NEWS

Covid-19: BMA demands full death in service benefits for UK doctors

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The BMA has written to the chancellor of the exchequer calling for all NHS workers to receive full death in service cover.

After an announcement by the Scottish government of a comprehensive death in service package for all NHS workers,¹ the BMA is demanding that full protections are put in place in the other UK nations.

In a letter to Rishi Sunak sent on 22 April the BMA council chair, Chaand Nagpaul, called for the benefits to be offered to all staff, including those who would not normally be covered by the scheme. This includes locum doctors, academic doctors, returning doctors, those who have been forced to opt out of the NHS pension scheme, and staff, such as medical students, who have not built up the required two years into their pension scheme to be eligible, said Nagpaul.

He also called for the scheme to cover any NHS staff who cannot afford to join the NHS pension scheme and for it to be applied retrospectively from the start of the covid-19 outbreak.

“Healthcare workers putting themselves at risk for the good of the country should not be left to worry that by doing so, they are running the risk of putting their own families at risk of severe financial hardship should the worst happen,” he wrote.

Procrastination

Death in service benefits mean that a lump sum is payable if a doctor dies in service. If the doctor has a spouse or civil partner, a qualifying partner, or eligible children, dependants’ benefits will also be payable.²

Under the current rules, if any locum doctors die on a day they are not scheduled to work, even though they may have

contracted covid-19 while treating infected patients, their families are not entitled to full benefits, the BMA highlighted.

Commenting on the issue, Vishal Sharma, chair of the BMA’s pensions committee, said, “The BMA has made clear since the start of the outbreak that the government needs to give a simple guarantee to all healthcare workers—including those young and old who have answered the call to step up to the workforce during this time—that their families will be looked after should they die. The BMA demands that this procrastination ends now.”

David Bailey, the BMA’s Welsh council chair, urged the Welsh government to make the same commitment. “We cannot be clearer: death in service cover should be extended for all healthcare workers, to give them peace of mind for their families and loved ones should the worst happen,” he said.

A Department of Health and Social Care spokesperson commented, “The death of any NHS worker is a tragedy, and the whole country recognises the bravery of nurses, doctors, social care workers, and many others who put themselves at risk to save lives during this global outbreak.

“We are evaluating the existing financial support for families of those on the front line.”

1 BMA Scotland. Death in service update. 20 Apr 2020. <https://bmascotland.home.blog/2020/04/20/death-in-service-update/>.

2 BMA. Death in service and your pension. 31 Mar 2020. <https://www.bma.org.uk/pay-and-contracts/pensions/in-the-event-of-death/death-in-service-and-your-pension>.

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