

NHS and Social Care Coronavirus Life Assurance Scheme 2020

Eligibility Factsheet

The Scheme is limited to staff employed in the NHS and social care sectors or registered healthcare professional volunteers.

Eligible individuals must have been employed or engaged:

- by an NHS body
- by any other statutory body constituted under an enactment made by the Secretary of State in relation to the health service
- by Public Health England
- pursuant to a contract with an NHS body for the provision of staff or services for the health service where the person is engaged with the provision of those services;
- by a local authority for the provision of public health services
- pursuant to a contract with an NHS body for the provision of public health services where the person is engaged with the provision of those services

Other eligible employers include:

- Primary care organisations (if the person or employer holds a qualifying contract):
 - GPs and all staff employed by GP practices
 - GP locums
 - Dental practitioners and all staff employed by dental practices
- Organisations that provide services to the NHS if they hold a qualifying contract to deliver those services:
 - Direction bodies
 - Independent providers

- Universities
 - Wholly owned subsidiaries of an NHS trust
 - Individuals who hold self-employment arrangements with an NHS organisation
 - Staff working for organisations that hold a commercial contract or agreement to provide NHS services or temporary staff capacity
- Organisations that provide public health grant funded services
- Staff either (1) employed directly by local authorities or within organisations commissioned to deliver social care, and (2) staff in organisations not contracted by a local authority registered with Care Quality Commission to deliver personal care or accommodation for persons who require nursing or personal care. In both cases including:
 - Staff in care and nursing homes
 - Domiciliary care workers
 - Other roles involved in delivering social care services
- Staff employed directly by local authorities or within organisations commissioned to deliver:
 - Hospice care
 - Local public health services
- Registered healthcare professionals who are performing clinical services on a voluntary basis. Volunteers must be registered with one of the following:
 - General Medical Council
 - General Dental Council
 - General Optical Council
 - General Osteopathic Council
 - General Chiropractic Council
 - General Pharmaceutical Council
 - Nursing and Midwifery Council
 - Health and Care Professions Council

A qualifying contract is deemed to be one of the following:

- An NHS standard contract
- An NHS standard sub-contract
- An alternative provider medical services contract (APMS)
- An NHS employment contract for a current student
- A local authority contract for the provision of health or care services

For a claim to be accepted, the Secretary of State must be reasonably satisfied that:

- the individual was exposed to a high risk of contracting coronavirus in circumstances where they could not reasonably avoid that risk because of the nature and location of the work they were contracted to carry out
- the individual contracted coronavirus in the course of their work
- coronavirus disease was the whole or main cause of death

Circumstances that likely fall within this criteria are where the individual was:

- testing or diagnosing whether a person is infected with or contaminated by coronavirus
- coming into close proximity by reason of caring for, supporting, treating or providing other clinical service to a person who has, or is suspected of having, coronavirus or coronavirus disease
- providing any other type of service within the same environments where the services described above are provided

Where the individual was performing duties that do not fit any of these scenarios, or it is difficult to establish the presence of coronavirus in the workplace, the claimant is invited to explain why they think the individual was exposed to a high risk of contracting coronavirus because of the nature and location of the work which they carried out and this will be duly considered.

Eligibility Q&A

Q: The person did not work for an organisation listed above. Can they be covered by the scheme?

A: Where a case does not fit the above eligibility criteria, or the individual did not work for an organisation listed above, the claimant is invited to explain the type of work within the health and social care sector that the individual was carrying out and why they think the individual was exposed to a high risk of contracting coronavirus as a result of the nature and location of that work.

Q: Are volunteers covered?

A: The scheme provides additional financial protection for frontline staff who are employed to deliver care for people and work in environments that carry an increased risk of contracting coronavirus.

We do not expect volunteers to be deployed in high risk areas, and their duties should not carry an increased personal risk beyond that faced by the general population where social distancing and hand washing are considering appropriate precautions.

However, there may be instances where clinically qualified staff volunteer in an unpaid capacity to fulfil frontline duties. Such staff are more likely to be placed in patient facing frontline roles and are therefore covered by the scheme.

Q: What if coronavirus was not the direct cause of death?

A: The Scheme covers cases where coronavirus disease was the whole or main cause of death. The Secretary of State for Health and Social Care may also consider applications that relate to cases where coronavirus was not the whole or main cause of a person's death, but where the person was providing health or social care services directly to people with coronavirus and the performance of those functions was likely to have contributed to the person's death.

Q: What does reasonably satisfied mean? How will cases be assessed?

A: The Secretary of State for Health and Social must be reasonably satisfied that the above eligibility criteria have been met in order to make a payment. This means that a decision will be made based on the evidence and statements provided through the claim process.