

Life cover for frontline health workers

News story

GAD was involved in the analysis and planning of the new life assurance scheme for frontline NHS staff and social care workers in England.



The Government Actuary's Department (GAD) was involved in the analysis, planning and discussions of the new life assurance scheme for frontline NHS staff and social care workers in England.

The Health and Social Care Secretary Matt Hancock [made the announcement](#) at the daily press briefing at the end of April. The scheme will provide a £60,000 payment to families of eligible workers who die from coronavirus in the course of their essential frontline work. GAD played a role in supporting the introduction of this scheme.

Cross-government working

We worked closely with the Department of Health and Social Care to support discussions across government to consider possible approaches and costings.

Bereaved family members will receive a £60,000 lump sum worth roughly twice the average pensionable pay for NHS staff, with the cost met by the government. This will cover full, part-time or locum NHS and public health workers, including GPs, dentists, retired staff and second and final year students taking up paid frontline roles. The [scheme](#) is now live on the website of the NHS Business Services Authority.

GAD's calculations

GAD actuary Garry Swann was involved with the discussions and said: "We provided some initial advice to assist with the formulation of the policy.

"We then carried out more detailed analysis to illustrate various potential costs across a range of health workers, including those not currently in the

workforce, for example returning from recent retirement.”

As part of these calculations, GAD also carried out calculations to demonstrate the potential sensitivity of these costs as well as the impact of varying assumptions, such as the size of the workforce.

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