

NHS and Social Care Coronavirus Life Assurance (England) Scheme 2020 – Student Factsheet

NHS and Social Care Coronavirus Life Assurance (England) Scheme 2020: student coverage

Where a student opts-in to a paid placement they will be covered by the scheme. These students will have an employment contract with their respective NHS body and they are therefore covered by the NHS and Social Care Coronavirus Life Assurance (England) Scheme on the same basis as other employed staff.

Paid students may also be eligible to join the NHS Pension Scheme, which provides further death in service benefits.

Unpaid students

The scheme provides additional financial protection for frontline staff who are employed to deliver care for people and work in environments that carry an increased risk of contracting coronavirus (COVID-19).

Scheme rules set out that ‘eligible individuals’ include paid health and social care workers and volunteers who are a registered healthcare professional. Unpaid medical and healthcare placement students do not fall into these categories of automatically ‘eligible’ individuals.

However, the scheme also allows the Secretary of State for Health and Social Care to exercise discretion to include individuals who are not automatically eligible such as unpaid students on placement, because they don’t satisfy the eligibility criteria in the scheme rules, in exceptional circumstances having regard to the Scheme’s purpose set out in the scheme rules.

Considering cases from unpaid students

The scheme is designed to cover staff (both eligible and deemed to be eligible by the Secretary of State) providing direct ‘hands on’ personal care for people who have contracted coronavirus or who work in frontline environments where this care is provided.

In order to make a payment to both eligible and 'deemed eligible' staff, the Secretary of State must be satisfied that on the basis of evidence the individual was exposed to a high risk of contracting coronavirus in circumstances where they could not reasonably avoid that risk by virtue of the nature and location of the work they carried out.

We cannot give a blanket guarantee that all unpaid students will meet these requirements, as each case will need to be considered individually. But similarly, we cannot give this reassurance to paid NHS and social care workers, as they too must meet the eligibility criteria.

Students on education placements in social care organisations

Within adult social care the scheme covers all staff employed by an organisation registered by the Care Quality Commission (CQC) to provide personal care and accommodation for persons who require nursing or personal care. In addition, members of the social care workforce in non-CQC registered organisations are also eligible if their employer receives public funding.

Within children's social care the scheme covers child and family social workers employed or engaged by local authorities working in high risk circumstances including agency staff. It also covers those working for organisations that receive public funding to deliver children's social care services in children's residential and secure homes or other settings where there is deemed to be a high risk of exposure which could not be avoided due to the nature and location of the work being carried out, such as residential special schools.

The Secretary of State for Health and Social Care has discretionary powers to consider cases from students on placement in these organisations, providing they satisfy the eligibility criteria for the scheme.