

New guarantee on death in service benefits for frontline health and care staff during pandemic

- New life assurance scheme launched for eligible frontline health and care workers during the coronavirus pandemic
- Families of eligible workers who die from coronavirus in the course of their frontline essential work will receive a £60,000 payment
- Scheme will cover frontline NHS staff and social care workers in England
- Funding will also be provided to devolved administrations to support similar schemes in Scotland, Wales and Northern Ireland

The families of health and care workers on the frontline in England will benefit from a new life assurance scheme during the pandemic, developed after discussions with health and social care unions.

The scheme recognises the increased risk faced by staff during the crisis and will cover coronavirus related deaths of workers in frontline health and adult and children's social care roles during the outbreak. It will cover staff who provide hands-on personal care for people who have contracted coronavirus or work in health or care settings where the virus is present.

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.

Within social care, the scheme will cover employees of publicly funded care homes, home care, directly employed carers including personal assistants and frontline child and family social workers.

The scheme is aimed at those who die from coronavirus during the course of their essential and lifesaving work. This includes those providing direct care as well as cleaners and porters who continue to carry out vital duties in these care environments.

Health and Social Care Secretary Matt Hancock said:

“Nothing can make up for the tragic loss of a loved one during this pandemic. We owe a huge debt to those who die in service to our nation and are doing everything we can to protect them.

“Financial worries should be the last thing on the minds of their families so in recognition of these unprecedented circumstances we are expanding financial protection to NHS and social care workers delivering publicly funded care on the frontline.

“We will continue to strive night and day to provide them with the support and protection they need and deserve to keep them safe as they work tirelessly to save lives.”

Employers will be asked to initiate claims on behalf of the individual’s families and claims will be verified and processed by the NHS Business Services Authority, who will work with employers to ensure claims are handled swiftly and sensitively.

- The scheme will cover frontline staff in England, but the devolved administrations will receive funding through the Barnett formula. Wales is implementing the same scheme and arrangements are being considered in Scotland and Northern Ireland.
 - The scheme is time-limited, providing cover for the duration of the pandemic. This is measured as the period for which the NHS workforce provisions in the Coronavirus Act 2020 are in force (which took effect on 25 March) but claims for deaths occurring before this will be considered. At the conclusion of the emergency response, the Secretary of State will give notice to close the scheme. The coverage of the scheme is broadly drawn across health and care sector employers given the variety of roles and locations, but eligibility is work-related.
1. For the NHS and public health, frontline staff employed by:
 - statutory NHS bodies: Trusts, Special Health Authorities, Clinical Commissioning Groups and NHS England/Improvement
 - GP and dental practices (including GP or dental contractors and GP locums)
 - Department of Health and Social Care (DHSC) arm’s length bodies, including Public Health England
 - wider non-NHS organisations who provide NHS-funded services and functions including commissioned services and outsourced services
 - organisations delivering public health grant funded services
 2. For adult and children’s social care: all employees of local authorities, care home providers for children and adults, domiciliary care home providers and directly employed carers including personal assistants where some of the funding is public for the care of the service users.