

# PREPARING FOR THE LIFE AFTER THE REGISTRAR YEAR

Dated 03.04.2013

Depending on what you have planned with regards to work after completing your GP training, there will be varied areas of preparation for you. You may have planned to start locum work, you may have found a salaried post, you may want to move to a new area or you may want to take some time off. The following information is aimed to give you information over what you might need to prepare.

- CCT
- Performers list
- GMC registration
- Professional Insurance
- Locum Work and National Insurance
- NHS pension
- Appraisal e-portfolio
- Ongoing educational Needs
- Looking after yourself

## CCT

A CCT (Certificate of Completion of Training) certificate is awarded to doctors who have completed a full GMC GP approved training programme and have been assessed under Article 10 of the General and Specialist Medical Practice (education and qualifications) order.

Your GP training role will mean that you have RCGP membership and this will lead to the GMC being alerted at to your expected completion of training date. Typically the GMC will send you an email 6 months prior to the completion of training (so usually February or March if completing in August) that begins the CCT process.

The following link will give you advice

[http://www.gmc-uk.org/doctors/information\\_for\\_doctors/gmc\\_online.asp](http://www.gmc-uk.org/doctors/information_for_doctors/gmc_online.asp)

but effectively you will need:

- GMC membership
- A national training number
- A passport photograph
- Passport or Drivers licence ID
- CV
- Date of anticipated completion of training

This is submitted and following your final ARCP panel review at the end of the ST3 year (usually around May/June) if all is in order then the GMC will look to send you your CCT no sooner than 10 working days before the end of your training. It can take up to 15 days to process your application so get on & register for the process & do as much as you can as soon as you can. You can't work without your CCT and being on the GMC GP specialist register!

The fee is currently £390 (previously £805). Questions can be emailed to: [certification@rcgp.org.uk](mailto:certification@rcgp.org.uk)

## Performers List:

Different areas arrange Performers List in different ways, some are organised by the PCT themselves, and others will outsource administration to private contractors. If you are uncertain whom to contact, you can always ask a practice in the area for contact details for their performers list. You can only be registered on one Performers list and this should be the area in which you do the majority of your work. It may be quicker to upgrade your status on your current performers list, then transfer to another if you are working in another area as this can take some time. If you are not on a performers list as a fully qualified GP you can't start work!

In order to get on your local performers list or get upgraded you must provide a copy of the CCT Certificate (see above) and also details of your updated professional indemnity cover, child protection training, recent CCB and may require you to meet them face to face in addition. Trainees are advised to contact the performers list officers at least a few weeks or so before their training is due to be completed, if not sooner. The team are then alerted to the fact your status will need updating, make arrangements and will make a calendar note to check the GP Register on the day the training is due to be completed as well as ensure you are on the performers list as a grown up GP.

WILTSHIRE, SWINDON, BANES DORSET, DEVON AND CORNWALL  
Rebecca Nicholls 0300 4211429 [rebecca.nicholls1@nhs.net](mailto:rebecca.nicholls1@nhs.net)

BRISTOL  
Val Head 0117 9002468

## GMC registration:

This remains a required registration for all doctors practicing in the UK. If you plan to take time off from medicine or plan to work abroad you can contact the GMC to discuss this (as well as your local Performers list holder) and also to ask for certificates of good standing if you need to apply to other National Medical Councils.

## Professional Insurance:

It is worth checking the price with both MDU and MPS and discussing how many sessions you expect to AVERAGE each week. The total number of sessions per week is averaged out across the year, so good records of each session worked (usually 4 hour blocks) are very important.

Prices as of April 2013 for first year qualified GPs:

MDU 0800 716376  
Locum rate up to 8 sessions per week - £5,936  
Salaried rate up to 8 sessions per week - £ 5,024

MPS: 0845 7187187  
Locum rate 7-10 sessions per week - £ 5,105  
Salaried rate 7-10 sessions per week - £ 4,945

## Locum Work:

This will give you Self-Employed Status and it is well worth looking at finding an accountant and discussing what records they will want you to keep for your tax returns. Many will suggest that you save 40-50% of all your income to cover your income tax, national insurance and pension contributions. You must register with the HMRC as self employed (see below).

## National Insurance for locums:

You will need to register as self-employed if working as a locum and alter your national insurance contributions and can either contact HM Revenue and Customs on 0845 915 4515 or do it online <http://www.hmrc.gov.uk>. This usually means paying class two – which means a weekly payment (via direct debit) of around £2, with then a further amount for class four contributions being added to your tax return. At present this is 9% of all earnings from £7605 to £42,475 and 2% of all earnings above £42,475 (2012/13) <http://www.hmrc.gov.uk>

## NHS Pension:

If you are employed this should be organised by your payroll officer but check this will happen.

As a locum you can still contribute to your NHS pension – despite the change it is still a very competitive pension and independent financial advisers still advocate being part of it.

Locums should complete a Form A for each practice covering all the work you have provided each month, they then sign the total amount that they have paid you (You may have to chase this!).

Contact either the Pensions department for your PCT, or use the national NHS Pensions site (<http://www.nhsbsa.nhs.uk/Pensions.aspx>) or call on 0845 421 4000 to ask about which tiered contribution rate you would pay on your Form B.

Band	Pensionable Pay band	Contribution percentage rate
1	Up to £15,278.99	5.0%
2	£15,279.00 to £21,175.99	5.3%
3	£21,176.00 to £26,557.99	6.8%
4	£26,558.00 to £48,982.99	9.0%
5	£48,983.00 to £69,931.99	11.3%
6	£69,932.00 to £110,273.99	12.3%
7	£110,274.00 and over	13.3%

Each month collect all the Form A forms FOR PAY YOU RECEIVED THAT MONTH (irrespective of when the work was done) and complete a Form B, which adds your total income and calculates the total amount you should pay. You then send a cheque along with the Form A and B forms (keep copies) to the pensions department of your performers list PCT usually within the first seven days of the month after the month you were paid the money, but this can vary – check with your pensions officer at the PCT.

FORM A

[http://www.nhsbsa.nhs.uk/Pensions/Documents/Pensions/GPLocum\\_A\\_\(V7\)\\_-03.2013.pdf](http://www.nhsbsa.nhs.uk/Pensions/Documents/Pensions/GPLocum_A_(V7)_-03.2013.pdf)

FORM B

[http://www.nhsbsa.nhs.uk/Pensions/Documents/Pensions/GPLocum\\_B\\_\(V7\)\\_-03.2013.pdf](http://www.nhsbsa.nhs.uk/Pensions/Documents/Pensions/GPLocum_B_(V7)_-03.2013.pdf)

If you do out-of-hours work or any self-employed work not covered by practices you fill in a SOLO form and give this along with your invoice to the employer. They will make the pension deductions and they send on the form and money to the Pensions team at the PCT. Some OOHs work is no longer NHS pensionable – check with the OOHs provider you are working for.

<http://www.nhsbsa.nhs.uk/Pensions/2668.aspx>

## Appraisal eportfolio:

RCGP e-portfolio <https://gpeportfolio.rcgp.org.uk/Login.aspx>

Severn appraisal toolkit <https://gpappraisal.severndeanery.nhs.uk/>

## On-going Educational Needs

Post-Graduate Support:

Once you have left the day release programme the opportunities for on-going learning do change. However there is a lot of support available. If you are moving out of the area a useful resource will be the local post-graduate centre with regards to educational events, many may also offer mentoring schemes or contact details for young professionals groups.

In Swindon this is the Swindon GP Education Trust (SET) and administration for the events and general questions can be addressed by Michala King 01793 605924. [Michala.king@gwh.nhs.uk](mailto:Michala.king@gwh.nhs.uk)

Events can be found at: [http://www.swindongpeducation.co.uk/educational\\_events.php](http://www.swindongpeducation.co.uk/educational_events.php)

For Bath: <http://bathgped.org/meetings.htm>

For Bristol: <http://www.avongpeducation.co.uk/> or <http://www.bristolgpeducation.co.uk/>

Mentorship:

Opportunities for on-going mentorship are also possible via the RCGP Severn Faculty

Contact Jane Lohmann Faculty Administrator [severn@rcgp.org.uk](mailto:severn@rcgp.org.uk)

Young Professionals Groups/mall Group CPD:

Young Professionals groups can be formed and provide an on-going forum for discussing cases, sharing information and preventing the feeling of always working on your own. If a record of your meeting (with simple minutes re topics discussed kept) this can also be used as evidence for appraisal & revalidation

RCGP – first 5:

The RCGP has set up a specific department looking at providing support for the first 5 years of post qualification. Information can be found at <http://www.rcgp.org.uk/membership/join-rcgp-newly-qualified-gps.aspx>

Locum Groups:

If you plan on locum work there are organisations providing support such as the National Association of Sessional GPs (<http://www.nasgp.org.uk/>) that provide national and local support for sessional GPs. They can also provide support with finding work and can feature advertisements for locum sessions and longer term posts.

Swindon area group – email [michala.king@gwh.nhs.uk](mailto:michala.king@gwh.nhs.uk)

Bristol area group: <https://www.basd.org.uk/>

Pallant medical locum group have a Bristol chambers <http://www.pallantmedical.co.uk/freelance.htm>

## Looking after yourself:

The move from supported surgeries with trainers available to support to possibly taking a locum shift covering duty with a new computer system and new referral routes can be very stressful. The following suggestions have been made by previous trainees who moved on into locuming.

- You can negotiate a reduced number of patients per surgery and number of home visits to an amount that you are happy with for the surgery. This often means reducing the rate but can mean that work is more manageable, and practices will then have a better idea of what they can expect from you.
- Do learn to use different IT systems – this can be done by informally getting your ST3 group colleagues to demonstrate the different systems at their training practice. Or you can offer to visit the surgery prior to using a new system in order to learn how to use it. Some will offer a teaching session before the surgery – but make sure this is clearly marked time and not the receptionist trying to show you whilst answering all the morning calls etc.
- Prepare scanned copies of your CV, CCT certificate, GMC registration, Medical Insurance Certificate, PCT performers list, immunisation record and Driver's licence; then carry these on a memory stick so they can be sent or downloaded to practices that you locum for.
- There is plenty of work out there – you'll be fine!