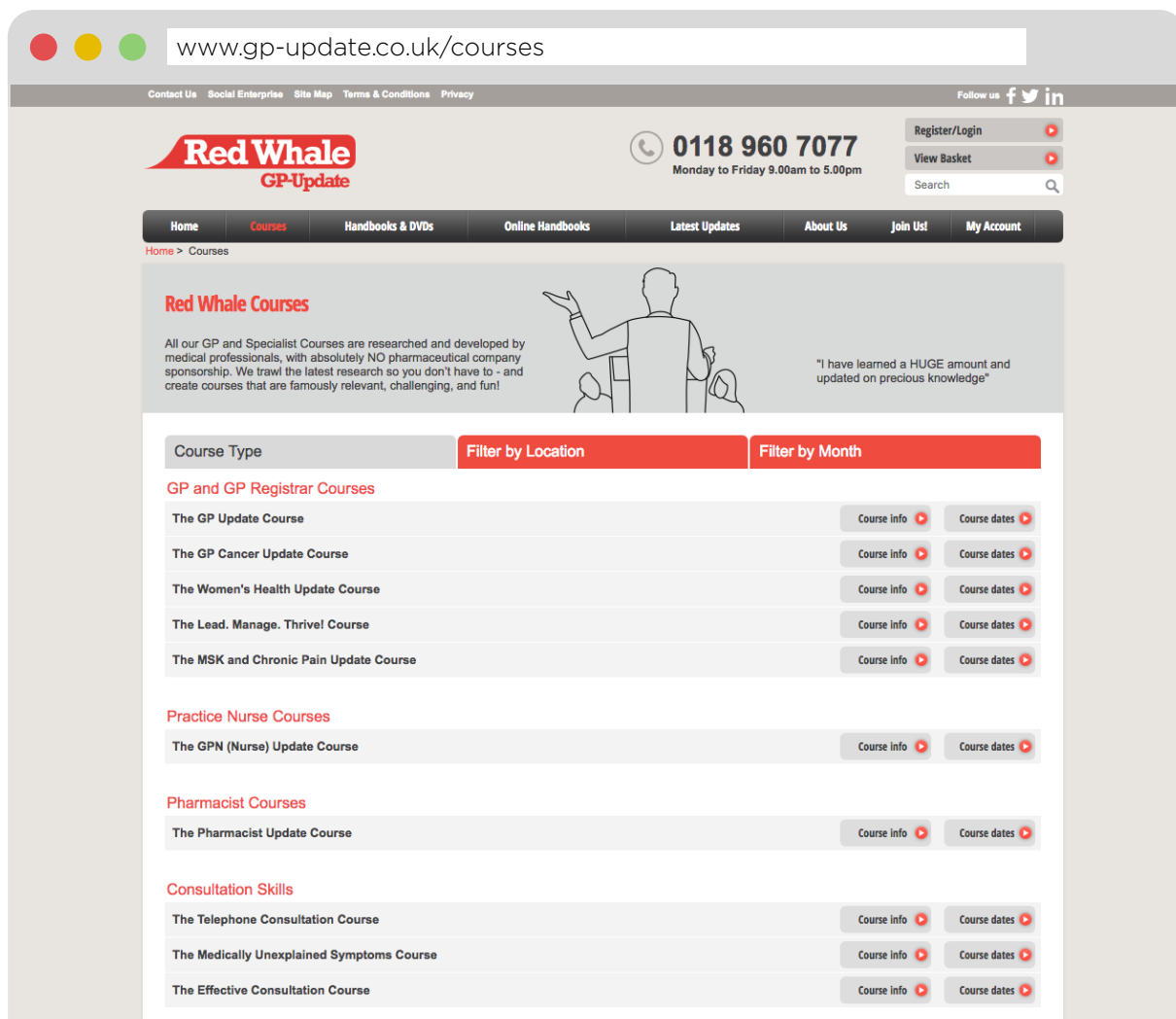
[MyLocumManager](#) automatically records all your vehicle mileage and you can log all your expenses for medical equipment and business-related costs. All this can then be sent to your accountant at the touch of a button.

If you would like further information, 'like' us on Facebook for regular updates. You can also visit [HMRC](#) or access this [IR35 webinar](#) to ensure you are prepared.

How can I get help with my appraisal?

For our users we have created an 'Appraisal made easy guide'. This covers everything you need to know about completing your appraisal as a locum. It covers the evidence you need to collect, tips on reflection, and advice on how to make the appraisal and revalidation process as simple as possible. All members of MyLocumManager can access this online. If you are not a member sign up today for access to all the tools that MyLocumManager provides along with your free appraisal guide.

To keep up to date with evidence based practice our partners [Red Whale GP Update](#) offer a fantastic range of update courses. MyLocumManager subscribers get exclusive discounts off selected Red Whale GP Courses.



The screenshot shows the website www.gp-update.co.uk/courses. The header includes the Red Whale GP-Update logo, a phone number 0118 960 7077, and navigation links like Home, Courses, Handbooks & DVDs, etc. The main content area is titled 'Red Whale Courses' and lists various courses under different categories. Each course has a 'Course info' and 'Course dates' link.

Course Type	Filter by Location	Filter by Month
GP and GP Registrar Courses		
The GP Update Course	Course info	Course dates
The GP Cancer Update Course	Course info	Course dates
The Women's Health Update Course	Course info	Course dates
The Lead. Manage. Thrive! Course	Course info	Course dates
The MSK and Chronic Pain Update Course	Course info	Course dates
Practice Nurse Courses		
The GPN (Nurse) Update Course	Course info	Course dates
Pharmacist Courses		
The Pharmacist Update Course	Course info	Course dates
Consultation Skills		
The Telephone Consultation Course	Course info	Course dates
The Medically Unexplained Symptoms Course	Course info	Course dates
The Effective Consultation Course	Course info	Course dates

What other support is there?

Starting locum work after can feel daunting and isolating, but there are many ways in which you can access support networks to help you.

- Like [MyLocumManager](#) on Facebook for news, offers and exclusive discounts
- Join the [GP Life After VTS](#) Facebook group for support
- RCGP [first five membership](#)
- Join the GP Survival Facebook group
- [Red Whale GP Update](#) courses are fantastic for keeping up to date and collecting your CPD points towards your appraisal.

MyLocumManager offers a free [resources](#) section and a [starter pack](#) for those starting out.

Got a question? You can also contact us by phone or email - we are happy to help you.

Working as a locum GP provides a flexible, dynamic and financially rewarding career path. It also allows you to develop other portfolio roles that may be of interest. We hope this guide helps to support a smooth transition for you. If you would like to be kept up to date with locum news and helpful tips, please like us on [Facebook](#) and follow us on [Twitter](#)!

Best Wishes,



**Dr Surina Chibber MBBS, BSc,
MRCP, MRCGP, Portfolio GP**

Co-founder of MyLocumManager

[@Dr_Surina](#)



**Dr Matthew Beddoe MBBS, BSc,
MRCGP, GP Partner and Trainer**

Co-founder of MyLocumManager

[@mattbeddoe](#)

We make every effort to ensure the information included in the locum survival guide is accurate and correct. The contents of this booklet is meant as a guide and should not substitute taking professional advice. The pensions department is undergoing numerous changes therefore please ensure you regularly check their website for information regards pension payments and form submissions. We do not accept liability for loss of any type caused by the reliance on the information in these pages.