

Rt Hon Rishi Sunak MP  
Chancellor of the Exchequer  
HM Treasury  
1 Horse Guards Road  
London, SW1A 2HQ

22 April 2020

Dear Chancellor,

I write further to my letter, dated 30 March 2020, regarding the still unresolved issue of ensuring adequate death in service cover for all healthcare workers in the UK, during the ongoing COVID-19 pandemic.

As you know, healthcare workers in the UK are going above and beyond to provide care to those sadly impacted by this virus. By doing so they are putting themselves and their families at increased risk. With the growing number of healthcare worker deaths in the UK, and following our repeated requests to ensure that healthcare workers and their families are protected and supported, we call on the Government to take immediate action.

System failures are putting NHS staff and their families at risk in three key areas. Healthcare workers face continual shortages of vital personal protective equipment (PPE), thereby increasing their risk of exposure; the sluggishness in providing testing delays identification of both patients and staff who may have the disease and many healthcare workers do not have sufficient death in service provision to ensure their families are supported should the worst happen. The delay from the Westminster Government in ensuring that the families of all healthcare workers have appropriate financial support, if their loved ones die in service, suggests a significant disconnect between Government rhetoric and action with regard to how they value the work of healthcare staff.

We have highlighted to the Government that many health care workers may have either no or very limited death in service provision since the outset of COVID-19 outbreak. This is an unacceptable situation. 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.

We understand that the Government in Scotland is about to announce a death in service cover package, recognising the importance of the issue and showing that they value the lengths that healthcare workers are going to. The BMA has engaged with officials across the UK on this issue and are at a loss to understand why the Westminster Government continues to procrastinate on such a vital issue.



My earlier letter dated the 30 March 2020, outlines the approach that the Government must take to support all doctors and healthcare workers by ensuring an automatic extension to full death in service cover for all NHS workers, irrespective of whether they are current members of the NHS pension scheme. This will include locum doctors, academic doctors, returning doctors, those who have been forced to opt out of the NHS Pension Scheme and those such as medical students who have not build up the required two years into their pension scheme, as well as all other dedicated NHS staff, including those who may be unable to afford to join the NHS pension scheme. Given that over 100 healthcare workers have already died, it is also essential that this provision applies retrospectively from the start of the outbreak. The provision should also apply to all healthcare workers across all settings who die as a result of COVID-19 without families having to prove that the virus was contracted at the workplace.

I hope to hear that the Government will urgently implement the above approach to death in service cover help to ease the already substantial burden on NHS workers and provide them with confidence that their families are protected. If you would like to arrange a meeting to discuss this in more detail and to explore any support the BMA can offer, please do not hesitate to get in touch.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Chaand Nagpaul', written in a cursive style.

**Dr Chaand Nagpaul CBE**  
BMA council chair