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Check4Cancer implements awareness-raising campaigns and cancer-specific tests for a wide range of corporate clients, including Hewlett Packard, Mazars and BNY Mellon. But what about those at the other end of the business spectrum – smaller limited companies and sole traders? How and why should they make use of Check4Cancer's services?

**Kevin Hodge** is an accountant operating under his own company. Recently, he had occasion to use Check4Cancer for himself as a result of his relationship with one of Check4Cancer's existing clients, BNY Mellon.

*"I am currently contracting at BNY Mellon," he explains. "BNY Mellon are very proactive with regard to wellbeing and employee engagement, and as part of that they advised people of a bowel cancer awareness presentation, as well as inviting employees to take a test." As a contractor, Kevin also received the email, and was immediately interested. "I have a family history of bowel cancer, and am approaching 50, so this is a concern for me."*

As a contractor, rather than an employee, he couldn't take advantage of the BNY Mellon scheme itself, but they put him in touch directly with Check4Cancer. Chief among the advantages to him was the home testing kit the company provides. *"Historically, tests for bowel cancer have been quite invasive, but becoming aware of other types of tests that you can do from your own home without being costly makes it straightforward and simple to do."*

As with all Check4Cancer testing, the process began with a personal risk assessment. *"When you apply, there's a questionnaire related to lifestyle – smoking, drinking, weight, height and so on – and that's used to calculate your initial risk." From here on, speed of delivery was paramount. "The people at Check4Cancer were very good. Once I put the order in, the BowelCheck test kit arrived in a couple of days. You use it over three days, then I sent it off on a Sunday and had the result on the Wednesday, so it was very quick and efficient."*

The result letter gave Kevin the all clear – and peace of mind – but it also helps the individual establish a strategy for future monitoring and prevention. *"It goes through your risk factors – because of the family history, my risk is about four times higher, and I could do to lose a bit of weight as that also increases risk. It also suggested repeating the test in about two years."*

Kevin has no hesitation in taking up the advice. *"Given the price, it is something that I would continue to do on a regular basis. My father and his sister both had bowel cancer – my father didn't survive it, but fortunately my aunt did. According to NICE (National Institute for Health and Care Excellence) guidelines, this is not enough to qualify me for early NHS screening, so I had to take it on myself to get the earliest testing possible."*

*"It's not difficult to become passionate about this. This is a real way of helping fight cancer."*



**Steve Hall** is a self-employed finance and mortgage consultant who also had a personal reason for pursuing a test: *“I have always had a patch of dry skin on my face, and while I was getting a regular health check the doctor – who wasn’t a dermatologist – said I might want to get it checked out. Check4Cancer were recommended to me, so I thought I’d give them a ring and arrange the appointment.”*

Steve represents Lifelink Services Ltd. but is a sole trader, and paid for the SkinCheck test himself. *“I had a full body check. There was one thing that was photographed and referred to a specialist, which was the patch of dry skin. It was sun damage, but there were no problems.”*

Again, peace of mind was key. *“I’m 54 now and have spent a lot of time outdoors, so that’s one of the reasons I wanted this check. My father died from a heart attack when he was younger than me, which is one of the*

*reasons I go for health checks. If you’re lucky enough to work for a company that provides these benefits, that’s one good way to cover it. In my situation, though, I need to look after myself.”*

There were other advantages, too, which equipped Steve to better manage his own health in the future. *“I don’t work in an office environment. I work at home, on my own, so I don’t get to chat about these things. But during the SkinCheck I learned quite a lot about what all the blemishes are on various parts of the body, so now I know what to look for. So, I was educated enough to be able to keep a check on myself and know I can go back if I’m worried about anything.”*

*“We have seen a significant increase in the take up of this benefit through our flex plan, so it proves it works in practice.”*

## For companies, there are tax and other advantages inherent in funding such a health screening scheme, but what about the self-employed?

**Karen Foster** is a Senior Tax Manager, in the Human Capital Services team at BDO LLP. *"For someone who is not incorporated, it's a personal expense," she says. "It is not an allowable expense for them, so there's no particular tax advantage to financing it through the company."*



*"It's simple, it's quick and it provides peace of mind," adds Kevin.*

In the right qualifying circumstances there is a potential advantage to using "salary sacrifice" to pay for the benefit Karen explains: *"Salary sacrifice, or what we often refer to as salary exchange, is when you're giving up the right to part of your salary in exchange for an employer providing some kind of benefit on your behalf. That means reducing what is liable for tax and National Insurance. As far as a self-employed individual is concerned, salary exchange is not something they can benefit from. If someone works for their own limited company, however – which may simply be a sole trader who is incorporated – then they are likely to be paying themselves a salary, and there's no reason why they shouldn't establish some kind of salary exchange agreement."* This may be a factor for a sole trader to take into account when deciding whether to go for incorporated status.

With the introduction of pension auto-enrolment, which is now rolling out to smaller businesses with fewer than 30 employees, Karen suggests now is a good time for small businesses to consider this in relation to their benefit strategy as a whole. But it needs careful consideration. *"Salary exchange can be effective, but it is important that it is set up correctly and that the timing of it is right. It's not something you can apply retrospectively, for example – you have to have it in place before you are due to receive the payment. It also may require some amendment to the employee's terms and conditions, reflecting the fact that they have legally reduced their entitlement to that portion of their salary for a minimum period, typically 12 months. It's not something that can be changed from one month to the next. So we'd certainly recommend people take legal advice on this."*

Ultimately, however, the fact that it can save a life is clearly its most significant selling-point for the self-employed client. *"The key advantage of having the check is catching it early," says Steve. "If it can be treated earlier rather than later, you have a far better chance of recovery."*

When asked if he would recommend it, Steve says: *"I can't recommend it highly enough. In fact, I've already recommended it to one guy who I see when walking my dog..."*

### About Check4Cancer

Check4Cancer offers 6 innovative services for early detection of cancer, all governed by nationally recognised cancer specialist consultants. Each of our Cancer Checks includes a personalised risk assessment and early detection of cancer programme. They are affordable, unique and none are currently available from the NHS. For more information, please **visit our website**.

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