

Dear Doctor,

welcome to Germany, and congratulations to your decision to work here as a locum doctor! We – the Bundesverband der Honorarärzte, which translates roughly into the German Association of Locum Doctors - are Germany's first and, to our knowledge, the only organization representing locum doctors .

Only a few years ago it was beyond imagination to work as a locum doctor in Germany. German universities trained far more doctors than were needed. Therefore the hospitals were faced with a huge number of applicants applying for the few vacant posts. This resulted in difficult, often repressive and unfavourable working conditions considering employees needs. Often doctors were paid badly or even not paid at all. The reason for working under these conditions were needs such as necessary and acknowledged training time towards finishing training. Additionally extra hours were often not paid, on-call time was long and could well exceed 30 hours. Training courses were not refunded, study leave was not granted. There were plenty of on calls scheduled for nights and weekends each month. The scarce number of positions for training facilitated bullying and other negative aspects with regard to professional life.

Thus, many doctors looked for alternatives and went abroad. The UK, the US, Scandinavia or Switzerland were common destinations. Others left clinical work completely and went into journalism, management, administration or the industries.

With the commencement of the new millennium things started to change significantly: The government had reduced the number of students, and fewer and fewer university graduates wanted to start their specialist training. The Ärzteblatt job section (Ärzteblatt is the official magazine for doctors with registration in Germany) grew in size significantly. Nowadays even the largest hospitals can find it difficult to find suitable candidates to fill their vacancies.

Which led to a new situation: Self-employed, independent locum doctors appeared and started to offer their services. Placements are organized either independently or by agencies, emerging rapidly in huge numbers. Hourly rates are negotiated individually and payment includes every hour worked, a situation long established in the English-speaking world.

What is important before you start out as a locum doctor in Germany?!

Working as a locum is still quite new and is controversial in Germany. There are often reservations or even rejection towards locums by the permanent staff as gross hourly rates are well above those of the permanent staff.

Pay rates range currently from 65 and 120 Euro/hour depending on the job and level of responsibility, with averages somewhere currently about 85 Euros/h. So far first response emergency doctors providing service in the community (Notarzt) earn less, but not below 30 Euro/hour.

This payment looks very attractive at first sight, but it has to be taken into account that it is gross pay and deductions have to be made by the self-employed person. After deduction and considering the natural risks of being self-employed, the pay rates look reasonable, even compared to the pay scales of permanent staff with their additional benefits of employment.

- German Law (§21 Satzung der Ärztekammer) requires you to provide a comprehensive professional indemnity (or malpractice) insurance. The insurance fees range from several hundreds to thousands of Euros per year, depending on the speciality and services you offer. Hospitals and agencies sometimes offer a subsidiary indemnity insurance for locum doctors working for them. These insurances are generally not fully comprehensive and suddenly you might find yourself isolated and not protected when things go wrong! We advise you strongly: DO NOT rely on these insurances. It's fine if an agency or a hospital puts some additional protection in front of you, but often they are subsidiary. But please remember: IT IS LIKELY THAT THE PATIENT WILL SUE YOU, NOT THE ORGANISATION! Then it will be too late to detect what the subsidiary indemnity insurance of your agency hospital was really about and who's interests are covered and protected by the hospitals insurance (well, likely not yours.). Likewise it is even possible that the promised insurance policy actually does not exist at all. (REMEMBER: It is *your* responsibility to make sure you have an indemnity insurance) Failure to have an indemnity insurance in a case of malpractice can easily end in you being sued and even convicted. Possible consequences are jail, financial compensation to patients suffering harm, which in extremis could mean the loss of all your belongings. European law enforcement regulations entitle German authorities to pursue these cases of malpractice in any other European country and in any country having agreed to law enforcement regulations with Germany. Especially communication errors due to language problems and different guidelines, e.g. for diagnostic pathways and treatment, pose serious risks for doctors new to the German systems. (Some guidelines are published on the internet, <http://www.awmf.org/leitlinien.html>)
- The Law requires you also to become a member of your regional Ärztekammer (District Medical Association). Membership fees to your regional association range about 0,5% of your gross income working as a doctor
- It is recommended to become a member of the Berufsgenossenschaft, an official indemnity scheme that covers all work-related accidents, including car accidents on your way to work (working as a locum doctor requires a lot of travelling). Other examples are the cover for viral infection following needle-stick injuries or slipping on the stairs etc. The Berufsgenossenschaft costs about 350 Euro/year and provides generous compensation in case of need. An additional insurance covering accidents or, even better, a Berufsunfähigkeitsversicherung, a private indemnity scheme covering inability to work in your profession for medical reasons. These fees are expensive and cost several thousand Euros. It is the most comprehensive insurance against poverty due to health reasons as doctors should always be able to find a well paid job as long as health permits.
- Income tax, once you start earning above 40.000 Euro/year after deductions, gets quite significant and ranges between 30 and 42% depending on your income.
- Your regional Ärzteversorgung is a German pension scheme for doctors. Membership is compulsory and, depending on regional differences, the membership fees could be well above 10.000 Euros ranging up to 20.000 Euros. In Germany doctors generally start to make contributions to their pension scheme at a higher age due to the long period of training, so their contributions are higher. When you are self-employed, contributions to the pension scheme have to be funded completely by you, likewise contributions to the health insurance, also. As employee the fees for these schemes would be shared between employer and employee.
- Then there are expenses towards mandatory continuous medical education, fuel and other car expenses, not to mention additional expenses occurring for living away from home etc. and the inconvenience of an interrupted social life.
- This is only a very brief summary of the problems occurring as self employed independent

locum doctors in Germany. There might well be further requirements to adhere to or other issues to consider which are distinctively different from your home country which we might have even failed to address in this leaflet, because we do not know the medical system of your home country. In any doubt, please feel free to call us and we will happily provide you with assistance.

Taking all these facts into account, a locum doctor can not and should not realistically work for dumping hourly rates of 20 or 30 Euro per hour. Just to let you know: midwives or qualified nurses easily charge 45-50 Euro per hour, an IT technician without special training 70-75 Euro. You can also ask your local garage or plumber's for their rates and you will quickly come to the conclusion that the rates we mentioned above are appropriate or the additional income offered to you is actually little money for a lot of work!

Adequate salaries for locum doctors are essential in these rather new professional circumstances. Unfortunately there is still a huge effort from some hospitals, but also from some agencies, to turn back the times, meaning low pay (for you) and working like slaves.

We all know the saying „Pay peanuts, get monkeys!“ If you go for the peanuts you will be treated like a monkey by your colleagues and the permanent hospital staff, as you will be seen to have no value to offer!

It is a better way to inform yourself, for example by asking fellow doctors from your home country. You could also contact us for information. We have plenty of members from all over the world and would happily assist you by trying to arrange contacts. Once you decided that working as a locum doctor in Germany is a serious option for you: why not become a member of our organisation and also enjoy some benefits exclusively provided for members. Membership benefits include: Discounted insurance, legal advice and, perhaps the most important point, the direct feel of the pulse of the locum market. This can be easily achieved by communicating and interacting with your colleagues who probably can provide you with plenty of information and might be even be able to assist you as you go from job to job.

You are very welcome to contact us for more information **Just e-mail us at info@bv-honoraraerzte.de, or visit our website: <http://www.bv-honoraraerzte.de>**

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