

## Why do GPs sometimes charge fees?

### Isn't the NHS supposed to be free?

The National Health Service provides most health care to most people free of charge, but there are exceptions. Sometimes the charge is made to cover some of the cost of treatment, for example, dental fees; in other cases, it is because the service is not covered by the NHS, for example, providing copies of health records or producing medical reports for insurance companies.

### Surely the doctor is being paid anyway?

It is important to understand that many GPs are not employed by the NHS; they are self-employed and they have to cover their costs - staff, buildings, heating, lighting, etc. - in the same way as any small business. The NHS covers these costs for NHS work, but for non-NHS work, the fees charged by GPs contribute towards their costs.

### What is covered by the NHS and what is not?

The Government's contract with GPs covers medical services to NHS patients, including the provision of ongoing medical treatment. In recent years, however, more and more organisations have been involving doctors in a whole range of non-medical work. Sometimes the only reason that GPs are asked is because they are in a position of trust in the community, or because an insurance company or employer wants to ensure that information provided to them is true and accurate.

Examples of non-NHS services for which GPs can charge their own NHS patients are:

- accident/sickness certificates for insurance purposes
- school fee and holiday insurance certificates
- reports for health clubs to certify that patients are fit to exercise

Examples of non-NHS services for which GPs can charge other institutions are:

- life assurance and income protection reports for insurance companies
- reports for the Department for Work and Pensions (DWP) in connection with disability living allowance and attendance allowance
- medical reports for local authorities in connection with adoption and fostering

### Do GPs have to do non-NHS work for their patients?

With certain limited exceptions, for example a GP confirming that one of their patients is not fit for jury service, GPs do not have to carry out non-NHS work on behalf of their patients. Whilst GPs will always attempt to assist their patients with the completion of forms, for example for insurance purposes, they are not required to do such non-NHS work.

### Can VAT be charged by GPs for some non-NHS services?

Since 1 May 2007, certain medical services have become subject to Value Added Tax (VAT). This follows a European Court of Justice Ruling in 2003, and subsequent changes to VAT rules introduced by HM Revenue & Customs.

The original Court ruling made it clear that, where the main purpose of a medical service is the 'protection, maintenance or restoration of the health of an individual' then that service **should continue to be exempt from VAT**. All healthcare provided either through the NHS, or the private sector, is therefore not subject to VAT.

However, where the purpose of a medical service is not, primarily, the treatment of a patient (for example, the completion of medical insurance reports by a doctor), the Court ruled that this service should be subject to VAT. Such GP reports have been subject to VAT since 1 May 2007. In the UK this applies where a medical practitioner's income exceeds the VAT registration threshold.

### Why does it sometimes take my GP a long time to complete my form?

Time spent completing forms and preparing reports takes the GP away from the medical care of his or her patients. Most GPs have a very heavy workload and paperwork takes up an increasing amount of their time, so many GPs find they have to take some paperwork home at night and weekends.

### **I only need the doctor's signature - what is the problem?**

When a doctor signs a certificate or completes a report, it is a condition of remaining on the Medical Register that they only sign what they know to be true. In order to complete even the simplest of forms, therefore, the doctor might have to check the patient's entire medical record. Carelessness or an inaccurate report can have serious consequences for the doctor with the General Medical Council (the doctors' regulatory body) or even the Police.

### **What will I be charged?**

The BMA recommends that GPs tell patients in advance if they will be charged, and what the fee will be. It is up to individual doctors to decide how much they will charge, but the BMA produces lists of suggested fees which many doctors use. Surgeries often have lists of fees on the waiting room wall based on these suggested fees.

### **What can I do to help?**

- Not all documents need a signature by a doctor, for example passport applications. You can ask another person in a position of trust to sign such documents free of charge.
- If you have several forms requiring completion, present them all at once and ask your GP if he or she is prepared to complete them at the same time to speed up the process.
- Do not expect your GP to process forms overnight: urgent requests may mean that a doctor has to make special arrangements to process the form quickly, and this will cost more.

### **What report work doesn't have to be done by my GP?**

There is some medical examination and report work that can be done by any doctor, not only a patient's GP. For this work there are no set or recommended fees.