

## NHS Pension Scheme: GP SOLO form guidance from April 2019

### Instructions

These instructions apply to NHS organisations who engage the services of GPs on a self employed/fee based/contract for services arrangement.

- The employer contribution rate is 14.3% of the GPs pensionable pay plus a scheme administration levy of 0.08% of the pay. The employer must therefore pay a total of 14.38% of the GPs pensionable pay.
- Please ensure Part 1 of the form is completed by the commissioner / Provider before sending it to the GP to complete Part 2.
- If the GP chooses to share i.e. pool their 'ad-hoc' income the SOLO form must **not** be used. Instead each GP should include their share of the income on their Annual Certificate of Pensionable Profits.
- This form must be completed and sent to PCSE (England), or the LHB (Wales).
- The GP SOLO form may either be completed every month or annually. If you are working in England and choose to submit an annual form, you must still submit payments on time every month. Further guidance regarding the annual GP SOLO process in England can be located on PCSE's website
- When submitting your monthly data, it must include the Unique Payment Reference (UPR) that is used when submitting your payment. The UPR is not required where you submit the GP SOLO annually
- Irrespective of whether the form is completed on a monthly or annual basis all contributions must be paid on time every month. Further guidance regarding the annual GP SOLO process in England can be located on PCSE's website.
- 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 formally employed under a contract of service by an OOH Provider that is a Trust/Foundation Trust, or by a CCG they are an 'Officer' member of the scheme; the SOLO form must not be used.
- Where a GP is employed under a contract of service by an LHB in Wales the GP is a type 2 Practitioner, not an Officer, therefore the GP SOLO form is required.
- CCGs must **not** create a pensionable post when they put a self employed GP onto the payroll to satisfy HMRC's 'office holder / IR35' rule; the SOLO form must still 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 (i.e. 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 unless the GP has elected to have the monies (including the 14.38% employer contributions) paid into their practice account. If in doubt, contact [nhsbsa.pensionsmember@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsmember@nhsbsa.nhs.uk)

## **Guidance notes for Employing Authorities and scheme members completing the GP Solo form.**

### **Unique Payment Reference (UPR) number**

When submitting your monthly payment you will need to include your UPR number as comprised below;

- EA code .i.e. W123
- SOL – identifies SOLO payments
- Month: first 3 characters of the month the work was carried out
- Year: 4 characters

Example: W123SOLAPR2019

This reference indicates that you are sending the payment on behalf of organisation W123 and you are submitting SOLO contributions for April 2019

**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 unique payment reference associated with the corresponding payment that will be visible to the recipient of the payment (i.e. 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 refer to the table below and enter the correct tiered employee contribution rate. Depending on the member's circumstances, the rate may be based on the GP's **global** NHS pensionable income, i.e. practice + fee based OOHs + fee based CCG or it may be based on annualised income.

The employee contributions entered in Box D 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 7<sup>th</sup> day even if the GP SOLO form is completed on an annual basis.

### 1995/2008 Scheme members

The rate of tiered employee contributions must be based on the GP's **global** NHS pensionable income, i.e. Practice + fee based OOHs + fee based CCG in the scheme year.

### 2015 Scheme members

If the GP is a member of the 2015 Scheme the pay that is used to set the tiered contribution rate for GP and non-GP Providers who start after 1 April or leave before 31 March is annualised; e.g. a GP who starts at a surgery on 1 June 2018 and earns £70,000.00 up to 31 March has annualised income of £84,046.05 (i.e. £70,000.00 ÷ 304 days x 365 days = notional pay of £84,046.05). Based on the annualised income the correct tiered contribution rate is 13.5%. There is further information about annualisation in the GP tiered contributions guide, available in the Practitioner Information page of NHS Pensions website.

Where a GP Provider or salaried GP is a 2015 Scheme member and has no breaks in membership during the Scheme year but also performs SOLO work, any breaks in that SOLO work are ignored for the purpose of setting the tiered contribution rate; i.e. the rate is based on the actual surgery and SOLO income.

	<b>2019/20 Total or annualised GP pensionable income</b>	<b>2019/20 contribution rate</b>
1	Up to £15,431.99	5%
2	£15,432.00 to £21,477.99	5.6%
3	£21,478.00 to £26,823.99	7.1%
4	£26,824.00 to £47,845.99	9.3%
5	£47,846.00 to £70,630.99	12.5%
6	£70,631.00 to £111,376.99	13.5%
7	£111,377.00 and over	14.5%

The guidance above regarding annualising of pay to set a tier only relates to GPs or non-GP Providers who are members of the 2015 NHS Pension Scheme.

### 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)

### Box F Additional Contributions for Added Years, Additional Pension or NHS AVC Scheme with Prudential, Standard Life and Equitable Life

If the GP is buying Added Years, Additional Pension or contributing to the NHS AVC Scheme with Prudential, Standard Life or Equitable Life, please enter the total amount in Box F and annotate next to Box F the separate amounts. **Contributions that a GP has chosen to pay to any other 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 Box E.

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 notional earnings cap for GPs 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

### **Additional Pension**

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.

### **NHS AVC Scheme with Prudential, Standard Life and Equitable Life**

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 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. Equitable Life 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 2018/19, 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 the 2018/19 scheme year any ERRBO contributions paid during 2018/19 only 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 the purchase of added years, additional pension, NHS MPAVC and ERRBO. i.e. C – H

### **Box J Employer contributions**

Enter the amount of the employer contributions + administration levy i.e. 14.38% of Box C

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

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

### **Read the declaration and then tick the box that confirms payment has been made**

### **Part 1 of the form should be signed by an authorised signatory of the commissioner**

- Enter your EA code
- 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](http://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](mailto: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**

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.