

Sir Geoffrey Clifton-Brown MP

Chair, Select Committee on Public Accounts

Simon Hoare MP

Chair, Select Committee on Public Administration and Constitutional Affairs

Sent via email

20 August 2026

Dear Sir Geoffrey and Mr Hoare,

I write as chair of the British Medical Association's (BMA) Pensions Committee, on behalf of our committee members and my fellow committee officers, regarding your recent [joint evidence session](#), on the 8th July 2026, regarding civil service pensions, at which representatives from Capita provided oral evidence.

I noted during the evidence session that members of both committees raised a number of concerns regarding the delivery of pensions information and statements to members of the civil service pensions schemes administered by Capita. Specifically concerns regarding severe delays, mistakes in the statements themselves, and poor quality delayed replies to queries raised by pension policy holders. I thought it may be helpful, in light of the concerns which were raised, to draw your attention to the similarity of problems and shortcomings experienced by GPs in England whose NHS Pension Scheme records are also administered by Capita through Primary Care Support England (PCSE).

Of particular concern, a response to a [BMA FOI in January 2026](#) showed that, more than 17,000 GPs in England (51%) have missing years of pensions records. In total this amounts to over 150 000 years' worth of missing years, making it impossible for those impacted to adequately calculate pension benefits, related tax liabilities, and plan for retirement. This has unsurprisingly caused significant inconvenience and distress for GPs with many unable to accurately plan for the future and often resulting in them taking a conservative approach to additional work to guard against incurring possible tax liabilities. The BMA has also written to the Pensions Regulator highlighting our concerns with the current situation, this is particularly pertinent given the [statutory duty](#) for pensions administrators to provide annual statements, a duty which has clearly not been adequately fulfilled by Capita.

In addition, doctors are experiencing continued delays in the issuing of Remediable Pension Savings Statements (RPSS), from our meetings with Capita we understand that over 10 000 RPSS' are still outstanding, with a very small percentage having been actually issued. Such delays are simply unacceptable. Doctors across the country are working harder and seeing more patients than ever before, they should not, on top of their professional work, have to face an additional workload of chasing, correcting and managing errors made by their pension administrator.

Chief executive officer: Rachel Podolak

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The BMA Pensions committee regularly meets with representatives from Capita and despite ongoing conversations related to these problems we are yet to see any significant improvements. It is our view that Capita have neither the capacity nor the ability to successfully manage not one but multiple public sector pensions schemes and that these schemes should be brought in house to NHS BSA, with sufficient resource and support put in place to ensure that backlogs and errors occurring across the schemes are rectified as a matter of urgency for all affected policy holders. In addition, we would note that errors and delays of the same scale are not present for where parts of the NHS Pension scheme are not administered by Capita. This includes the NHS Pension Scheme in Wales and the NHS General Dental Practitioners Pension Scheme, suggesting to us that these problems are not inevitable and are a product of poor administration.

We would like to meet with either yourselves or representatives from your committees to discuss our concerns and answer any questions you may have about how doctors have been impacted by the mismanagement of the NHS Pension Scheme.

Yours sincerely,



Dr Vishal Sharma
Chair, BMA Pensions Committee