

Rt Hon Rishi Sunak MP
Chancellor of the Exchequer
Sent by email

Dear Mr Sunak,

COVID-19: Support for businesses

Lack of Financial Support for the Self-Employed, recent Graduates and Directors of Limited Companies

It is with great concern that we wish to ask for your support regarding the guidance produced by the Treasury in relation to financial measures to support people and businesses through this period of disruption caused by COVID-19. These matters are made more pertinent due to the dichotomy private practice healthcare professionals face in being permitted to be open for trade by the Government but prohibited from carrying out over 90% or more of their normal work by their regulatory and professional bodies based on Government advice.

Self-employment Income Support Scheme: You have said, 'Self-employed people are a crucial part of the UK's workforce who have understandably been looking for reassurance and support during this national emergency.' However, we are concerned that due to the following restrictions, a large number of private practice healthcare professionals are excluded;

Recent Graduates: Reading the guidance, it appears that recent graduates cannot access the support scheme. We would urge you to ask your officials to review the wording of the criteria. Recent graduates and others new to self-employment must be eligible for the scheme, and this should be stated with clarity. Many of our most recent graduates will have commenced practice in June/July 2019 and therefore will not have submitted a tax return in January 2020. It would be reasonable, given the circumstances, to consider the 19/20 tax year return for these individuals and others who had not previously submitted a return.

Cap: To assert a £50,000 cap on healthcare professionals who hold their professional obligations to patients above their own interests and therefore cannot work, devastating the income of many healthcare professionals, places thousands of households at risk of debt. This seems inequitable compared with the employed scheme for which there is no income cap on eligibility. People earning over this cap still have bills to pay and have seen their incomes drop rapidly without sufficient time to prepare. It is simply not fair to assume that they can call upon their savings, when employed people can access a welcome safety net.

Limited Company Directors: Many of our combined members are Directors of small, limited companies. They bear the financial burden of employing staff and providing a workplace for other healthcare professionals. They are currently working to protect the financial positions of their staff via the furloughing processes. Business Interruption Loans simply place these individuals at greater financial risk in the future. In the current financial package, these individuals are less able to access financial grants and support, putting both their families and businesses at serious jeopardy. They have had insufficient time to prepare for this emergency and need the Government's support, not least because the economy needs to emerge from this crisis without material, long-term damage.

Regulatory Fees: Our regulators (where applicable), are currently unable to give relief on their fees due to Government constraints. We urge you in your capacity as the Chancellor and with the Lord President of the Privy Council, to consider how you may further assist healthcare professionals under great financial pressure by addressing this issue in the current fee year and providing relief in the next fee year.

Business Rates Discount: We note from paragraph 16 of '[Expanded Retail Discount 2020/2021: Coronavirus Response](#)' that medical services, have been excluded. Amongst the vast challenges facing our professions at this time, such an exclusion places many of our members at a great disadvantage compared to other industries. We are concerned that this action may devastate the income of healthcare practitioners' clinics, placing thousands of households at risk of debt and the negative consequences of such a predicament, when other professionals have been given Government relief.

Conclusion: The impact of these financial restrictions causes grave concern for the future of the UK's wider healthcare sector if our professions are forced to suffer from the restriction to financial support. Our members are not large corporations; they are individuals who work hard to provide a workplace for staff and care for their patients. We ask the Treasury urgently to reconsider the details of the financial support packages that have been made available, to ensure that there are jobs for people to return to after this challenging time, so that those who are unable to practise are supported and there is survival of our professions.

We were delighted to hear that you would do 'Whatever it Takes' to see us through this crisis and we hope you will consider our suggestions, which summarised are to;

- Allow the 19/20 tax returns of 2019 graduates to be considered for the self-employed income support scheme (SEISS)
- Remove the £50,000 profit cap on eligibility for the SEISS
- Allow limited company directors to receive a grant of up to £2,500 of their monthly salary to bring them in-line with the employed and self-employed schemes
- Release government constraints to enable healthcare regulators to provide relief on their fees
- Include Medical Service providers within the Expanded Retail Discount Scheme

Yours sincerely,


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