

# 2017/18 GMS Contract Changes



What does it mean  
for my Locum  
Insurance?

## What the GMS Contract Provides

After 2 weeks' absence due to **sickness** your Practice may be entitled to receive £1,734 payable for 24 weeks reducing to £869 for a further 26 weeks.

## There are gains here, but what are the Pitfalls?

- You will still need to ensure that your Practice has enough financial cover, as the reimbursement will not be enough for most practices to pay ever increasing Locum Agency fees.
- The reimbursement scheme is available for GP partners & salaried GPs. However, **nursing, managerial** and **non-medical staff** will not be eligible for the reimbursement. There is also a question mark regarding the reimbursement being available for long term Locum GPs.
- Only absences due to sickness will be covered, there is no reimbursement payable for Suspension, Revalidation, Family Emergencies, Death, Compassionate Leave, Parental Leave, Jury Service or any other additional benefit beyond sickness cover.
- The 2017/18 GMS Contract reimbursement scheme is a reinvention of a previous version. In 2005 more and more restrictions were applied to the old scheme until most Practices were unable to claim reimbursement costs. How long will this latest reincarnation last before restrictions start to creep in?
- The long term funding of these changes is not clear and based upon our years of dealing with Locum claims it will need to be very substantial indeed. The current insurance model is backed by financially secure companies providing long term commitments and contractual certainty.
- Your current MIC policy may be covering a previous medical condition. Cancelling your current policy or increasing the excess period will have an impact on the terms applied in the future should the NHS England reimbursement scheme be restricted in the future.

## What should you be doing or thinking about?

- Locum policies don't just cover sickness, cancelling them exposes you to costs you previously had covered.
- The contract changes are for GPs only, so consider the cost of a potential loss of other staff members and the benefits they can receive from your Locum policy.
- Reliability and consistency! These two key points have yet to be proven from the new GMS contract changes.
- If you feel comfortable with the new GMS contract, review your policy and look to utilise split deferred periods, variable benefit payment or just remove sickness cover.

**If you would like to discuss your requirements further please contact MIC on 0800 163870**