

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 I 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.

**Face-to-Face Consultations:** I am proud that the chiropractic profession has actively supported and endorsed the Government's approach to this pandemic. Private practices across the country have made the hard-hitting decision to close based on both Government and our advice. The British Chiropractic Association advised members on Tuesday 24th March to cease 'face to face' appointments in private practice, as this was incompatible with strong Government advice on staying at home, minimising travel to specific places only and social distancing. The BCA represents the majority of chiropractors in the UK and take our representative role very seriously. We feel that by advising members to practise via remote links and encouraging them to volunteer their significant healthcare competency to both the NHS Rapid Response and the NHS Volunteer Responder teams, we are acting with the social responsibility the Government is calling for.

**Confusing Information:** We note that under Statutory Instrument SI350, visiting a chiropractor is listed as a 'reasonable excuse' to leave the house. For chiropractors practising outside an NHS setting, the BCA have advised that face to face practice is incompatible with the Government's strategic advice, in addition to our responsibility to ensure the safety of the public and our staff. Given that individual clinics will have risk-assessed this to inform their decision to close and incur great financial risk, there is now considerable confusion as to whether those businesses will be eligible for relief packages. We strongly urge the Government to confirm that businesses voluntarily closing based on their risk assessment of the COVID-19 pandemic will be eligible for financial support regardless of SI350, Schedule 2, Part 3.

**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 chiropractors are excluded;

**Recent Graduates:** Reading the guidance, it appears that recent graduates can not access the support scheme. I would urge you to ask your officials to review the wording of the criteria. Recent graduates must be eligible for the scheme, and this should be stated with clarity. Our most recent graduates will have commenced practice in June/July 2019 and therefore will not have submitted a tax return in January 2020.

**Cap:** To assert a £50,000 cap on chiropractors who hold their professional obligations to patients above their own interests and therefore cannot work, devastating the income of many chiropractors, places thousands of households at risk of debt. This seems inequitable compared with the employed scheme for which there is no income cap. People earning over this cap still have their 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 chiropractors are Directors of small, limited companies. They bear the financial burden of employing staff and providing a workplace for other chiropractors and 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 from 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. I would urge you to review this issue as a matter of urgency



**GCC Fees:** Our regulator, The General Chiropractic Council, is currently unable to give relief on their fees due to Government constraints. The BCA urges you in your capacity as the Chancellor and with the Lord President of the Privy Council, to consider how you may further assist chiropractors under great financial pressure by addressing this issue in the current fee year and providing relief in the next fee year.

**Conclusion:** Within chiropractic, private practice makes up almost the entirety of the profession with approximately 3,300 chiropractors providing high quality, regulated healthcare to the UK population. Back pain is consistently listed as the number one cause of global disability and with 10.8 million days lost as a consequence of musculoskeletal conditions, the contribution our profession makes to the workforce is significant. The impact of these financial restrictions causes grave concern for the future of the UK's MSK health if our profession is forced to suffer from the restriction to financial support. These are not large corporations; these 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 this regulated profession.

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.

Yours sincerely,

Catherine Quinn  
President, **British Chiropractic Association**

cc: The Rt Hon Jacob Rees-Mogg MP, The Rt Hon Matt Hancock MP, The Rt Hon Steve Barclay MP, Jo Churchill MP, DHSC, Mr Nick Jones GCC