

NHS Pension Scheme: GP Solo form guidance from 1 April 2022 to 30 September 2022.

A new GP Solo form will be available by 1 October 2022 due to a change in the contributions payable from this date.

Instructions

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

- The GP Solo form **may be completed every month or once for the period 1 April to 30 September 2022**. Where one form is preferred NHS Pension Scheme contributions must still be paid every month. Further guidance regarding this process in England can be located on Primary Care Support England's (PCSE) website.
- 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.
- The completed Solo form must be sent to PCSE for work in England or the Local Health Board (LHB) for work in Wales.
- If the GP has a Unique Payment Reference (UPR) number it must be entered in Part 1 of the Solo form.
- Only direct payments made to individual GPs for NHS work must be entered on this form.
- If the GP trades as a limited company the income is not pensionable.
- All parties should keep a copy of this form for accounting purposes.
- If a GP is employed under a contract of employment (contract of service) by a trust or a clinical commissioning group (CCG) they are an officer member of the NHS Pension Scheme and the Solo form must not be used.

- 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.
- CCGs **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 form **must 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 by Trusts in respect of commissioned services must also be declared on the Solo form.

Part 1 - Guidance notes

Unique Payment Reference (UPR) number

When submitting the monthly payment the UPR number (if known) must be used. It is comprised of:

- EA code (e.g. W123)
- SOL – identifies SOLO payments
- Month: first 3 characters of the month the work was carried out
- Year: 2 characters

Example: W123SOLAPR22

This reference indicates that you are sending the payment on behalf of organisation W123 and you are submitting Solo contributions for April 2022

England only - We are aware that some CCGs are not able to amend their payment reference details. In this instance, the Unique Payment Reference to be included in the corresponding GP Solo form or monthly Excel file, should be the UPR associated with the corresponding payment that will be visible to the recipient of the payment (e.g. NHS England).

Box A: Pay

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

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 the tiered employee contribution rate is based on their global **and** annualised income, e.g., surgery plus self-employed OOHs plus self-employed CCG.

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

The annualising formula is:

Total GP pensionable income in 2022/23 ÷ pensionable days of service in 2022/23 x 365 days

For example, a 2015 Scheme GP provider or salaried GP commences their first GP pensionable post on 1 June 2022 and remains in post until 31 March 2022 (304 days pensionable service). During this period they also perform Solo work; e.g. self-employed OOHs, CCG or GP appraisal work. Their total 2022/23 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 tiered rate is 13.5% throughout the year.

Example 1: Dr B is a career OOHs GP. They perform irregular pensionable OOHs work between 1 April 2022 and 31 March 2023. 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 2022 and 30 September 2022 with pensionable income of £20,000.00 and 20 days worked between 1 October 2022 and 31 March 2023 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 14.5% from 1 April 2022 to 30 September 2022 and 13.5% from 1 October 2022 to 31 March 2023. Contributions are paid on the actual pensionable pay of £30,000.00.

Dr B pays £4,250.00 (£20,000.00 x 14.5% + 10,000.00 x 13.5%) in tiered contributions.

Example 2: Dr C has a pensionable part-time salaried GP post and also performs irregular Solo work in 2022/23. The salaried GP post is continuous throughout 2022/23 (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.

Example 3: Dr D is a salaried GP also performing irregular Solo work in 2022/23. The salaried GP pensionable post is continuous (no breaks) with a fixed salary of £85,000.00 during 2022/23. Pensionable income from Solo work is £20,000.00 between 1 April 2022 and 30 September 2022, and £10,000.00 between 1 October 2022 and 31 March 2023.

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 14.5% from 1 April 2022 to 30 September 2022 and 13.5% from 1 October 2022 to 31 March 2023. Dr D pays £16,150.00 tiered contributions calculated as follows:

1 April 2022 to 30 September 2022 = 14.5%

Salaried GP	$£85,000.00 \div 12 \text{ months} \times 6 \text{ months} = £42,500.00 \times 14.5\% = £6,162.50$
Solo	$£20,000.00 \times 14.5\% = £2,900.00$

1 October 2022 to 31 March 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	$£10,000.00 \times 13.5\% = £1,350.00$

Example 4: Dr E became a GP provider / type 1 GP on 1 June 2022. The post is continuous (no breaks) resulting in 304 days pensionable service by 31 March 2023. 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 2022/23. Pensionable income from Solo work is £20,000.00 between 1 June 2022 and 30 September 2022, and £10,000.00 between 1 October 2022 and 31 March 2023.

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 14.5% from 1 April 2022 to 30 September 2022 and 13.5% from 1 October 2022 to 31 March 2023. Dr E pays £13,980.93 tiered contributions calculated as follows:

1 June 2022 to 30 September 2022 = 122 days from total 304 days pensionable service

Type 1 GP	$£70,000.00 \div 304 \text{ days} \times 122 \text{ days} = £28,092.11 \times 14.5\% = £4,073.36$
Solo	$£20,000.00 \times 14.5\% = £2,900.00$

1 October 2022 to 31 March 2023 = 182 days from total 304 days pensionable service

Type 1 GP	$£70,000.00 \div 304 \text{ days} \times 182 \text{ days} = £41,907.89 \times 13.5\% = £5,657.57$
Solo	$£10,000.00 \times 13.5\% = £1,350.00$

More detailed information can be found in the GP Pension Guide located on the practitioner webpage of the NHS Pensions 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 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 2022.

Table 1: Member contribution rates 1 April 2022 to 30 September 2022

Annualised GP pensionable income	Contribution rate
Up to £15,431.99	5%
£15,432.00 to £21,477.99	5.6%
£21, 478.00 to £26,823.99	7.1%
£26,824.00 to £47,845.99	9.3%
£47,846.00 to £70,630.99	12.5%
£70,631.00 to £111,376.99	13.5%
£111,377.00 and over	14.5%

In February 2022, the Department of Health and Social Care published the response to its public consultation on changes to the member contribution rates and tiers. It confirmed that the new rates will be introduced from 1 October 2022.

You should use 'Table 1: Member contribution rates 1 April 2022 to 30 September 2022' to calculate and make payment of contributions for solo work carried out between 1 April and 30 September 2022.

A new form will be available by 1 October 2022 when the new tiers are introduced. You must use that form and 'Table 2: Member contribution rates from 1 October 2022' to calculate and make payment of contributions for solo work carried out between 1 October 2022 and 31 March 2023.

Table 2: Member contribution rates from 1 October 2022

Annualised GP pensionable income	Contribution rate
Up to £13,231.	5.1%
£13,232 to £15,431	5.7%
£15,432 to £21,478	6.1%
£21,479 to £22,548	6.8%
£22,549 to £26,823	7.7%
£26,824 to £27,779	8.8%
£27,780 to £42,120	9.8%
£42,121 to £47,845	10.0%
£47,846 to £54,763	11.6%
£54,764 to £70,630	12.5%
£70,631 and above	13.5%

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, or NHS money purchase additional voluntary contributions (AVC)scheme

If the GP is buying added years, additional pension or contributing to the NHS money purchase AVC scheme with Prudential, Standard Life or Utmost Life and Pensions (formerly Euitable 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 additional pension (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 AVC Scheme with Prudential, Standard Life and Utmost Life and Pensions

If the GP is already a NHS Pension Scheme member and paying an extra percentage of their pay to the NHS AVC 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 2022/23, 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 2022/23 any ERRBO contributions paid from 1 April 2022 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; e.g. 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 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 payments, BACS and email submissions

England

This form can either be submitted online at www.pcse.england.nhs.uk/contact-us or sent by post to Primary Care Support England, PO Box 350, Darlington, DL1 9QN.

The bank account details you require can be obtained by calling PCSE on 0333 014 2884.

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

One payment covering several GP's with the same host employing authority (PCSE/LHB) may be acceptable, subject to their agreement. Please refer to PCSE or the LHB for further details.

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 the NHS Pensions' website.