

## NHS Pension Scheme: GP Solo form guidance from 1 April 2023 to 30 September 2023.

### Instructions

These instructions apply to NHS organisations who engage a GP on a self-employed contract for services arrangement.

### England

- Providers of Out of Hours (OOHs) or extended access primary care services in England (including GP Federations) who are NHS Pensions Scheme employing authorities need to submit a monthly Solo spreadsheet to PCSE for all GP Pension Scheme members who work for them under a self-employed (or employed) arrangement.
- The easiest way to submit Solo spreadsheets is via PCSE Online. Guidance for providers can be found at <https://pcse.england.nhs.uk/organisations/ooh-extended-access-providers/>
- Providers must make payments to NHS England by BACS. The bank account details can be obtained by calling PCSE on 0333 014 2884.
- Integrated Care Boards (ICBs) who have GPs working under a contract for service need to upload a monthly Solo spreadsheet to PCSE Online. Guidance for ICBs can be found at <https://pcse.england.nhs.uk/services/gp-payments/commissioners/uploading-solo-pension-contributions/>. ICBs must make payments direct to NHS Pensions using the RFT1 process.
- In addition to the completion and submission of the monthly spreadsheet by providers and ICBs, it is still a requirement for GPs to submit an annual GP Solo form to declare their annual Solo income. For 2023/2024 we are providing separate forms to complete for the periods of 1 April to 30 September and 1 October to 31 March. This is a precaution due to a future planned change in member contributions. The Department of Health and Social Care has previously advised that this change is expected in 2023 but no confirmed date is currently known at the time of this form being published.
- ICB's must not create an officer pensionable post when they put a self-employed GP onto the payroll to satisfy HMRC's 'office holder/IR35' rule. The Solo process must be used.

## **Wales**

- In Wales, the employer must send this form and the correct contributions to the Local Health Board (LHB) each month.
- Where a GP is employed under a contract of employment by an LHB in Wales, the GP is a Type 2 practitioner in NHS Pension Scheme terms, not an officer. The GP Solo form is required.

## **England and Wales**

- The employer contribution rate is 14.3% of the GP's pensionable pay plus a scheme administration levy of 0.08% of the pay. Therefore, the employer must pay a total of 14.38% of the GP's pensionable pay in employer contributions.
- Part 1 of the solo form must be completed by the commissioner/provider before the GP completes Part 2.
- If a GP partner chooses to share (pool) their 'ad-hoc' income the solo form must not be used. Instead, each GP partner should include their share of the income on their Annual Certificate of Pensionable Profits.
- Only direct payments made to individual GPs for NHS work must be entered on the solo form.
- If the GP trades as a limited company the income is not pensionable.
- All parties should keep a copy of the form for accounting purposes.
- If a GP is employed under a contract of employment (contract of service) by a trust or an ICB they are an officer member of the NHS Pension Scheme, and the solo process must not be used.
- A GP who performs fee-based work for an independent provider or direction body cannot pension this work.
- Any payments made to GPs by local authorities under a contract for services (fee-based) in respect of collaborative services, section 75 work, and local enhanced services are pensionable. Any fee-based payments made to GPs in respect of commissioned services must also be declared on the solo form.

## **Part 1 - Guidance notes**

### **Box A: Pay**

Please enter the pay figure excluding the 14.38% employer contribution and levy.

### **Box B: Expenses**

Please enter any professional expenses in respect of the pay recorded in Box A. Enter NIL if no expenses incurred.

### **Box C: Pensionable pay**

Pensionable pay includes NHS Pension Scheme employee contributions but must exclude expenses, employer contributions and the employer levy.

### **Box D: NHS Pension Scheme employee contribution rate**

Please select and enter the correct tiered employee contribution rate. The rate at which GPs pay employee contributions is based on their global GP pensionable income in England and Wales irrespective of the number of hours they work.

From 1 April 2022 all members will be in the 2015 Scheme, so the tiered employee contribution rate is based on their global **and** annualised income, for example, surgery plus self-employed OOHs plus self-employed ICB.

There is further guidance in the GP Pension Guide located on the practitioner webpage of the 'Member Hub' of our website. There is also an annualising calculator.

The annualising formula is:

Total GP pensionable income in 2023/24 ÷ pensionable days of service in 2023/24 x 365 days

*For example, a 2015 Scheme GP provider or salaried GP commences their first GP pensionable post on 1 June 2023 and remains in post until 31 March 2024 (304 days pensionable service). During this period, they also perform solo work; for example, self-employed OOHs, ICB or GP appraisal work. Their total 2023/24 GP pensionable income is £70,000.00 comprised of £60,000.00 surgery income plus £10,000.00 solo income.*

*Their annualised income for the year is £70,000.00 ÷ 304 days x 365 days = £84,046.05 therefore the future planned tiered rate is 12.5% throughout the year.*

Example 1: Dr B is a career OOHs GP. They perform irregular pensionable OOHs work between 1 April 2023 and 31 March 2024. That is, they have an individual contract for services arrangement on each occasion they work for the OOHs provider. They perform no other GP work resulting in pensionable service of 60 days, 40 days worked between 1 April 2023 and 30 September 2023 with pensionable income of £20,000.00 and 20 days worked between 1 October 2023 and 31 March 2024 with pensionable income of £10,000.00

Dr B's annualised pay for the year is the total GP income of £30,000.00 ÷ 60 days pensionable service x 365 days = £182,500.00.

Based on the annualised pay the tiered contribution rate is 13.5% from 1 April 2023 to 30 September 2023. Contributions are paid on the actual pensionable pay of £20,000.00.

Dr B pays £2,700.00 (£20,000.00 x 13.5%) in tiered contributions for the period 1 April 2023 to 30 September 2023.

Example 2: Dr C has a pensionable part-time salaried GP post and also performs irregular Solo work in 2023/24. The salaried GP post is continuous throughout 2023/24 (no breaks) with a salary of £50,000.00. Pensionable income from the Solo work is £20,000.00.

Dr C's annualised pay for the year is the total GP income of £70,000.00 ÷ 365 days pensionable service x 365 days = £70,000.00

Based on the annualised pay the tiered contribution rate is 12.5% throughout the year. Dr C pays £8,750.00 (£70,000.00 x 12.5%) in contributions for the period 1 April 2023 to 31 March 2024.

Example 3: Dr D is a salaried GP also performing irregular Solo work in 2023/24. The salaried GP pensionable post is continuous (no breaks) with a fixed salary of £85,000.00 during 2023/24. Pensionable income from solo work is £20,000.00 between 1 April 2023 and 30 September 2023, and £10,000.00 between 1 October 2023 and 31 March 2024.

Dr D's annualised income is the total GP income of £115,000.00 ÷ 365 days pensionable service x 365 days = £115,000.00.

Based on the annualised pay the tiered contribution rate is 13.5% from 1 April 2023 to 30 September 2023. Dr D pays £8,437.50 tiered contributions for the period 1 April 2023 to 30 September 2023 calculated as follows:

1 April 2023 to 30 September 2023 = 13.5%

Salaried GP	$£85,000.00 \div 12 \text{ months} \times 6 \text{ months} = £42,500.00 \times 13.5\% = £5,737.50$
Solo	$£20,000.00 \times 13.5\% = £2,700.00$

Example 4: Dr E became a GP provider / Type 1 GP on 1 June 2023. The post is continuous (no breaks) resulting in 304 days pensionable service by 31 March 2024. Dr E's pensionable income (profit) from the practice is £70,000.00. Alongside the GP provider post he also performs irregular Solo work during 2023/24. Pensionable income from Solo work is £20,000.00 between 1 June 2023 and 30 September 2023, and £10,000.00 between 1 October 2023 and 31 March 2024.

Dr E's annualised income is the total GP income of £100,000.00 ÷ 304 days pensionable service x 365 days = £120,065.00 (rounded down for the purpose of setting the tier).

Based on the annualised pay the tiered contribution rate is 13.5% from 1 April 2023 to 30 September 2023 Dr E pays £ 6,492.43 tiered contributions for the period 1 June 2023 to 30 September 2023 calculated as follows:

1 June 2023 to 30 September 2023 = 122 days from total 304 days pensionable service

Type 1 GP	$£70,000.00 \div 304 \text{ days} \times 122 \text{ days} = £28,092.11 \times 13.5\% = £3,792.43$
Solo	$£20,000.00 \times 13.5\% = £2,700.00$

More detailed information can be found in the GP Pension Guide located on the practitioner webpage of our website.

All employee and employer contributions must be collected and paid over no later than the 7th day of the month following the date of payment of the relevant income. This is essential so that NHSE/PCSE or the LHB has enough time to pay over contributions to us, NHS Pensions, within the regulatory timescales. Payment of contributions must still be paid by the 7th day even if one GP solo form is completed for the period 1 April to 30 September 2023.

In February 2022, the Department of Health and Social Care (DHSC) published the response to its public consultation on changes to the member contribution rates and tiers. DHSC confirmed that the new rates were to be introduced from 1 October 2022 with further planned changes in 2023. The table below shows the contribution rates from 1 October 2022 and also the future planned contribution rates. However, we do not have any confirmation of when the further change will be introduced.

Table 1: Member contribution rates from 1 October 2022

<b>Annualised GP pensionable income</b>	<b>Contribution rate</b>	<b>Future planned contribution rates</b>
£0 to £13,246	5.1%	5.2%
£13,247 to £16,831	5.7%	6.5%
£16,832 to £22,878	6.1%	6.5%
£22,879 to £23,948	6.8%	6.5%
£23,949 to £28,223	7.7%	8.3%
£28,224 to £29,179	8.8%	8.3%
£29,180 to £43,805	9.8%	9.8%
£43,806 to £49,245	10.0%	10.7%
£49,246 to £56,163	11.6%	10.7%
£56,164 to £72,030	12.5%	12.5%
£72,031 and above	13.5%	12.5%

#### **Box E: Employee contribution amount**

Please enter the amount of employee contributions paid. This is based on the pensionable pay in Box C and the tiered contribution rate selected in Box D. (Box C x % in Box D)

#### **Boxes F: Additional contributions for added years, additional pension (AP), or NHS money purchase additional voluntary contributions (MPAVC) scheme**

If the GP is buying added years, additional pension or contributing to the NHS MPAVC scheme with Prudential, Standard Life or Utmost Life and Pensions (formerly Equitable Life), please enter the amounts in the relevant boxes. Contributions that a GP has chosen to pay to any other (non-NHS) pension arrangement must not be included.

Added years:

If a GP is buying added years, they must also pay additional contributions in respect of the solo income. The added years contributions must be entered in the relevant Box F.

NHS Pension Scheme membership accruing from 1 April 2008 is no longer subject to the pensionable earnings cap. However, GPs who were subject to the cap in respect of some or all of their membership before that date, who are buying added years under a contract starting before 1

April 2008, will have the additional contributions only assessed by reference to a notional earnings cap. Where it is relevant the notional cap must be applied even when actual NHS income did not exceed the cap before 1 April 2008.

GPs affected by the notional cap are, in general, those who joined the NHS Pension Scheme for the first time on or after the 1 June 1989, or who joined before then but have had a break in Scheme membership of 12 months or more that ended on or after that date. Added years contracts that started on or after the 1 April 2008 are not subject to a cap.

The added years earnings cap is:

Year 2008/09	£117,600.00
Year 2009/10	£123,600.00
Year 2010/11	£123,600.00
Year 2011/12	£129,600.00
Year 2012/13	£137,400.00
Year 2013/14	£141,000.00
Year 2014/15	£145,800.00
Year 2015/16	£149,400.00
Year 2016/17	£150,600.00
Year 2017/18	£154,200.00
Year 2018/19	£160,800.00
Year 2019/20	£166,200.00
Year 2020/21	£170,400.00
Year 2021/22	£172,800.00
Year 2022/23	£181,800.00

Additional pension (AP):

Contributions in respect of AP are not subject to an earnings cap. AP contributions are paid as a set monetary value through one job. They are not payable as a percentage of pensionable income in each job held. If your work is infrequent and your income fluctuates it may be practical to buy the AP in a 'one off' payment.

If the GP has elected to purchase AP it is likely that the purchase was made through their main GP surgery work and the contributions recorded on their Annual Certificate of Pensionable Profits or self-assessment form.

NHS money purchase (MPAVC) Scheme with Prudential, Standard Life and Utmost Life and Pensions:

If the GP is already an NHS Pension Scheme member and paying an extra percentage of their pay to the NHS MPAVC Scheme with Prudential, Standard Life or Utmost Life and Pensions (formerly Equitable Life) they can also pay the extra percentage of the pay in Box C. If the GP is not already paying contributions to the NHS AVC Scheme, they must apply direct to Prudential or Standard Life. Utmost Life and Pensions will not accept new applications.

### **Box G: Additional contributions for early retirement reduction buy out (ERRBO)**

If a GP is buying ERRBO they must also pay the additional contributions on all their pensionable NHS income, including Solo income. The ERRBO contributions must be entered in Box G.

Where an ERRBO agreement has been completed during 2023/24, ERRBO contributions must be paid to the end date of the contract, calculated as the relevant proportion of the income in the year.

If a GP has terminated or suspended their ERRBO agreement during 2023/24 any ERRBO contributions paid from 1 April 2023 should have been returned. If this applies enter zero in box G.

#### **Box H: Total employee contributions**

The amount in this box should be the total of Boxes E, F and G

#### **Box I: Total paid to member**

This is the final amount paid to the member after deduction of employee contributions and any additional contributions, for example, C minus H

#### **Box J: Employer contributions**

Enter the amount of the employer contributions + administration levy (14.38% of Box C)

#### **Box K: NHS Pension Scheme contributions**

This is the total of the employee and employer contributions Box H + J

#### **The declaration**

The declaration should be signed by an authorised signatory of the commissioner.

- Enter your employing authority (EA) code (page 1)
- Enter the details of your employing authority either in block capitals or using a company stamp
- Enter the date

Once you have fully completed Part 1 and the GP has completed Part 2, please send the form and payment of the employee and employer contributions recorded in Box K.

## **Important information regarding annual form submissions**

### **England**

Annual Solo forms should be submitted online at [www.pcse.england.nhs.uk/contact-us](http://www.pcse.england.nhs.uk/contact-us)  
When submitting the solo form from an @nhs.net account the commissioner / provider is not required to provide a wet signature at Part 1 however, the GP must always sign at Part 2. If the form is submitted from any other e-mail account, both the commissioner / provider and the GP must sign the form.

### **Wales**

This form must be submitted to the LHB / Primary Care Services. Any queries can be sent to [primarycareservices@wales.nhs.uk](mailto:primarycareservices@wales.nhs.uk)

### **Part 2 - Guidance notes**

To be completed by the GP.

Please review the information completed at Part 1. If all entries are correct, please sign, print your name, and date the form. If you have any questions about the entries in Part 1, please contact the Employing Authority who commissioned you to do the work.

Return the completed form as soon as possible to the employer named in Part 1.

For more detailed information please refer to the new GP Pension Guide located on the practitioner webpage in the Member Hub section of our website.