

INDEPENDENT PRACTITIONER TODAY

The business journal for
doctors in private practice

New to private
practice? See p44

Don't allow taxman
to steamroller you



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Stress hits new levels

By Robin Stride

Mounting numbers of independent practitioners are being helped to reduce stress levels brought on by rising pressures in private practice.

Psychologists at one City practice say tension factors include financial concerns arising from higher expenses on indemnity cover, rooms and secretaries.

They are also losing out due to static income from private medical insurers, having to work harder to match previous year's profits, and fears about being selected for a costly tax probe.

Increased administrative paperwork and red tape from newer requirements – including Care Quality Commission (CQC) inspections, revalidation and appraisal – is also taking its toll.

Consultant counselling psychologist Dr Michael Sinclair told *Independent Practitioner Today*: 'I am seeing increased stress among doctors in private practice, consultants and GPs.'

'I can't give figures, but there are a larger number coming along for psychological assistance.'

'Stress leads to burn-out and you find you are running on empty. Motivation and enthusiasm goes and that has a dramatic impact on running a successful business, the finances and clinical practice. It can dramatically affect performance.'

Dr Sinclair, clinical director of City Psychology Group, said another reason for a rise in numbers was that professionals were now more willing to own up if they were not coping too well.

His group, with London clinics in Liverpool Street, Harley Street and Canary Wharf, is reporting increasing demand across the board and has doubled its number of psychologists to 25 in a year.

He said doctor patients had spoken of how their costs had risen, the impact on finances and increased expenses arising from the Competition and Markets Authority (CMA) private healthcare probe.

'CQC preparation is lengthy and laborious on top of the stresses and strains and administration. It's another extra. All these situations we are hearing from doctors mean they meet the criteria for stress.'

'They are threatening and taxing, and people don't have the resources to meet demands. Doctors are already busy meeting the demands of clinical practice.'

Dr Sinclair said divorces were also on the rise. 'Working in a high-pressured role and job is demanding on our time. It takes us away from home life and can impact on personal relationships and when stressed at work, it can change our behaviour.'

'That can have a negative impact on our relationships at home, causing unrest and people are stuck not

knowing which way to turn. They need to earn and support the family and then come arguments – and it's costly.'

Requirements of the Private Healthcare Information Network (PHIN), which the CMA has directed to publish consultants' fees and outcomes [see p4], could create more pressure, he added.

'Anything that exposes us and makes us feel under scrutiny can put us under stress.'

Steve Crone, Royal Medical Benevolent Fund (RMBF) chief executive, said most of the chari-

ty's beneficiaries last year asked for help due to mental health problems affecting their ability to work.

'We can see a clear trend over recent years: stress-related issues are on the rise across the medical profession,' Mr Crone said.

'Helping doctors through these difficulties is the reason we jointly launched DocHealth with the BMA last year, a confidential psychotherapeutic consultation service that has so far supported nearly 150 doctors with stress-related anxiety and depression.'

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Coping with stress

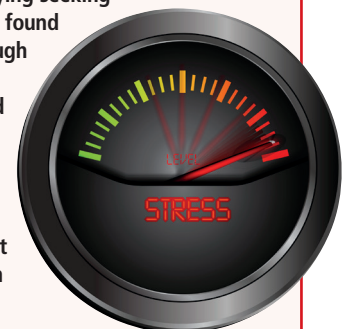
See our new series for *Independent Practitioner Today* this month where Dr Michael Sinclair sets out some coping strategies for tackling stress.

He says: 'Stress is often the elephant in the room when it comes to the high-performing health professionals whom I've worked with.'

'I see many medical consultants, some at the very top of their game, struggling with stress, often for far too long.'

'Many of these doctors have been delaying seeking help, suffering in silence for fear of being found out as not coping or not being good enough at their job.'

'In their attempt to eradicate stress and avoid any of the nasty feelings that may come with others knowing that they aren't coping too well, they have engaged in a number of very unhelpful, yet understandable, coping strategies that have made their problems much worse, in the longer term anyway.' **SEE PAGE 14**



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EDITORIAL COMMENT

Putting a check on things

It will be interesting to see consultants' reaction to the email 14,000 of them will get shortly from the Private Healthcare Information Network; see page 4.

They are being asked to start checking performance data about them and their patients before it is published next May on the body's website, ahead of a later update on specialists' fees.

How readily will they co-operate with the new portal set up for the purpose? What happens if they don't?

And how reliable is the hospital-provided information going to be? Hopefully, not too many surgeons will find they did a

hysterectomy, say, on a 50-year-old male.

Another concern for many, already having to deal with increased levels of unpaid tape in recent times, is just how long will all this checking – and re-checking of any corrected errors – take them?

All this is against a background of a straw poll by the Independent Doctors Federation which found consultants unaware of what PHIN stood for.

Private healthcare transparency is vital. Making it happen though – well, we look forward to hearing your experiences and your views on the process.

TELL US YOUR NEWS Editorial director Robin Stride at robin@ip-today.co.uk
Phone: 07909 997340 @robinstride

TO ADVERTISE Contact advertising manager Margaret Floate at margifloate@btinternet.com Phone: 01483 824094

TO SUBSCRIBE lisa@marketingcentre.co.uk Phone 01752 312140

Publisher: Gillian Nineham at gill@ip-today.co.uk Phone: 07767 353897

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More docs in pension trap

By Edie Bourne

All independent practitioners are being warned to check their pension status and seek help rather than pay extra tax.

The alert came as new figures revealed the Government increased the tax it collected from savers breaching the lifetime allowance (LTA) by a substantial 80% in the last 12 months.

Revenue from the tax has tripled over the last five years.

In 2015-16, HM Revenue and Customs gained £36m from individuals exceeding the LTA, up from £20m in 2014-15. Back in 2012-13, LTA revenues were just £12m.

The LTA limits the amount which can be paid into a pension while benefiting from tax relief. It now stands at just £1m, down from £1.5m in 2012 and £1.8m in 2011.

Excess pension contributions above the LTA can attract tax charges of up to 55%.

Patrick Convey, technical director at financial planning specialists Cavendish Medical, told *Independent Practitioner Today* this substantial increase in tax revenue shows that with the severe reductions to the LTA limit in recent years, more professionals are being caught in the net.

'There are pension protection schemes launched by the Government which can restore previous lifetime allowance limits, but they are often too complicated for many savers to use without proper guidance,' Mr Convey said.

'Every middle to senior doctor is likely to breach the lifetime allowance due to the very nature of making pension contributions into the NHS scheme over a number of decades.

'However, you should not walk blindly into this tax charge. Your tax liabilities could be minimised with careful planning. Seek help without delay.'

Drive to spot stress

⇒ continued from front page

The Royal Medical Benevolent Fund next month launches a campaign Together for Doctors to spotlight the stress problem and encourage struggling doctors to seek help.

Mr Crome said: 'Doctors tend to have high-achieving personality traits that can lead to a reticence to seek help, but nobody is immune from the stresses and strains of working in medicine. I would urge any doctor in difficulty to reach out. No one should feel too proud or ashamed to ask for help.'

Dr Phil Zack, MDU medico-legal adviser, said: 'The high-stress work environment can take its toll on independent practitioners' mental and physical health.

'The unfortunate reality is that doctors who are unwell or struggling to cope may be more suscep-



The MDU's Dr Phil Zack:

'Doctors who are struggling to cope may be more susceptible to complaints'

tible to errors and complaints, because they may not be able to practise at their optimal level. This could land them with a complaint or even a GMC investigation.

'That's why it is so important for clinicians to look after themselves and to get help early for the sake of their own health, to prevent medico-legal issues, and in the interests of their patients.

'Sources of support include your own GP, colleagues, your medical defence organisation or specialist "sick doctor" services.'