Royal Medical Benevolent Fund

SUPPORTING DOCTORS IN DIFFICULTY

Registered Charity 207275

President Dame Deirdre Hine
Chairman Dr Joan Trowell
Established in 1836

The unusual case of the Victorian orphans

We initially supported mainly elderly doctors and widows and orphans of doctors in Victorian times. Interestingly, many of the orphans were females in their seventies!

Responding to need

In 1915 the Fund set up a War Emergency Fund to assist medical families in temporary difficulty due to the war

In response to the Great Depression of the 1930s, the Fund's Centenary Appeal sought special donations "towards training the widows and orphan sons and daughters of medical practitioners to enable them to be self supporting"

In 1940 the RMBF jointly administered a War Emergency Fund with the BMA

New millennium – new needs

We now take on fewer elderly beneficiaries since the introduction of NHS pensions

Increasingly we help younger doctors who are unable to support themselves due to serious accidents, chronic ill health, permanent disability or a career crisis
Eligibility criteria 2010

A: a member of the medical profession (GMC register)

B: a recognised dependant of a registered medical practitioner

Unable to earn sufficient income to support themselves due to:

• A long-term illness or disability
• Being a recognised primary carer
• Exceptional circumstances
• Being over state retirement age and in serious financial need

Non-judgemental careful consideration: we consider each case on its individual circumstances
How does it work?

Contact the RMBF and speak with our team of experienced case workers who will establish if criteria apply and send out forms, including checking the applicant’s financial status and eligibility for state benefits.

A volunteer Area Visitor makes a home visit to meet the potential beneficiaries.

Applications for assistance are considered at our bi-monthly Case Committee meetings.

Area visitors visit each applicant when they first apply and when they are reviewed, generally on an annual basis.

Collaborate with other charities, where appropriate to provide a full support package.
For qualifying beneficiaries:

Regular or one-off payments for essentials

Interest free loans

Complement not replace state benefits

Money Advice:

Debt management

Help with claiming benefits

Advice and support:

Telephone contact with professional case workers

Visits from local volunteer Area Visitors

Signpost to other organisations for counselling, addiction problems, mental health services, career support, re-training
The Fund helped Dr A when chronic illness left him unable to continue his medical career.

- After completing his degree at UCL and House Officer duties Dr A had joined the International Red Cross. His first posting was to Chechnya, where he worked with prisoners of war. He was then posted to Rwanda. During his tour of duty there he noticed an increasing number of joint pains.
- A consultant diagnosed rheumatoid arthritis and the Occupational Health Adviser for the Red Cross explained that he wouldn’t be able to continue in his post. Dr A realised his medical career options on his return to the UK would be restricted but didn’t realise the full implications until his health deteriorated further and he had to begin to use a wheelchair.
- Dr A was 30 years old when a consultant suggested he contact the Fund, which has since helped in a number of ways. To enable Dr A to remain as independent as possible the Fund has helped purchase a specially adapted vehicle which he can get into and out of without needing someone to help him. It is also providing financial support while Dr A pursues further studies to enable him to return to paid employment.

’It is really reassuring to know that the Fund is there,’ said Dr A.
The Fund helped Dr B when she needed help after an operation.

She first started experiencing symptoms before she qualified. This proved to be the result of a T1 level tumour compressing her spine. She ended up unable to walk without a Zimmer frame.

'I’d always worked, from 16 onwards,' explained Dr B. ‘Then when I really couldn’t work, at the point when I was working at what I always wanted to do, I found this a real shock.'

After surgery Dr B went into a rehab hospital. Her consultant realised she was having financial problems when she was assigned a social worker. She had been entitled to just four weeks sick pay and that had run out while she was in hospital, leaving her dependant on State Benefits.

That’s when her consultant suggested she contact the Fund. Following a home visit to help assess her circumstances the Fund provided financial help to help tide Dr B over until she was well enough to return to work.

Dr B has since been able to return to work full time. She says of her experience, 'It made me realise you can have money problems even if you are a doctor.'
Dr C was in a serious car accident and was in a coma for ten days.

He’d been just about to start his new post in Scotland but suffered serious head injuries in the accident. He spent an extended period in hospital but the accident left him with severe problems, more particularly with his speech.

Many years of therapy have enabled Dr C to regain limited speech, but he was unable to resume his medical career.

The Fund provided financial help during this difficult period. With additional help from a specialist training organisation, he was able to secure supported employment and now works in the sterile services unit at a local hospital.

No longer requiring regular help from the Fund, he remains on the Christmas list and keeps in touch to report his progress.

How would your dependants cope if you weren’t able to support them?

What would you do if your income suddenly ceased?
Female beneficiaries = 343 (64%) but 29% are doctors
Male beneficiaries = 192 (36%) but 65% are doctors

The largest age range we currently help is 41-50
How we help financially

Back to work support packages - help with
  • childcare
  • retraining costs (travel, course fees)

Specialist Money Debt Management Advice
  • renegotiate debts
  • secure eligible Benefits

Long-term regular financial support - accident or illness

Interest free loans for eligible beneficiaries

Grants to adapt homes or vehicles for disability
How you can help

**Spread the word:** Let your fellow doctors and their families know about us if they might need help, information and advice. Our team of volunteer Medical Liaison Officers (MLOs) speak to colleagues about the work we do and feedback to us any relevant issues raised.

**Talk to us:** Do you have ideas on how we can develop our services which will make a difference in the lives of doctors and their families?

**Support:** The money and the time to help colleagues and their dependants in need comes from doctors and their families. We don’t receive government funding and we don’t appeal to the general public. That is why any help that you can provide is particularly important and appreciated.
“Getting the work/life balance right. Handling pressure. Dealing with career, health and financial issues. These are some of the challenges you may be facing as a doctor.”

- Case studies
- Articles
- Fact sheets
- Signposting
- Interviews
- Expert advice

Find us at [www.support4doctors.org](http://www.support4doctors.org) or on [twitter](http://twitter).
Welcome to Money4MedStudents. Would you like to enjoy your time at medical school but qualify with a manageable level of student debt? If so, we hope the practical, unbiased information and advice you'll find here will help you develop the financial knowledge and skills to achieve this.
Royal Medical Benevolent Fund
24 King’s Road, Wimbledon,
London SW19 8QN
Tel: 020 8540 9194

Email: help@rmbf.org
www.rmbf.org  www.support4doctors.org
www.money4medstudents.org

registered Charity No. 207275