

Item 5

To: The Members
From: BCA Board
Subject: Item 5 - Membership Subscription Fees 2023
Date: 14 September 2022

1. Overview.

- a. **BCA Fee element.** The Board has reviewed the membership subscriptions and is recommending no changes to the BCA element of the fee structure for 2023. The balance sheet for the BCA continues to be strong and provides sufficient reserves for up to 9-12 months' operational activity, although it is now coming under pressure from inflation and supplier cost increases, and the negative investment environment which has been significantly affected by the war in Ukraine. The Board has therefore decided to utilise reserves to 'cushion' the effects of the current economic climate on members who will inevitably be feeling the same 'pinch'.
 - b. **BCA Insurance Services Insurance Premium.** Despite our strong advocacy to Royal and Sun Alliance Ltd (RSA), with our broker Lloyd & Whyte Ltd, we have been informed that our insurance premium will be increasing next year. This is due to very high claims inflation costs, increasing reinsurance costs, availability of no-win/no-fee support to patients and delays in claims court hearings, all of which have impacted on insurer costs. This increase will in effect return premiums to their 2020 levels. Due to the strong arguments we mounted, we had been able to sustain a 10% reduction over two consecutive years, in a hard insurance market (post-pandemic) which has typically seen increases of 30-40% for medical malpractice policies, over the same period. So although we will continue to press for lower premiums, we also have to acknowledge that we have been very successful in recent years, greatly outstripping market trends, and so must reluctantly accept that there is a degree of inevitability about this, in a period of high inflation, as we return to the status quo.
2. **BCA Development.** In broad terms, the BCA has been using its funds wisely to promote members' interests and in 2023, we plan to continue to develop further the strength, influence and value of the BCA to members. Some highlights of the work that is ongoing to achieve the BCA's **Vision**:

For chiropractic to be integral to UK healthcare

And support our **Mission**:

To be the home for chiropractors who put patients first

Include the following:

- a. The appointment of new BCA staff to enhance our communication profile including through social media and to develop further our free CPD Sessions programme and deliver more value from our sponsors and events.
- b. The building on the foundation stone that our new Mission and Vision enable, to raise the profession's reputation and perception of integrity and trust, that are key components of our relationships with key stakeholders.

- c. The launch of your new Patient Charter, a public statement of BCA values and the quality and patient-centred care that are the hallmarks of a BCA chiropractor.
 - d. The development of a new website, due to be launched in 2023, to give much greater access to the BCA and the chiropractic profession to our key audiences including patients, the public, the media, political stakeholders and of course our members.
 - e. A much larger and more multi-faceted Annual Conference than ever before, to provide exceptional CPD to our members, to provide a locus for professional and social interaction and to bring our students, the future of the profession, into the orbit of the standards and quality which the BCA represents.
3. **The value of BCA Insurance.** As ever, we keep a careful eye on the value provided to our members, most particularly the medical malpractice insurance currently provided by RSA. We remain confident that the insurance protection provided to BCA members is by far the most comprehensive and reliable product in the market. It is vital to BCA members that when they need it, their insurance will deliver support, including the services of top-flight legal professionals, to ensure that their best interests are protected. In addition to this core delivery, BCA insurance offers many additional benefits which are simply absent in other insurance offerings. To review the BCA Insurance Services package, and its comparison with other providers in the chiropractic sphere, please click [here](#).
4. **CRC Levy.** The CRC levy will remain at £50 per annum for most members for 2023.
5. **Fee Schedule - 2023.** The effect of these proposals is as shown below:

Year of Graduation	BCA Fees £	CRC Levy £	Insurance £	2023 Proposed £
Student	0	0	0	0
2023 (graduating Jun/Jul)	0	0	Pro-rata 2023	Pro-rata only
2022	150	0	813.84	963.84
2021	350	50	923.82	1323.82
2020	450	50	923.82	1423.82
2019 and earlier	570	50	923.82	1543.82
Academic Rate *	350	50	923.82	1323.82
Returning maternity **	350	50	923.82	1323.82
50+ Years membership	0	50	923.82	973.82
Past President	0	50	923.82	973.82
UK Associate member	125	0	0	125
Overseas Associate	150	0	0	150

*Full-time members of an ECCE-accredited chiropractic teaching institution.

**Members who are returning from maternity, paternity, shared parenting or adoption leave.

6. **Exceptional Hardship.** The BCA has always been sympathetic to those members whose lives have been unexpectedly changed by exceptional hardship, such as by the loss of a family member or a serious, life-threatening illness. These situations are dealt with on a case-by-case basis and any reductions are subject to the discretion of the Board. Members who feel they meet this criterion must submit an annual application using the form which is attached as Annex A. Policy on concession/reduction is reviewed annually for the coming year.

7. **Resolution: To approve the proposed fees for 2023.**

Annex A

Application for a 2023 BCA Fee Reduction on the grounds of Exceptional Hardship

Name	
Membership Number	
Address	
Applicants should include below and attach evidence (if applicable) as to how their financial hardship is the result of exceptional circumstances e.g. family tragedy, serious illness. Please do not send financial documents.	
Signature of Applicant	
Date	

Important Notes:

This is an application for a concessionary rate on the BCA fee element of the annual subscription. The insurer is not able to consider similar applications.

Applications for 2023 must be sent to the BCA Director of Membership and Operations:

by email to: Anne Barlow (anne.barlow@chiropractic-uk.co.uk)

by mail to: Anne Barlow, Director of Membership and Operations, British Chiropractic Association, 40 Cranmere Avenue, Tettenhall, Wolverhampton, WV6 8TS

For renewal of an existing concessionary rate or for a new application for 2023, please return this form by **1 November 2022**

If the form is submitted between 1 November and 31 December 2022, the 2023 renewal documents may be issued at the standard rate. However, should the application be successful, the concession will be dated to 1 January 2023.

For applications after 1 January 2023, members who find themselves in conditions of exceptional financial hardship during a calendar year may apply for a reduced fee at any time during that year. If the application is successful, the concession will be made from the date on which the form is received.