

## Sessional GP article for NASGP blog

### **It's a tough time for sessional GPs, especially locums, but we may be able to help**

For the past 50 years the Cameron Fund have been offering financial support to GPs and their dependent family. Offering help in times of financial hardship and distress – aiming to meet the need of our beneficiaries in the fullest and most practical ways possible. We are the GPs' own charity.

We recognise that since the COVID pandemic everything has changed – with some locum GPs experiencing a drastic reduction in sessions. Many were told that due to the 'shutdown', their services were no longer required as working practices changed overnight, with a whole new way of working adopted to keep both patients and staff safe. Some surgeries closed their doors and relied upon existing staff to move to a triage system and virtual appointments. While some practice premises remained open but have tried to keep face-to-face appointments to a minimum.

The crisis also affected a number of GPs who had to stop working and self-isolate, as they have underlying health conditions, such as one of our current beneficiaries:

#### ***“Many thanks for your ongoing support especially at such difficult times”***

Dr F\*, a GP in his 30s, is married with three young children. He suffers from a severe long-term illness with recurrent acute flares and has been hospitalised on many occasions and requires continuous treatment. He is also facing the prospect of hip replacements, an unfortunate side effect to high-level steroid treatment.

He has mainly worked as a GP locum and is currently in occupational medicine. However, since 2014 Dr F has struggled on a reduced income which fluctuates month to month, depending on his health. When he first applied to the Fund any savings had been depleted and they were dependent on help from family and friends.

Since then Dr F and his family have received varying financial support from the Fund. This has included a monthly grant towards their essential household expenditure when illness has left him unable to work for weeks at a time.

Earlier this year he took the decision to resign a part-time salaried role, as he was struggling to sustain this due to his ill health. Amidst the COVID-19 pandemic, Dr F has had to self-isolate due to his underlying medical condition and the family are in receipt of Universal Credit. He is currently undertaking some home working and hopes to start a clinic session once a week, if his health stabilises.

Dr F continues to experience severe symptoms and could face further surgery but remains determined to work when he is able. Uncertainty of his health continues to leave the family in a precarious position.

There is no doubt that it has been an anxious time for locum GPs. Working as a locum can be unpredictable, as is any self-employed work, but the sessional workforce will be needed over the coming months as things return to the 'new normal'. Dr Ben Molyneux, Chair of the BMA Sessional GP Committee, has said that thankfully access to work seems to now be showing signs of improvement but he recognises that *“However, there are a number of locums who are struggling financially with limited options”*.

The Fund awards grants towards essential household or other expenditure, such as emergency house repairs or professional fees, as well as Money Advice to help maximise income and minimise outgoings. In some instances, we offer a loan with repayments starting when income has returned to a more sustainable level.

Please contact us if you are struggling financially due to unemployment, illness or any other life crisis. You can call 020 73880796, email [info@cameronfund.org.uk](mailto:info@cameronfund.org.uk) or go to our website [www.cameronfund.org.uk](http://www.cameronfund.org.uk) to find out more about applying for assistance. All enquiries are treated in the strictest confidence.

As the COVID situation develops, we urge you to remain in contact with the practices you may have received regular work from, your regional Sessional GP Group, Locum Chamber and LMC, any agencies you are familiar with – and of course the NASGP itself.

If you work as a self-employed GP locum, you are running your own business and may have set up a limited company. If you are seeking advice, discuss things with your accountant and contact [www.businessdebtline.org](http://www.businessdebtline.org) who are there to help small businesses and people who are self-employed. If you are struggling on a reduced income, speak to your mortgage provider, other lenders, HMRC and your local council, to let them know that you are struggling at present. All organisations are aware that this an extremely difficult time for many.

Stressful professional and personal situations, including financial worries, all impact greatly on our mental well-being, so if you are anxious you can seek support from the BMA or RCGP's Wellbeing Services (if you are a Member). If your current situation feels too much to bear, talk to your own GP and consider self-referring to the *NHS Practitioner Health Service*.

Our work is also about the prevention of hardship and we have produced a guide to help newly qualified and working GPs – [‘10 top tips for financial wellbeing’](#) which covers topics that relate to being a locum GP, such as the benefit of having an accountant that has clients who also work within NHS General Practice.

We are only too aware that working as a locum can lead to strong feelings of professional isolation and that you might not have the opportunity to share working experiencing with practice colleagues. We urge you not to face any professional issues, including unemployment and financial worries alone.

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