

[News story: Top NHS doctors to be given more flexible pensions](#)

High-earning senior clinicians will be able to support more patients while saving into their NHS pension without facing significant tax charges, under plans launched by the government today.

The government will consult on proposals to offer senior clinicians a new pensions option. This would allow them to build their NHS pension more gradually over their career by making steadier contributions towards their pension, without facing regular, significant tax charges.

It would mean clinicians can freely take on additional shifts to reduce waiting lists, fill rota gaps or take on further supervisory responsibilities.

A proposal known as a 50:50 option would allow clinicians to halve their pension contributions in exchange for halving the rate of pension growth.

Senior doctors have said that pension tax charges are discouraging them from taking extra work to support patients and causing them to question whether to remain in the NHS Pension Scheme.

An independent review of the GP partnership model found this issue was a factor for many GPs in deciding to retire early. 57% of GPs who retired in 2018 to 2019 took early retirement, a total of 610.

The agreement is an important part of the NHS's first ever [People Plan](#), published on 3 June 2019.

The interim plan focuses on actions to:

- recruit more staff
- make the NHS a great place to work
- support staff to deliver modern care

Retaining the NHS's highly skilled clinical workforce is an important part of delivering the ambitions for patient care set out in the [NHS Long Term Plan](#).

The government will continue to examine the evidence on how this specific issue affects other public sector workforces.

Health and Social Care Secretary, Matt Hancock, said:

Our NHS runs on the hard work and dedication of brilliant staff who deliver world-class care for patients every day. Each and every senior consultant, nurse or GP is crucial to the future of our NHS, yet we are losing too many of our most experienced people early because of frustrations over pensions.

We have listened to the concerns of hardworking staff across the country and are determined to find a solution that better supports our senior clinicians so we can continue to attract and keep the best people.

The reforms we are setting out today will give clinicians greater flexibility to manage their pensions, have more control over their future, and offer a deal that's fair to doctors, taxpayers, and the patients they care for.