

Welcome to JW Hinks' Focus on Doctors bulletin, looking at news and information relevant to specific business and industry sectors.

In this edition: Tax perks for locum doctors, how doctors can deal with the GDPR, GPs in England to get a pay rise, and more.

If you have any feedback on this issue, or would like to know more about our services or how we can help you, please contact us on 0121 456 0190 or email info@jwhinks.co.uk.

Back to basics: tax perks for locum doctors

Some doctors choose not to work through one agency, instead travelling up and down the country to deliver the services where they are most needed.

The latter are known as locum doctors – and because they are not employed by one agency, they have the right to be paid through their own company.

By doing this, locum doctors stand to gain a number of tax advantages. Setting up a limited company means you can pay yourself a tax-efficient combination of salary and dividends and claim on a variety of logistical and professional expenses. By the very nature of the job, locum doctors are able to charge more for their in-demand services.

Working under the umbrella of a limited company can present its own problems, however. The administrative burden can be onerous, which includes keeping track of your accounts and submitting an annual return. Locum doctors are also legally required to have their own indemnity insurance and follow industry best practice.

Doctors should also be careful as to not fall under IR35, the piece of legislation covering employment tax. Its purpose is to prevent 'disguised employment', in which someone working as if they were employed is being paid through a limited company. It is now the responsibility of the organisation engaging the worker to assess this.

For a full breakdown of the tax perks afforded to a locum doctor, and whether the utility of a limited company could work for you, get in touch with our specialist healthcare accountancy team.



How can doctors deal with the GDPR?

On 25 May 2018, the General Data Protection Regulation (GDPR) will come into effect for all businesses in the UK, changing the way organisations can handle and process customers' data.

And no sector's data is more sensitive than the healthcare industry.

Earlier this year, concerns were voiced by experts that there will be an increased level of "legal complications" surrounding the protection and processing of personal data in the healthcare sector.

To help you overcome this, the BMA has produced some useful guidance on this topic, which we'll have a look at below.

The organisation says GPs should be extra vigilant when storing and using patient data. It advises that practices should have at least one privacy notice prominently displayed on the practice notice board and website addressing how patient data is used to their benefit.

However, all patients should be able to ask to see a comprehensive privacy statement where they can find more detailed information. It's important to inform your patients that it is compulsory for some data to be stored, for example, for legal reasons, medical research or health management purposes.

The BMA says the privacy notice should at least include the following:

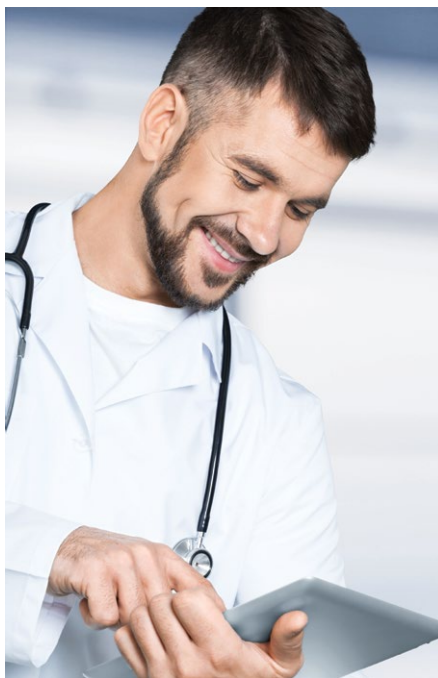
- Contact details of the practice.
- Contact details of the data protection officer.
- The purposes for processing the data and the legal basis for processing the data (see below).
- Information about with whom the data are shared.
- Any rights of objection that are available.
- That patients have the right to access their record and to have inaccurate data corrected.



- Retention periods (practices would need to say they retain the patient record until a patient dies).
- The right to lodge a complaint with the ICO.

From employee blunders to cyber-attacks, a potential data breach can happen at every level of your practice. That's why preparation and due-diligence will be your first line of defence in protecting your patients' data.

GPs – are you claiming expenses when relocating for work?



Moving house is an expensive operation which not many people undertake more than a few times in their lives. But as a Doctor, moving around the country to further your career is a very real prospect.

Fortunately, doctors can claim expenses for moving due to their employment, including the reimbursement of removal expenses, legal costs, and other services.

Some relocation costs up to £8,000 are exempt from reporting and paying tax and National Insurance (NI) – known as "qualifying" costs.

According to the British Medical Association (BMA), these types of expenses include:

- Legal fees in connection with the acquisition of a new residence (including Stamp Duty Land Tax).
- Providing replacement domestic goods.
- Legal fees in connection with the disposal of a former residence.

- Costs of transporting belongings including temporary storage costs.
- Travel and subsistence (T&S) for the employee and family to visit the new area. This could include travel costs paid by the NHS in lieu of relocation where there is a valid reason why the relocation to the new place of work cannot take place immediately.

However, these are only "qualifying costs" when:

- A new employee is moving area to start a job with you.
- An existing employee is changing their place of work within your organisation.
- The costs are paid before the end of the tax year following the one in which the move took place.
- The employee's new home is reasonably close to the workplace and their old home is not.

For qualifying costs over £8,000, doctors may have to report and pay tax and National Insurance.

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