

Practical and Financial Support for Doctors on Sick Leave

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Introduction

If you have been signed off sick for any amount of time it can be difficult to adjust to your new circumstances. There is often a lot of help and support available from your trust or deanery, and organisations such as the BMA, but information on financial support may be difficult to find and can be confusing. There are a variety of ways in which you can help improve your financial state while off sick, from government benefits to budgeting measures and assistance from charitable organisations. It can be difficult to find the right information sometimes, especially if you are feeling unwell, so this pack outlines what help is out there and what you can do to manage your financial situation while you are not working.

It is far better to make a start early on and avoid getting into difficulties than to try to deal with a financial crisis once it has happened. This pack aims to provide you with the information you need to prevent yourself getting into financial hardship in the first place.

This pack has been written in 2010 and is as up to date as possible. It is aimed at doctors in Bristol, but most of the content can be applied wherever you work. Things do change, so where possible useful websites and contacts have been included to help you find up to date information for yourself. The information here is intended as a guide and there may be things that have been omitted – it is always useful to talk to as many people as possible and ask for help if you need it!

Summary of Useful Information

This pack contains a lot of information and is therefore quite lengthy, so here is a quick summary of the content and a few useful tips:

- If you are signed off sick you are entitled to paid sick leave
- After your sick leave runs out you are entitled to statutory sick pay (£79.15 a week)
- You may be entitled to government benefits such as housing and council tax benefits (see www.direct.gov.uk and www.turn2us.org.uk)
- Budgeting is important – try www.ivillage.co.uk/money/cashflow
- Speak to your bank, landlord and utility companies early if you anticipate difficulty in meeting loan repayments, rent or bills
- There are a range of charitable and independent organisations who can assist doctors in financial difficulty – see the relevant section in this pack
- In a financial emergency the most important thing is to speak to someone, such as your friends and family, your bank, the BMA or the Citizens Advice Bureau
- Useful resources are included at the end of this pack, covering general support, health, disability, addiction, stress and financial assistance

Sick pay and SSP

Sick pay

Everyone working for the NHS is entitled to sick pay. As a doctor your allowance depends on how long you have been working for the NHS (not just for a specific trust.)

- Year 1 - 1 month full pay and (after 4 months) two months half pay
- Year 2 - 2 months full pay and 2 months half pay
- Year 3 - 4 months full pay and 4 months half pay
- Years 4 and 5 - 5 months full pay and 5 months half pay
- Year 6 plus - 6 months full pay and 6 months half pay

This can be extended in some cases, at the discretion of your trust. The Medical and Dental contract terms and conditions also state that:

“The authority shall have discretion to extend the application of the foregoing scale in an exceptional case. A case of a serious character, in which a period of sick leave on full pay in excess of the period of benefit stipulated above would, by relieving anxiety, materially assist a recovery of health, shall receive special consideration by the employing authority.”

If you feel that you are not getting appropriate sick pay your initial step should be to contact your payroll department. If you have any disputes about pay matters and want some impartial help and advice, the BMA has local representatives who can review your case and ensure you are receiving the support you are entitled to.

SSP

Once you run out of paid sick leave you are entitled to Statutory Sick Pay (SSP). SSP is paid for by your employer, who is then reimbursed by the government. It is payable for up to 28 weeks, after which you can claim Employment and Support Allowance (ESA) from the government. ESA replaces Incapacity Benefit and provides financial payments as well as assessing and supporting a possible return to work. For further details on ESA, you can visit the DirectGov website (www.direct.gov.uk) or speak to someone at your local Jobcentre or Citizens Advice Bureau.

You are entitled to SSP as long as you are unwell for at least 4 days in a row, and your average weekly earnings are greater than £97 a week. Once your pay falls to half pay you are entitled to claim SSP on top of your salary, as long as this does not come to more than your full pay. Doctors should almost always get SSP on top of their half pay – speak to your personnel or payroll department if you have any queries about this.

How to claim

You need to inform your payroll department that you are off sick, and provide documentary evidence of your illness. Once you are entitled to it you should automatically begin to receive SSP in the same way you were receiving your salary. Documentary evidence must be in the form of a GP sick note, regardless of who has signed you off – even if it is your own occupational health department. It is advisable to see your GP early as it is much easier getting a prospective sick note than a retrospective one – and your GP may also be able to offer help and support while you are off, even if they are not directly involved in the treatment of your particular illness, They can also put you in touch with a variety of support services.

How much will you get?

SSP is currently £79.15 per week (from April 2010). If there is a delay in initiating payments then it can be backdated as long as you have documentary evidence to support your claim – another good reason to see your GP early on.

Budgeting and minimising outgoings

Not many of us could easily live on £79.15 a week, with rent or mortgage, bills, loan repayments and all the other expenses of daily life. It is important to sit down and realistically plan what your expenses are, however unpleasant the task might seem. Putting it off or burying your head in the sand will only make matters worse in the long run, and it is amazing how much more in control you will feel once you have addressed this issue.

Banks

It is worth speaking to your graduate manager about any loans and overdraft facilities you have. As a doctor you are a highly valuable customer, and they are often willing to bend the rules to help you through a difficult time. This might involve:

- Taking a repayment holiday from loans
- Only repaying the interest on loans for a period of time
- Extending your overdraft or delaying reducing it (most banks progressively reduce overdrafts in the first few years following graduation)
- Short term loans or credit cards to help with immediate living costs – be careful however as you can never guarantee when you will be able to repay them, and they may make things much worse in the long term

Student Loan

Your student loan is only repayable while you are earning, so you do not have to worry about that while you are signed off. It is usually taken as a percentage of your salary once you earn over £1,250 per month, and is automatically deducted from your salary. If you have any queries regarding your student loan then contact the Student Loans Company (<http://www.slc.co.uk/>).

Budgeting

It is also wise to look at reducing any other expenses. Make a list of all your monthly outgoings, and see which could be reduced, omitted temporarily or cut out completely. Examples include switching to a cheaper mobile phone contract, changing gas or electricity supplier, and cancelling subscriptions or memberships that you can live without.

Consider how to reduce your weekly food and household budget and address any other expenses you usually have. Online supermarket shopping can be a good way to manage your food shop, as you can see the running total as you go and spend time looking for offers or bargains.

It might not be much fun having to do this but it is a lot better than getting into financial difficulties, and hopefully it will only be temporary. It is important to get the balance right, however. Some things are very important – eating healthy food that you enjoy, being warm and comfortable, and maintaining contact with friends and family are all vital for helping your recovery and return to work. Often these things can be achieved cheaply!

There are a variety of budgeting and money saving websites on the internet such as www.moneysavingexpert.com, which is an excellent resource containing tips and advice for saving money and reducing outgoings.

Many of the charitable organisations mentioned later on can also assist with budgeting and adjusting to your new lifestyle.

Often simply recording all your expenses and outgoings is enough to help you manage your money more effectively, but if you get into difficulty you should seek advice early – either from the bank, the BMA, a charitable organisation or a money/debt counsellor.

Government Benefits

Once statutory sick pay is your only form of income you will automatically be entitled to claim other benefits from the government. There can be a stigma amongst professional people about claiming benefits, but there shouldn't be – they are there for when people are unable to support themselves for reasons such as ill health, whatever the circumstances. They often involve a lot of paperwork and claims can take weeks to be processed, so apply early!

All the forms can be found on the internet or at your local job centre, and if you need help filling them out you can contact your local council benefits department or visit a Citizens Advice Bureau. Again, this can take a while to arrange so think ahead.

The main benefits you are likely to be entitled to are:

- Housing benefit
- Council Tax benefit

Housing Benefit

Housing benefit provides financial help towards rent payments for people on a low income (such as SSP). How you apply and how much you will get varies from council to council but you can access the information via the DirectGov website or by telephoning your local housing benefit department.

To qualify for Housing Benefit you must

- Have earnings below a certain level (you automatically qualify once you are receiving SSP)
- Have capital (for example savings, land or property) below £16,000. if you have capital of between £6000 and £16000 you can get a reduced amount of Housing Benefit as you are assumed to be gaining some income from your capital
- Are renting from a private landlord or the council

How much you will get depends on where you live, how much rent you pay and what your total income is. There is a maximum amount you can get towards your rent, known as the Local Housing Allowance (LHA). This varies from area to area. In Bristol in October 2010, LHA rates were as follows:

Shared room	£269.27 per month
1 bedroom	£523.55 per month
2 bedroom	£623.31 per month

This increases further the bigger your rented property is.

If you share a house with others, how much you will get depends on how big the house is and how many rooms you have access to. It can be complicated,

but there is an online benefits calculator for Bristol City Council found at www.bristol.gov.uk/ccm/content/Advice-Benefits/Benefits/benefits-calculator.en and a countrywide one via the turn2us website at www.turn2us.org.uk/benefits_search.aspx.

You will need some documents to support your claim. At the current time these are

- Evidence of National Insurance number
(*NI card, payslip, letter from DWP or tax office*)
- Evidence of earnings
(*last 5 payslips if paid weekly, 3 if paid fortnightly or 2 if paid monthly*)
- Evidence of any benefits you are receiving – SSP does not fall under this category as it is considered earnings
(*letters from DWP*)
- Evidence of capital, savings or investments
(*not needed if they come to less than £6000. Otherwise you need bank statements going back 2 months, plus documentary evidence of any property, shares or other capital*)
- Evidence of private or Housing Association rent
(*rent book, tenancy agreement or letter from landlord*)

Evidence for the above is also needed for any adults you live with apart from joint tenants or lodgers.

The form you need to fill out is lengthy and can be confusing. If you need help, you can telephone your local Housing and Council Tax department, or speak to someone at your local Citizens Advice Bureau. It can take a long time to assemble all the facts and figures, and evidence, so planning ahead is essential. Bristol Council pledge to try to process your claim within 7 days but it can take longer. It will be backdated from the date you apply. It can be backdated further if you give a valid reason for doing so (such as ill health preventing access to the forms) but this will be at the discretion of the council. Again, a GP letter may support this so this is yet another reason to see your GP early on.

Sometimes after you have submitted your form you will be asked for further evidence. This can delay your payments. It is really important that you check the form carefully before you send it, and speak to someone if you are confused about any aspect of your claim.

It is important to be aware the Housing Benefit may not cover all of your rent – but it is likely that it make a significant contribution. To find out how much you will be entitled to, you can contact your local Housing and Council Tax Department, speak to the Citizens Advice Bureau or use the online calculator as mentioned above.

Housing Benefit is payable for as long as you qualify. It is important that you immediately notify the council of any changes in circumstances. If you end up being overpaid you will be expected to repay this promptly!

Housing benefit can be paid directly to your landlord, or to yourself. It is paid directly into the recipient's bank account.

Council Tax Benefits

If you apply for housing benefit you automatically qualify for claiming council tax benefit, and they are often claimed together on one form. If you own your own home outright, or pay a mortgage, you may be entitled to council tax benefit without housing benefit.

Council tax benefit will cover the entire cost of your council tax while you are not earning, if you are the sole adult responsible for paying it.

If you have some income, then you will get a reduction in your council tax bill. If you share your house with other tenants, you will again get a reduction in the total council tax rate. This can get very complicated so speak to someone or use the online benefits calculator at www.turn2us.org.uk/benefits_search.aspx

Council tax benefit will be credited against your council tax bill, and you will be sent a revised bill for the year once your claim has been processed.

Other Benefits

Housing and council tax benefit is the main two benefits available to people who are unable to work due to illness. There are other benefits available for specific circumstances, such as support for people with children or if you are a carer for a relative. Information on these can be found at www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm

Useful Contacts

Bristol Housing and Council Tax Benefits Department:

Tel: 0117 922 2300

Email: benefits@bristol.gov.uk

Post: Housing & Council Tax Benefits, PO Box 43, Bristol, BS99 1BF

Website: www.bristol.gov.uk/ccm/navigation/advice-and-benefits

www.direct.gov.uk

www.adviceguide.org.uk

www.turn2us.org.uk/benefits_search.aspx

Charitable funds and independent bodies

There are several charities and organisations that help doctors in financial difficulty. The best collection of these can be found on the BMA website (www.bma.org.uk/doctors_health/). As with benefits, the applications procedure can take time and you often need to supply evidence, references and a personal statement or covering letter explaining your circumstances. You can often ring them up to chat about whether you qualify and what paperwork they need. Some have very strict criteria, whereas others consider most applications on a case-by-case basis.

A few key organisations:

Royal Medical Benevolent Fund

Tel: 020 8540 9194

Email: info@rmbf.org

Website: www.rmbf.org

The RMBF can provide financial assistance and advice, including debt management advice and careers counselling. They provide grants for specific things (such as paying an overdue council tax bill that you cannot meet, or paying for you to meet a professional debt counsellor) and prioritise those in greatest need. They are very friendly and approachable and there are case advisors who can discuss your individual circumstances with you. They aim to not just avert an imminent crisis, but give you the tools to manage your finances in the long term. To qualify for support you need to be a GMC registered doctor or a recognised dependant, resident in the UK, unable to work, with little in the way of income or savings. They also run an excellent support website, support4doctors (www.support4doctors.org).

Royal Medical Foundation

Tel: 01372 821 011

Website: www.royalmedicalfoundation.org

The RMF again provides financial support for doctors and their dependents in financial need. The mostly provide emergency grants and support for widows, widowers and children. Their website is currently down awaiting a new one but their phone number is active.

BMA Charities

Website: www.bma.org.uk/about_bma/charities/index.jsp

The BMA has two charities which can help doctors in times of financial need – the BMA Charities Trust Fund and the Dain Fund.

The Trust Fund can provide one-off grants for specific things but can't provide ongoing support for living costs. They also help with payment of Council tax and bankruptcy fees, and can refer doctors to a debt counsellor for free

advice. They can also offer one-off grants for palliative or terminal care including money for a holiday or respite break. They cannot help with legal fees, private medical treatments or career enhancement projects.

The Dain Fund provides help with educational costs of children of doctors, and can assist a family during times of financial crisis. This also includes children of doctors who are at University.

The Cameron Fund

Tel: 020 7388 0796

Website: www.cameronfund.org.uk

The Cameron Fund provides financial support for General Practitioners who are experiencing financial difficulty. This includes essential living expenses, professional subscriptions and retraining. They also provide advice on maximising income and state benefits and are able to renegotiate the payment of debts – the aim is not to maintain someone's lifestyle at an unsustainable level but to help them to adjust to their new circumstances and avoid hardship.

Elizabeth Finn Care

Tel: 0800413220

Email: info@elizabethfinn.org.uk

Website: www.elizabethfinncare.org.uk

Elizabeth Finn Care does not specifically help doctors, but rather offers financial assistance to anyone with less than £4000 savings who is lacking in household income. They help people to pay for things they vitally need as well as assisting in planning for the future. They also run a website, www.turn2us.org.uk, which helps people access any benefits and grants they may be able to claim.

There are sometimes smaller regional organisations set up to help local doctors – try an internet search for your local area or ask your Occupational Health department or someone from your Deanery.

Emergencies

Occasionally, despite your best attempts to avert it, you may find yourself in a financial crisis. There are a few things you can do if you find yourself in this situation. Most importantly, you must speak to someone rather than trying to cope by yourself.

- If you feel able to, talk to your family and friends. You may not want to accept any financial help, but at the very least they can support you and you can tackle the problem together. Parents and other family members generally prefer to know about difficult situations, rather than finding out afterwards that you were really struggling.
- Speak to your bank manager and explain the situation. They may be able to temporarily extend your overdraft and they can help you to prevent a similar situation happening again.
- If you are unable to pay your rent, speak to your landlord or landlady early on. You may be able to negotiate a late payment, and at the very least you can warn them that you are unable to pay that month – a lot better than them finding out the day your rent is due!
- If you are unable to pay council tax, speak to your local council. If left, a council tax bill can lead to court action being taken against you, but if you speak to them early you can often come up with a manageable repayment plan.
- The same applies for other bills – ring up and explain the situation and they will often be flexible and helpful, instead of sending you threatening letters when payment is late.
- In a real emergency you can apply for a crisis loan from the government's Social Fund. Crisis loans are interest free and are there to prevent serious harm to you or your family's health and wellbeing. Speak to someone at your local CAB or visit www.direct.gov.uk for further information.

The most important thing is to seek help early. It may be difficult asking for financial support but once you are over the immediate crisis you can come up with a repayment plan and put measures in place to prevent a disaster from occurring again!

Useful Resources

1. General Support

The British Medical Association (BMA)

www.bma.org.uk

The BMA is the professional association/trade union for doctors in the UK, and looks after the professional and personal needs of its members. It can help you with any difficulties or disputes with your employer, and there are local representatives who can meet with you and support you through difficult times. It can provide advice on a wide range of issues, and is a really good first port of call.

The website provides a wealth of information on a range of issues affecting doctors, including health and legal matters. They list the contact details for a wide range of resources for doctors in difficulty. You can even talk to an advisor online if you don't want to ring or email!

They also have a confidential telephone counselling service – 08459 200169

Support4Doctors

www.support4doctors.org

Support website run by the RMBF, containing a wealth of information on careers, training, health and financial issues. There is a section for doctors who are unwell, as well as articles on budgeting and debt management.

British Association for Counselling and Psychotherapy (BCAP)

www.bacp.co.uk

The BCAP helps you to find a counsellor or psychotherapist in your area.

The Samaritans

www.samaritans.org

The Samaritans offer 24 hours a day telephone, email and face to face listening and support services for anyone suffering from distress or despair

Local Counselling Services

Some trusts offer a free counselling service for their staff – it is worth asking if you think it would benefit you.

2. Health, Disability, Stress and Addiction

Journal articles on ill health in doctors

[www.thelancet.com/journals/lancet/article/PIIS0140-6736\(09\)61972-3/fulltext](http://www.thelancet.com/journals/lancet/article/PIIS0140-6736(09)61972-3/fulltext)
www.mja.com.au/public/issues/179_05_010903/mac10731_fm.html

BMA Doctors with Disabilities Resource

www.bma.org.uk/equality_diversity/disability/index.jsp

Provides a range of information for doctors with disabilities.

Hope4Medics

www.hope4medics.co.uk

Hope4Medics is a charity set up by a doctor to help support other doctors with disabilities.

International Stress Management Organisation UK

www.isma.org.uk

ISMA provides evidence-based information on stress and how to manage it.

Doctors Support Network

www.dsn.org.uk

DSN provides information, support and a confidential telephone service for doctors experiencing mental health problems

Mind

www.mind.org.uk

Mind is the UK's biggest mental health charity and provides information and support for anyone with mental health problems.

The Sick Doctors Trust

<http://www.sick-doctors-trust.co.uk>

The Sick Doctors Trust provides information and support for doctors affected by drink or alcohol dependence.

Other addiction/alcohol resources (not specifically for doctors)

www.addaction.org.uk

www.alcoholconcern.org.uk

www.alcoholics-anonymous.org.uk

www.m-c-a.org.uk (Medical Council on Alcohol)

www.ukna.or (Narcotics Anonymous)

www.release.org.uk

3. Financial Information and Support

The Citizens Advice Bureau (CAB)

www.citizensadvice.org.uk

www.adviceguide.org.uk

The CAB offers free advice to the public on a wide range of issues including debt management, benefits, employment and housing. You can visit their website or visit your local branch, but you often need to make an appointment first. They offer a lot of advice on their second website, AdviceGuide.

DirectGov

www.direct.gov.uk

Information on SSP, benefits, council tax and public services.

Money Saving Expert

www.moneysavingexpert.com

Money Saving Expert is an extremely useful website with information on making the most out of your money, consumer rights, special offers, mortgages and banking issues (amongst other things)

Turn2Us

www.turn2us.org.uk

Turn2Us is a website run by Elizabeth Finn Care which aims to help people access money available to them through grants, benefits and other help. It contains a searchable database of grants, a benefits checker, and a wide range of information on managing your money.

Online budgeting tool

www.ivillage.co.uk/money/cashflow

To help manage your income and outgoings

Also see the sections on Benefits and Charitable Organisations.