

Cost of Training Crisis: Anaesthetics

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Abstract

The anaesthetic training programme in the United Kingdom (UK) spans over seven years and is overseen by the Royal College of Anaesthetists (RCOA). Junior doctors in England are currently striking amid ongoing pay negotiations with the government, and almost all junior doctors are worried about the cost of living. This article provides an overview of the average financial cost of training for doctors in the anaesthetic training programme. The cost incurred by anaesthetic trainees illustrates the level of financial burden faced by trainees across multiple specialities. The cost includes: student loan repayment (with interest rates), compulsory membership fees (including the Royal College of Anaesthetists and General Medical Council), postgraduate examinations (Fellowship of the Royal College of Anaesthetist exams are compulsory to complete training) and medical indemnity. The average trainee spends between 5.6% and 7.4% of their annual salary on non-reimbursable costs. This article delineates for aforementioned expenses and compares them with the training programs in Australia and New Zealand, given their status as frequent emigration destinations for UK doctors.

Key words: Anaesthetic training; Cost of training; expenses; FRCA; Indemnity; Royal College of Anaesthetists; Student loan; GMC; Australia; New Zealand

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Introduction

The anaesthetic training programme in the United Kingdom (UK) spans over seven years and is overseen by the Royal College of Anaesthetists (RCOA). This article reviews the financial cost of post-graduate speciality training with a specific focus on anaesthetic trainees. Junior doctors in England experienced a 26.1% pay cut in real terms from 2008 to 2022 (British Medical Association, 2022). A British Medical Association (BMA) survey showed that 98.9% of junior doctors are worried about the cost of living (Nadarajah, 2023). Junior doctors are currently taking industrial action amid ongoing pay negotiations with the UK government.

This article gives an overview of the average annual costs incurred by anaesthetic trainees; many of these costs are applicable across multiple specialities, in addition to each Royal College having its own associated training costs. These include; student loan repayment, compulsory membership fees, professional examinations e.g. fellowship of the Royal College of Anaesthetists (FRCA) and medical indemnity. Health Education England retrospectively reimburses trainees for courses which are relevant to the curriculum; this article focuses on costs which are not reimbursed.

Costs associated with training

All anaesthetic trainees in the UK must have an undergraduate medical degree. As of 2021 the average UK student loan debt for medical graduates was £71,000 (£70,000–90,000 debt) (Ercolani et al, 2015). UK student loan plans vary depending on region and year of study, the variations in repayment arrangement and interest rates are shown in [Table 1](#) (Student Loans Company, 2024).

The threshold, over which graduates must earn before repayment starts, ranges from £22,105 to £27,600. Each month, 9% of earnings above the threshold are deducted by the SLC as repayment. The current annual interest rate on the loan is either 6.25% or 7.7%, these rates change monthly with RPI (retail price index).

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Table 1. UK student loan company (SLC) repayment plans (Student Loans Company, 2024)

SLC Plan	Salary threshold	Repayment rate over salary threshold (%)	Annual Interest rates (%)
Plan 1 [England & Wales: course started before Sept 2012; all NI students]	£22,105	9%	6.25%
Plan 2 [England & Wales: course started after Sept 2012]	£27,295	9%	7.7%
Plan 4 [All Scottish students]	£27,660	9%	6.25%

For the average Core Trainee Year 1 (CT1) trainee: on SLC Plan 2, with an income of £43,922 (pre-tax and excluding out-of-hours extras) and an average debt of £71,000; annual repayment is £1,496/yr, but annual interest on the loan is £5,467/yr. This is indicative of every SLC plan, resulting in student debt increasing year-on-year. This situation leaves trainees with minimal prospects of fully repaying their student debt, despite monthly repayments eroding their net income.

Compulsory membership fees for anaesthetic trainees are the General Medical Council (GMC) license fee (£166/yr for those within five years of primary medical qualification, £433/yr thereafter) and the Royal College of Anaesthetists (RCOA) membership fee (£195/yr for trainees with no exams, £310/yr for those with Primary FRCA qualification and £330/yr for trainees with full FRCA qualification) (General Medical Council, 2024; Royal College of Anaesthetists, 2023a). Non-compulsory but common memberships are: a medical trade union, e.g. the British Medical Association (monthly subscription ranging from £20–39 per month) and the Association of Anaesthetists (£54–176 per annum), among others.

The FRCA examinations are compulsory for the completion of anaesthetic training. The cost of the exams is financially significant. The average pass rate for these examinations varies from year to year, with a range of 52.9–70% in the last 3 years (Royal College of Anaesthetists, 2023b). Many trainees re-sit some or multiple parts of the examinations. The total cost of the examinations for a trainee who passes all units on the first attempt is £2345 (primary £1100, final £1245) which, over the 7-year programme, is an average of £335/year. With the current pass rate, the average spend for each trainee on examinations is £3908, amounting to £558/year.

Doctors in the UK are required to have professional indemnity cover. For an example of cost, the Medical Defence Union (MDU) fees range from £48/year for a CT1 to £250/year for a trainee nearing the end of training (The MDU, 2024).

In England in 2023–4, the base rate salary for CT1–2 is £43,922, rising to £55,328 for CT3–Specialty Trainee Year 5 (ST5), then £63,152 for ST6 and above (Department of Health and Social Care, 2023), with a 3–15% increase for on-call allowance and out of hours work. The cost associated with training increases as trainees progress and become more senior, with higher fees for professional indemnity, GMC, RCOA membership and examination costs. Table 2 shows that core trainees spend over 5% of their annual income (before tax) on training, increasing to nearly 8% for senior trainees.

Limitations of this article

The limitations of this article include variations in student debt and repayment plans, differences in pay for trainees across the UK and that it only accounts for compulsory costs. In addition, a significant financial burden that is not addressed in this article is the

Table 2. Trainee average pay and cost of training per annum for different grades

Grade	Salary (before oncall supplements) ¹	Student loan repayments ²	Compulsory training costs ³	Total	Proportion of salary spent on costs (%)
Core Trainee Year 1-2 (CT1-2)	£43 922	£1496	£967-1361	£2467-2857	5.6-6.5%
CT3-(Specialty Trainee Year 5) ST5	£55 328	£2523	£1118-1571	£3641-4094	6.5-7.4%
ST6+	£63 152	£3227	£1571	£4798	7.6%

¹(Department of Health and Social Care, 2023)

²Average based on plan 2 repayment. (Student Loans Company, 2023)

³Includes: GMC licence fee, RCOA membership fee, indemnity and examination costs averaged over the 7-year programme (General Medical Council, 2024; Royal College of Anaesthetists, 2023a; The MDU, 2024; Royal College of Anaesthetists, 2023b)

additional educational costs that are reimbursed retrospectively, often many months after they have been paid for by trainees.

Comparing to other healthcare systems

With a projected shortfall of 11,000 anaesthetists by 2040 (Association of Anaesthetists of Great Britain and Ireland, 2023), it is more important than ever to retain anaesthetic trainees. Worryingly, a BMA survey found that 40% of junior doctors were actively thinking of leaving the NHS and 85% of those indicated finances as one of the main reasons (Nadarajah, 2023). Every year, 2.1% of UK doctors emigrate to work overseas (Brennan et al, 2023), equating to over 73 anaesthetic trainees/year. It is worth looking at what these overseas healthcare systems offer that the NHS does not.

Australia and New Zealand are highlighted as the most popular countries for junior doctors to emigrate to (Nadarajah, 2023). Although pay scales in New Zealand are similar to UK training programmes (\$86,000-130,000 NZD [£42,000-63,500] for doctors with 1-6 years’ experience), unlike the UK additional financial burdens of training - such as licensing certificate, speciality college membership fees, professional indemnity, vocational training exams - are reimbursed by the district health boards. Trainees can also request to have costs reimbursed made prospectively should they require it. In addition, there is a \$2000/year “implement budget” for each trainee to spend on equipment required for training (e.g. laptop, tablet) as well as \$500/year for the purchase of textbooks, journals and educational resource subscriptions (Speciality Trainees of New Zealand, 2022). In Australia, the responsibility for covering training costs varies from territory to territory. However, considering trainee salaries are up to 47% higher (an ST5-equivalent trainee salary in New South Wales is \$156,494 AUD [£81,221]) and those in year 1-4 of training are paid an extra \$65.70 AUD/week for having completed their higher examinations (NSW Health, 2024); it is clear to see the appeal for UK trainees.

Conclusions

Training has a significant financial cost for UK doctors, and amounts to a significant deduction from earnings. Given the current industrial dispute over pay degradation, these deductions further exacerbate the financial burden trainees face. Up to 78% of trainees feel that their job has a detrimental effect on their wellbeing, with financial stress being a factor (Royal College of Anaesthetists, 2017). Considering this and the ongoing exodus of UK doctors for greener pastures, is a cost-of-training review required before this crisis worsens?

Key points

- There is compulsory non-reimbursed expenditure associated with anaesthetic training in the UK.
- These costs include student loan repayments, memberships of the Royal College of Anaesthetists and General Medical Council, examination fees and professional indemnity.
- Trainees lose 5.6–7.6% of their pre-tax salary to these costs.
- Many trainees are emigrating to countries where the burden of training costs is taken in to consideration, such as New Zealand, district health boards reimburse trainees for all costs.
- Considering worsening staff shortages and pay disputes within the NHS, a review of the cost of training is required.

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