

## **FAQs for new locums**

### **Before becoming a Locum:**

- Set up a business account
  - This will make things a lot simpler moving forward and will allow you keep track of your taxes more easily- and hopefully stop you from spending them before you pay the government!
- Register as self-employed
  - If you are going to offer your services as a locum doctor you can either do this via an agency- in which case you are an employee of the agency, or you can do it as a self-employed trader
  - If so you need to register with HMRC as self-employed: [Register for Self Assessment: Register if you're self-employed - GOV.UK \(www.gov.uk\)](#)
- Get an accountant
  - Using an accountant will ensure that you are paying the correct amount of tax
  - They can also help you plan across the year to help you budget as you don't want to get to the end of the tax year and realise that you are short of the money you owe them
  - If this is your first year working as a self-employed person you pay your taxes this year after next. This might mean that you have a much larger tax bill in your first year
  - An accountant will help in claiming back the costs of being self-employed. For instance you can claim for a great deal more of your costs that you would be able to as a salaried doctor.
- Terms and Conditions
  - Make sure you have a list of T+C's that you can send to potential practices before they book you
  - If you join the NASGP they have a section on their website that will help you draft your T+C's
- Indemnity
  - Ensure that you have appropriate indemnity prior to starting to cover you for the work you intend to undertake
  - Be aware of what it will and will not cover. For instance many types of cover does not cover unscheduled out of hours practice- you will need additional indemnity for this type of work
  - [Locums – indemnity, insurance or neither? | MDDUS](#)
  - Be aware that claims protection and indemnity are separate insurance products
  - Crown indemnity- [General Practice Indemnity - NHS Resolution](#)
- Collate your details
  - Prior to starting get copies of the following and save to a folder for ease of access:
    - GMC certificate
    - Evidence of inclusion on the GP registrar
    - Indemnity cover
    - Mandatory training
    - Up to date DBS check
    - Photo ID
    - References as needed

## Working as a Locum:

- Finding work
  - Email practices directly
    - This can be the best way to help establish a relationship with a practice and to ensure that they have your details
  - Join **Lantum** – commissioned by STW ICB
    - Click [here](#) for joining instructions and information on benefits
  - Use of agencies
    - Join an agency and they will find you the work as per your availability and specifications
    - NB you are an employee so you won't get employer pension contributions
  - NASP or other platforms
    - Practices will advertise their availability on platforms such as NASGP and you can respond to the adverts directly
  - RCGP/ BMJ websites
    - Both regularly will post job offers- however they are unlikely to be local!
    - [Locum/Sessional GP jobs | RCGP Jobs](#)
    - [GP / General Practitioner Jobs | June 2023 | BMJ Careers](#)
  - Join the Shropshire Sessional GP Network
    - Local group that has an active mailing list to practices about availability of locums to work
    - [Shropshire Sessional GP Network \(ssgpn.org.uk\)](http://ssgpn.org.uk)
- Agreeing a rate and schedule
  - It's up to you how you want to work and for what amount
  - There needs to be some give and take in what you are asking and what the practice is expecting
  - It is important that this agreed ahead of time for your own peace of mind and protection
  - If you are not happy with what is being offered then don't accept it

## After Locumming:

- Invoicing
  - You can either self generate an invoice yourself [Invoicing and taking payment from customers: Invoices - what they must include - GOV.UK \(www.gov.uk\)](#)
  - Platforms such as NASGP can generate them for you
  - Your accountant may provide you with a template
  - Online accountancy apps such as Quickbooks will generate invoices as well
- Pensions
  - If you decide to pension your employment you can as a locum GP pay into the NHS pension scheme
  - [GP Locums - Primary Care Support England](#)
  - Remember that this must be done for every month worked and within 10 weeks of the first day of each payment
  - End of each tax year you must complete a type1 and type 2 pension form and submit to PCSE

- Taxes
  - It is your responsibility to submit and pay your taxes for all work done
  - You can calculate yourself and submit a self-assessment
  - An accountant is suggested as they will ensure that you pay the correct amount and help claim for all associated business expenses
- Student loans
  - If you still have a student loan you are responsibility to calculate and pay
  - [Repaying your student loan: How to repay - GOV.UK \(www.gov.uk\)](https://www.gov.uk/repaying-your-student-loan)
  - Again an accountant can help ensure that you pay the correct amount and budget for this across the year

## Appraisal

You still have to be registered with a responsible officer as a locum GP. In the Shropshire area you can email the revalidation team at: [england.mids-sshw-reval@nhs.net](mailto:england.mids-sshw-reval@nhs.net)

Please see for details of your requirements: [NHS England » Medical appraisal policy](#)

## CPD

It is important that you demonstrate ongoing CPD

There are many resources and courses available both locally and nationally

- [Learning and resources \(rcgp.org.uk\)](https://rcgp.org.uk/learning-resources)
- [BMJ Learning: CPD/CME for Hospital Doctors](#)
- [GPCPD](#)
- [GP CPD Courses & Training by NB Medical Education | NB Medical](#)
- [STWTH Training hub workforce supply, upskilling, leadership, for Primary Care \(stwtraininghub.co.uk\)](https://www.stwtraininghub.co.uk/)

## Support

Join the first five network:

RCGP Mentoring [RCGP mentoring](#)

Local mentoring [Mentoring & Wellbeing | STW First 5](#)

Join the STW Locum WhatsApp Group by contacting me at [stw.gplocumchampion@nhs.net](mailto:stw.gplocumchampion@nhs.net) – also, please contact me for any queries about working as a Locum in STW.