

# Health and Social Care Coronavirus Life Assurance (Northern Ireland) Scheme 2020 – Student Factsheet

## Health and Social Care Coronavirus Life Assurance (Northern Ireland) Scheme 2020: student coverage

Where a student provides any service on an employed basis, including bank shifts, they will be covered by the scheme. These students will have an employment contract with their respective HSC body and they are therefore covered by the Health and Social Care Coronavirus Life Assurance (Northern Ireland) Scheme on the same basis as other employed staff.

### 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 Department of Health to exercise discretion to include individuals who are not automatically eligible. This includes unpaid medical and healthcare students on placement. This discretion allows the Department to consider applications of those who don’t ordinarily 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 Department) providing direct ‘hands on’ personal care for people who have contracted coronavirus, in any setting, or who work in frontline environments where this care is provided.

In order to make a payment to both eligible and 'deemed eligible' staff, Department 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 Health and Social Care workers, as they too must meet the eligibility criteria.