

# Health Education England London GP School Welcome Pack for IMG Doctors 2022

This pack has been adapted with kind permission from the welcome pack produced by the Health Education North West team

#### **WELCOME**

Health Education England London welcomes International Medical Graduates (IMGs) to train in our region.

We recognise that the transition of living and working in the UK can be challenging and we are fully committed to supporting IMG doctors across London. As you and your family prepare for your new life in London, you may wish to start preparing for the big move, so this pack provides information and resources to help you.

# **INDUCTION**

You are invited to attend our IMG Induction afternoon for all new GP trainees who are joining us having graduated abroad, and who may have limited experience in the NHS. The induction will be run online for 2022 and further details will be sent to you directly.

This will be the first of several inductions as you join the community of GP trainees in London.

# **HELPFUL ON-LINE RESOURCES**

Here are a few online resources that you may find helpful:

- RCGP guide for overseas doctors on living and working in the UK as a GP RCGP guide
- Driving in the <u>UK with non GB licence</u>
  - British Medical Association -bma guide for international doctors
- UK Government Tier 2 visa advice visa advice
- General Medical Council (GMC) routes to registration routes to registration
- GMC Working as a GP in the UK working as a GP in the UK
- Training Hubs
- NHS information for overseas doctors <u>overseas doctors</u>
- Understanding UK General Practice UK Primary Care YouTube videos from BMJ
- YouTube NHS induction for IMG Induction and tips for international medical graduates
- Linguistic support from Professional Support Unit
- e-learning for health (e-lfh)
- FourteenFish
- GP Notebook
- NHS.UK
- NHS Acronym Buster
- NICE Guidance
- Patient.info
- YouTube video on <u>Culture and Professionalism</u>
- Making the transition to working in the NHS health professionals from overseas tell their stories
- NHS Employers has produced a guide for international medical graduates Working and training
- <u>in the NHS</u>
- Some more general e-learning modules are <u>here</u>

- <u>BMJ learning module</u>s
- Reflective Writing module
- Useful comprehensive on-line resources can be found at <u>Bradford VTS resources</u>
- Prescribing: <u>British National Formulary</u>
- <u>Diversity and inclusion</u> and freedom to speak up guardians

# **KEY ORGANISATIONS TO BE AWARE OF:-**

	https://www.gmc-uk.org/	General Medical	GMC		
		Council			
	https://www.hee.nhs.uk/	Health Education	HEE		
		England	6.		
	https://www.nhs.uk/	National Health	NHS		
	TREPORT WWW.TITIO.COM	Service			
	https://www.england.nhs.uk/	NHS England	NHSE		
	https://www.ielts.org/	International	IELTS		
		English			
		Language			
	A	Testing System			
	https://www.occupationalenglishtest.org/	Occupational	OET		
		English Test			
	Office https://gprecruitment.hee.nhs.uk/	GP National	GPNRO / NRO		
		Recruitment			
		Office			
	https://www.rcgp.org.uk/	Royal College of	RCGP		
		General			
		Practitioners			
	https://www.england.nhs.uk/ccgs/	Clinical	CCG		
		Commissioning			
		Group	0		
_	https://www.gov.uk/government/organisations/hmrevenue-	HM Revenue	HMRC		
	<u>customs</u>	and Customs			
		V.	3		
<u>-</u>	https://www.gov.uk/government/organisations/department-	•	DHSC		
	or-nealth-and-social-care				
		Care			
	https://www.performer.england.nhs.uk/				
			EMPL/NPL/MPL		
		for England			
<u>1-</u>			PHE		
	engrand	England			
	https://www.cac.org.uk/	Care Quality	COC		
	Titips://www.cqc.org.un	•	CQC		
<u></u>	https://www.gov.uk/government/organications/uk-visasand		I IK//I		
<u>4 - </u>			UNVI		
		minigration			
<u></u>	https://www.rcgp.org.uk/  https://www.england.nhs.uk/ccgs/  https://www.gov.uk/government/organisations/hmrevenue-	GP National Recruitment Office Royal College of General Practitioners  Clinical Commissioning Group HM Revenue	RCGP CCG		

NHSI	NHS	https://improvement.nhs.uk/
3	Improvement	

#### LIVING IN THE UK

This section provides practical guidance on several essential tasks which we recommend that you undertake as a priority either before you move or as soon as you relocate to ensure a seamless transition.

In doing so you may avoid complications relating to income, taxes, health, and education for your children, and be confident that you are prepared and ready for your new life in the London.

# **OPENING A BANK ACCOUNT**

Opening a bank account is an essential requirement for working in England.

This enables your employer to transfer your wages automatically into your account each month. You will then be able to withdraw this money from your account via cashpoints and banks nationwide and manage your bank account via an online banking service or by visiting a local branch. To open a bank account, you will need to prove your identity and current address. The bank will require proof of your identity such as your passport. To prove where you live, you will need to provide another document with your address printed on it - for example, a tenancy agreement or mortgage statement, a recent electricity or gas bill (less than three months old), a recent bank or credit card statement (less than three months old) or a current council tax bill. It may also be a good idea to explore the option of setting up an account before you arrive in England. This may be possible if your bank in your home country has a correspondent banking relationship with a British bank. This can normally be done easily by applying for an international account online.

# **CREDIT AND DEBIT CARDS**

Overseas credit and debit cards will work in the UK; however, your transactions and cash withdrawals could be subject to a service fee from your bank/credit union. It is best to notify your bank and your credit card company prior to your move, because if your spending habits suddenly change, the bank may block a card's usage as a security measure. There are several credit cards which offer no fee when abroad and so these may be worth investigating before you move. It may take a while to get a British credit card, as you must establish credit in the UK first.

# **INCOME TAX**

Income Tax is a tax that you pay on your income, which can include the wages you earn from employment (or payments you receive if you are self-employed), pensions and interest on savings. It is collected by HMRC on behalf of the government. Most people in the UK pay their income tax via PAYE (Pay As You Earn), which is the system that employers and pension providers use to deduct Income Tax and National Insurance contributions from the wages and pensions paid to you, so this is done automatically and will be fully detailed on your payslip. If you are self-employed, you need to declare all payments via the HMRC Tax Self-Assessment. Income Tax is used to help provide funding for public services in the UK such as the NHS, the education system, the welfare system and in public projects, such as housing, roads, and rail. Income Tax is split into bands, which means that the more you earn, the more income tax you pay. Full details regarding income tax can be found at: https://www.gov.uk/income-tax

# NATIONAL INSURANCE

Your UK National Insurance number is a unique personal number allocated to you that is used to identify you to HM Revenue & Customs and the Department of Work and Pensions. It

ensures the Government correctly records any contributions you are entitled to. Your National Insurance contributions go towards the UK social security and the state pension system. Everyone who works in any capacity in the UK will need to register for a National Insurance number.

When you arrive in the UK, you can apply for an NI number by calling the National Insurance number application line on 0800 141 2075 or by making an appointment at your local Job Centre Plus.

https://www.gov.uk/apply-national-insurance-number

# **COUNCIL TAX**

One of the main bills you will need to pay when living in England is called council tax. You usually pay council tax if you own or rent a home in England.

Council tax is a property tax charged by councils in England. Councils are local municipalities covering cities, towns, counties, or other local areas. They are governed by a body of people elected to manage its affairs. The tax is used to pay for local services and repairs, like waste disposal, police, and fire departments.

If you have just moved into a new property, contact your local council, and let them know. They will then send you a bill in the post. You can find your local council here: <a href="mailto:gov.uk/find-local-council">gov.uk/find-local-council</a>

To find out how much council tax you need to pay, contact your local council. There are several ways you can pay, including: cash, cheque, and monthly direct debit.

The amount you pay is based on the value of your property and is calculated using tiered tax bands.

# **UTILITIES AND SERVICES**

When you move into a property in England, you will need to connect it to gas, water and electricity (otherwise known as utilities). Some properties (often in more rural areas) may use an oil supply rather than gas.

You may also want to connect to the internet, satellite/cable TV and install a landline phone. There are many discount deals and combined utility packages to choose from and the connection

process is relatively straightforward. Comparison websites will help you do this:

Go Compare - gocompare.com

U Switch - uswitch.com

# **MOBILE PHONES**

You may come to the London with your own mobile phone, and it is very likely that this will work as normal. However, it may be cheaper in the long run to get a mobile phone with an English provider, and it is a relatively simple process. Like most other countries in Europe, English mobile companies operate using the GSM standard. If your mobile phone is compatible with GSM, all you need to do is exchange your current SIM for an English SIM or English prepaid SIM. Not all international mobile phones will work with British mobile phone companies, however, which might mean that you would have to get your phone unlocked before travelling to England or simply buy an English mobile phone when in the country. You can either opt for a contract or a Pay-As-You-Go. There are many mobile phone providers in the country.

# **REGISTERING WITH A GP**

Under current rules anyone can register with a GP practice in England and receive free primary care, and must do so, before they can qualify for any free medical treatment, other than emergency treatment.

A GP practice can only refuse an application to join its list of NHS patients on reasonable grounds (for example if their lists are closed to new patients or the applicant lives in a different

practice's boundary area). A list of local GPs and further information can be obtained via the NHS website at www.nhs.uk

# **HOSPITAL TREATMENT**

If you move to England permanently, you and your family will be entitled to free NHS hospital treatment. Like all permanent residents, you will have to pay some NHS charges (for example, for prescriptions). If there is a waiting list for the treatment you need, you will have to join the waiting list. The hospital may ask you for evidence that you live in England permanently.

# **DENTISTS**

Dental treatment is only given free to a limited range of people, such as children under 18, pregnant mothers and those in receipt of certain state benefits. For people who work, standard NHS charges are applicable. For a list of local NHS Dentists and for further information visit the NHS website at <a href="https://www.nhs.uk">www.nhs.uk</a>

# **SCHOOLS AND COLLEGES**

The English education system is well-known for its high quality and standards. In general, the English education system has five stages: early years, primary years, secondary education, Further Education (FE) and Higher Education (HE).

Children currently enter the education system at the age of three (pre-school/early years). Education is free in England for citizens between the ages of 3 and 18. Entry admissions for primary and secondary schools are based on living in the school's catchment area (normally measured by how close you live to the school). In England, young people can leave school on the last Friday in June if you will be 16 by the end of the summer holidays.

Young people must then do one of the following until they are 18:

- Stay in full-time education, for example at a college.
- Start an apprenticeship or traineeship.
- Spend 20 hours or more a week working or volunteering, while in part-time education or training.

For further information, and a list of local state schools, contact your Local Education Authority (normally based within your local council) or visit the Department of Education and Skills website at gov.uk/government/organisations/department-for-education

If you wish to pay for your child's education, there are several private/independent schools to choose from. For information on independent schools visit <u>isc.co.uk</u>

# **CHILDCARE**

There are several different childcare options in England if you have young children. You will need to pay for your childcare until your child is three; all 3 to 4-year-olds in England can get some free early education or childcare (15 to 30 hours free a week depending on your financial circumstances).

Registered childminders normally look after children in their own homes and tend to be the cheapest of the three options for a child over two years of age. In England, they must be registered on the Ofsted childminders' register to work as a childminder and are inspected by Ofsted every two to three years. By law, registered childminders can look after six children under eight. Three of these can be five and under, and only one can be under the age of one. Nannies will look after children according to a family's needs, so working hours, location and pay can vary widely. They are normally the most expensive of the three options because they offer more convenience to working parents. Unlike childminders, nannies do not have to be registered or inspected although many do register with Ofsted, the inspection body which is also responsible for nurseries and schools. There are two types of nannies: live-in nannies and live-out nannies.

Nurseries - Children can attend day nurseries from six weeks old to around five years, or when they start school. They can attend part time or full time, all year or term time only. Nurseries tend to be more expensive than childminders. Nurseries usually have multiple rooms, and children are split between them according to age. They are inspected by Ofsted to ensure they comply with its standards. There are legal ratios for nurseries that determine the number of children each key worker can look after.

#### HOUSING

The most readily available housing in England is found in the private sector where housing can be bought, leased, or rented. Private sector housing can be found through estate agents in the area in which you wish to live. Property for rent or for sale can be found on websites such as Rightmove (rightmove.co.uk) or Zoopla (zoopla.co.uk). The following links may also be useful: <a href="https://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-inengland">https://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-inengland</a>

https://www.gov.uk/private-renting

# **COST OF LIVING IN THE UK**

Many doctors who move to the UK are interested to know how much things might cost them compared with the country they are currently living in, so that they have a good indication of how much they can expect to spend/save during an average month. It is difficult to provide an exact figure because living costs will be affected by lots of different factors such as where in the UK you live, the property you choose, how many dependents you bring with you etc. There are resources available online which offer guidance on what you can expect to pay in different areas, for example:

https://transferwise.com/gb/blog/cost-of-living-in-the-uk https://www.numbeo.com/cost-of-living/country result.jsp?country=United+Kingdom https://www.expatica.com/uk/about/basics/cost-of-living-in-the-uk-1167475/

# **LEAD EMPLOYER TEAM**

rf.leademployerservice@nhs.net

Health Education England London has a single lead employer for all its GP Specialty Trainees.

The organisation providing this service is Royal Free London NHS Foundation Trust. They have a dedicated HR team that deals with all aspects of employment for GP Specialty Trainees.

Their responsibilities include completing all pre-employment checks such as checking your right to work, completing a DBS check (If applicable) and Occupational Health checks amongst others. They are always on hand for advice on contractual matters such as pay, contracts, different types of leave such as special, maternity, and paternity leave, (annual, bank holiday leave is discussed with the line manager and managed locally), expenses reimbursements (study leave and travel expenses) as well as advising on HR policies and procedures, providing guidance on health matters, supporting with sickness absence and assisting with work place adjustments.

Should you ever require Occupational Health support, your line manager is ale to arrange this dor you and lead employer can guide you on this as well.

You will be paid by the Lead Employer and be an employee of Royal Free London NHS Foundation Trust. There will be a section in your one of your Induction Days relating to the Lead Employer and more in the general guide to GP training in London.

# **PENSION**

When you start working for the NHS you will automatically be included in the NHS Pension Scheme. The scheme is voluntary, so you can choose to opt-out if you wish.

Your contributions are deducted from your gross pay which means less of your income is taxable. This in effect means that your actual contribution, considering tax relief, is between 4% and 8.7%. Your employer on the other hand currently contributes 20.68%. The NHS pension is one of the most generous in the UK. We recommend you take financial advice regarding pensions.

You can find out more at: https://www.nhsbsa.nhs.uk/nhs-pensions

# **MEDICAL INDEMNITY**

When in hospital placements, clinical negligence indemnity cover is automatically provided for you through the Trust's membership of the CNST (Clinical Negligence Scheme for Trusts). When in GP practice placements, clinical negligence indemnity cover is automatically provided through the state-backed GP indemnity scheme, the CNSGP (Clinical Negligence Scheme for General Practice). If you undertake any other work, you must arrange your own indemnity.

# WORKING IN GENERAL PRACTICE IN THE UK - FREQUENTLY ASKED QUESTIONS

Q. What type of patients will I have to see?

A: Patients in the UK are varied, and of all age groups, social classes, and ethnic groups. A GP is a generalist, seeing undifferentiated presentations. There is no age restriction on patients attending general practices across the UK. On average, a GP will typically see 30-40 patients in a day.

Q: What is it like to work as a GP in the UK?

A : The average practice in the UK has a patient list size of 7500

- A practice would usually allocate 2000 patients to each GP, depending on how many hours they work
- Patients do not usually pay to see their GP they will see their GP as the first point of contact for any health queries
- The patient experience is "cradle to grave" so you will see all ages
- The majority of practices offer 10-minute appointments to all patients
- Practice Nurses often manage chronic disease and immunisations
- You will be expected to undertake home visits as necessary
- You will deliver patient-centred consultations
- GPs follow the NICE guidelines
- There is a 2-week referral pathway for suspected cancers
- You will be expected to deliver cost-effective prescribing and prompt referrals
- You will also deal with pathology and correspondence; however, you may have protected time for this
- Full-time GPs typically work 40 hours per week; however, they may choose to do this across 4 days per week rather than 5

**Q**: Who else might I be working with?

**A** : A wide range of primary care team members work alongside the GP, making general practice a very enjoyable specialty. They may be employed by the GP or attached to the practice, and include:

- Practice nurses and Nurse Practitioners (at various levels, for example some can prescribe)
- Practice managers
- Health visitors
- First Contact Practitioners
- Advanced Practitioners
- Midwives- Community and specialist nurses
- Physiotherapists
- Paramedics
- Pharmacists
- Mental Health workers
- Occupational therapists
- Speech therapists

- Dieticians
- Counsellors

Q: What do GPs in England enjoy?

A : There are many enjoyable aspects of working as a GP in England, including:

- The ability to treat patients as people rather than as 'diseases' or 'cases'
- The experience of building effective, trusting relationships to provide an extended knowledge of the patient and families
- Dealing with all age groups, types of disease and problems
- Working in the community close to and accessible by patients
- Working in teams
- The high standard of training
- The systems available for support such as appraisal, clinical governance, and education
- The flexibility and opportunity to innovate and improve services
- Compared with hospital colleagues, many GPs remain independent contractors and still have an enviable degree of autonomy

Q: What do GPs find challenging?

A : Challenging aspects include:

- The undifferentiated nature of many problems presented
- The unpredictable nature of work, as no two days are the same
- The need to tolerate uncertainty and make risk assessments
- Demanding complexity and dealing with psycho-social issues this may also be very rewarding if done well and with support
- Keeping up to date with the enormous range of diseases and service changes
- The challenge of dealing with complex problems within the standard ten-minute consultation

Q: When I qualify, will I always be based in a practice?

A : Not always. GP work is predominantly based in a practice; however, it also extends to patients' homes, elderly care homes and sometimes to specialist accommodation for those with a chronic disability. In the case of GPs with specialist interests, patients may also be seen in hospital outpatient clinics or wards. An increasing number of GPs have 'portfolio careers', so will split their time between working in a GP practice and diversifying into other areas such as research, medical education, working in out of hours, developing a specialty, working for the local CCG or deanery etc.

**Q**: Can I choose where and when I work once, I have completed GP training?

A : Yes - once you have completed the scheme and you are fully included on the National Performers List, you are able to practice independently as a GP. Therefore, you will be able to decide where you wish to work, the number of days/hours per week you do, and the capacity in which you work i.e., Salaried GP, Locum GP, Portfolio GP, GP Partner etc. We would of course love for you to work as a GP in London when you qualify!

**Q**: Who will help me find a job?

A : Some GPs stay on in the practice where they completed their training (if the practice has a vacancy available) however if not, they may use other means to find a suitable opportunity, for example using online GP job boards, reading the medical press, attending recruitment events, joining GP forums, contacting local practices, or hearing about roles word of mouth.

Q: What is the average salary for a GP in the UK?

**A**: The average remuneration for a Salaried GP working 40 hours per week is around £80,000 - £85,000 per annum. This will vary depending on the practice and the area and will of course be pro-rated if you work part-time.

Q: Will there be opportunities for flexible working?

**A**: Yes. some GPs opt to work less than full-time either during or after training, to ensure that they have a good work-life balance.

We are delighted that you have been selected for GP Training, and that you decided to make our region your new home.

If you have any further questions, please contact your Training Programme Director, or Training Programme Administrator in the first instance. You should already be in contact with them regarding your rotations.

We wish you all the best with your GP Training and look forward to seeing you at IMG Induction.