

# How to make the most of your locum cover

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#### Key points

- Plan ahead don't book last minute, if possible.
- Try to book independent contractors directly contact your LMC or CCG for recommendations and pricing.
- Know what type of locum you need: ANP or GP?
- Provide templates for processes that impact QOF and enhanced services and align with CQC requirements.
- Establish whether your locum cover can be reimbursed by NHS England.
- Beware of hidden costs for locums via third parties or agencies.

Locums come at a premium, especially if you book last minute (less than two weeks ahead), go through an agency rather than dealing directly with the locum, or live in a doctor-depleted area.

Rates tend to vary – for example they might range from £70 to £110 per hour – but demand for locums has seen figures steadily rising over recent years. However, you don't have to pay for the employment costs of a salaried doctor, such as holidays, national insurance, sickness leave.

A bit of planning and a few simple checks should help ensure there are no surprises and that both parties know what is expected and get the most out of locum cover.

#### 1. Understand where to go, and what your budget is

Locums may offer their services through a host of different channels. Aside from agencies, you can also find independent contractors through word of mouth. Your local LMC or CCG may have recommendations and a list of available locums. Talking to other GPs in your area may help you to understand historical locum costs, but will not predict the final cost to you, which will depend on market forces.

Locums use various business models to deliver their services. This may include operating as a limited company, a sole trader, via a third party or, less frequently, through a partnership. While it should make no difference to you, third parties may need to take a cut. If this is charged as an additional cost to you, make sure you know about it and how much it is up front.

Clarify whether the locum is expecting to be paid per hour or for a session of work. Locums can justify their contractor status better if they identify a work load rather than pay per hour.

## 2. Make clear the type of cover you are looking for

Most locums come in two brands: GPs and ANPs. Be sure the clinician is able to fulfil your required job within your budget. And be mindful that agencies may send a minor injury or minor illness nurse when you ask for an ANP, as their staff sometimes don't know the difference, so be very clear about your requirements.

On top of this, you need to identify the type of work you will need doing. Ask yourself:

- How many face-to-face appointments, telephone consultations and home visits do you want them to do per session?
- Are they doing a duty surgery, and what do they do with extra patients that present as an emergency?
- Are there any conditions/patient types they will not deal with? (For example, some locum ANPs do not see patients under one year of age.)
- Will they read and action incoming letters, results and tasks?
- Will they do private medicals?

### 3. Provide a starter pack

Locums are less likely to follow templates, which could lose you QOF points and certain enhanced service funding. They may also miss updating medication reviews. Provide templates with clear explainers and start the engagement with a briefing outlining your expectations.

A starter pack or folder containing all the information that a locum is likely to need can be an invaluable, both to help your locum and bring peace of mind for the practice. Information may include a list of local services, and where to find important equipment or information on the computer and in the practice. The CQC offers some advice on what to include in locum packs.

Aligning with CQC requirements is a no-brainer and failure to do this can cost you significant money, time and energy. While locums are responsible for ensuring full compliance as contractors, they will not suffer the consequences if things are missed. Check you comply with the regulations according to CQC advice, which outlines the obligations that GPs have when hiring locum cover.

### 4. Plan the sessions and any other duties

Set out the work timetable on the GPs appointment list and include slots for admin tasks and visits. Ensuring all administrative work is identified in individual names also makes it easier for locums to find their allocated workload and check all the work has been done. In addition, a contract or agreement stating agreed roles helps to avoid confusion later on. The BMA has produced a model locum agreement. https://www.bma.org.uk/advice/employment/contracts/sessional-and-locum-gp-contracts/bma-locum-practice-agreement

A standard GP session may include 1 hour and 10 minutes of allocated administrative work (which includes tasks, results, letters, home visits, etc) and you need to check that this is being done, as you will be paying for it.

#### 5. Claiming for reimbursements

When a locum is covering the absence of a partner or salaried doctor on sick or parental leave for longer than a week, you can apply for reimbursements. Parental leave includes maternity, paternity and adoption. Contact your local primary care commissioner. Practices should submit costs incurred to their

commissioner within 14 days of the end of the month for which they are claiming reimbursement, or at any agreed frequency. Be warned, the absence of salaried ANPs may not be covered under this scheme.

#### 6. Beware hidden costs

The HMRC can hold practices liable for outstanding tax contributions, if a locum fails the HM Revenue and Customs IR35 test. IR35 is legislation that may apply to GP practices using locum contractors, in particular locums operating through a limited company or an intermediary – if the locum is deemed under HMRC rules to be operating as an employee, then the practice could be liable for a penalty, and responsible for PAYE and national insurance contributions. Private providers or APMSs are exempt from this legislation.

Ensure any agreement clearly reflects the freelance role and cannot be confused with employee status. The government uses various criteria to distinguish contractor/employee status and care should also be taken when a locum is employed regularly in the practice. Check the status of your locum agreements on the Government website.

From 1 April 2013 responsibility for locum-superannuation payments moved from the Primary Care Organisation to the practice. Make sure you take this into account when agreeing your locum rates up front. Most practices will agree an inclusive rate.

If you take on a locum through an agency and they subsequently join your practice in a salaried or other capacity, this may incur a buy-out cost to the practice, typically thousands of pounds.

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