

A spending cut for the Treasury – stop sending money to the dead

Every day government sends out pension money and benefits to people who have died. It then employs other staff to work out where there has happened, and to seek to reclaim it from relatives of the deceased. This process takes time and effort, and is not always successful. It is also upsetting to family members to receive communications about overpayments to their dead loved ones. There is a double cost in the money they do not get back and in the costs of the recovery, and a cashflow cost from all the erroneous payments made. I ask the Treasury to look at how to improve and save money.

More to the point this waste and cost could be easily saved. Most people who die in the UK are elderly UK citizens. They must be well known to the UK state, as they die under the supervision of an NHS hospital doctor in an NHS hospital, or under the eye of an NHS GP. In order to get the free NHS care the elderly person has to be well known to the UK authorities, with medical card, National Insurance number, and registered with a local surgery with name, address and these identifier details. More importantly, the supervising doctor has to make out a medical certificate identifying the person and establishing date, time, place and cause of death. This document could be used to inform the rest of government of the death and cease all payments from close to the time of death.

It is true that NHS hospitals often delay producing the Death Certificate for a few days for no good reason. Why not ask the senior medical person on duty when the person dies to produce the certificate before going off shift, as surely it is easiest to write out an accurate certificate whilst the memory on the ward is still fresh as to the time and circumstance of death. This can be promptly checked and reviewed by another unrelated doctor at the hospital.

The state, however, delays matters further by requiring a relative of the deceased to pick up the medical certificate and to take it to a Registrar of Deaths to create a second death certificate. This can delay matters longer, as Registrars are not available at week-ends or in the evenings. The relative has to go in person to meet the registrar, and often there is a week's delay or more before the first available appointment can be secured. The relative is requested to take the birth certificate, marriage certificate, NHS card, NI number, tax reference, full name and address of the person as if the state does not know any of this from the medical death certificate and its own records. Still, however, when the formal Death Certificate is issued, the government may go on paying the deceased.

Individuals are further encouraged to register with Tell Us Once. The irony of this is not lost, when it is clearly tell us at least twice and turns out to be an invitation to tell them many more times. This entails putting onto another computer many of the details given to the Registrar, and saying what the relative knows about the deceased's relations with the state. After doing this, payments are still often made to the deceased!

This is a bad system that imposes plenty of stress and hassle on the grieving relative, and fails to use the amply supplied information to stop the flow of money promptly and cleanly. Surely in an age of computers which can talk to each other the state could stop paying pensions and benefits to the dead?