

Insurance scheme to provide cover for NHS staff who die from coronavirus

The Health and Social Care Secretary, Matt Hancock, has now confirmed that the families of frontline NHS and social care workers who die *"in the course of their essential frontline work"* will receive a payment of £60,000.

Why?

The scheme is intended to recognise the increased risk faced by staff during the crisis and will cover "coronavirus related deaths". This means that the cover will benefit both those directly caring for coronavirus patients and those working in an environment where coronavirus is present.

Who will be included?

The scheme will cover those working in NHS bodies, GP and dental contractors, publicly-funded care homes and organisations providing NHS-funded services, including commissioned and outsourced services (i.e. cleaning and non-medical services).

It will also include those who have temporarily returned to the NHS or care services, volunteers and medical students taking up frontline roles, as well as overseas staff who have not joined the NHS pension scheme. Those already eligible for death-in-service benefits through the NHS pension scheme will also be included in the scheme.

Caveats?

Little detail has been provided regarding how the scheme will be operated. However, it has been confirmed that families who accept the payment would not be prohibited from issuing civil proceedings against the NHS, should there be evidence of negligence.

The "Situational" Test

In response to questioning by the HSJ it has been confirmed that, to be eligible, the Department of Health and Social Care has also confirmed that in the 14 days before the deceased developing coronavirus, they must have been working in "environments or locations where personal care is provided to patients" with, or suspected of, having coronavirus. In addition, coronavirus must be the cause, or a contributory factor, to their death.

How will it work?

Employers will be asked to commence claims on behalf of the deceased's families, which will then be verified and processed by the NHS Business Services Authority. This is a time-limited scheme and cover will only be provided for the duration of the crisis (i.e. so long as the provisions of the Coronavirus Act 2020 are in force), although deaths occurring before the Act will be considered (i.e. before 25 March 2020)

We will continue to update this guidance as more information is provided by the Government.