

## **CORONAVIRUS (Covid-19) – FREQUENTLY ASKED QUESTIONS**

**PLEASE BE AWARE THAT THE FOLLOWING INFORMATION IS OUR GUIDANCE ONLY AND IS NOT ADVICE THAT WE CAN INDEMNIFY. PLEASE MAKE CONTACT WITH THE LEGAL HELPLINE SERVICE THAT IS ASSOCIATED WITH YOUR INSURANCE POLICY FOR ADVICE FROM A QUALIFIED SOLICITOR**

### **MY CARER IS UNABLE TO ATTEND WORK DUE TO HAVING TO SELF-ISOLATE. WHAT CAN I DO?**

There are two aspects to this situation – SSP and Pay and how to ensure contingency care is provided

#### **1. SSP and PAY**

If your carer is unable to attend work due to self-isolation, they will be entitled to SSP if they normally earn more than £118.00 per week on average. The law relating to SSP has recently changed and from 13th March 2020 any time off taken due to the COVID-19 outbreak will be entitled to SSP.

All you need to do is to let us know the dates they do not attend work and mark these days clearly on a timesheet as 'Self-Isolation'. We will do the SSP calculation for you.

#### **2. The provision of contingency care cover**

Many Local Authorities and support services are putting strategies in place to help clients find emergency cover in the event that carers are unable to work. If you need help please make contact with them as soon as possible.

### **I AM SELF-ISOLATING AND HAVE TOLD MY CARER NOT TO ATTEND WORK**

If you are self-isolating and as a result your carer is not attending work, the decision about whether they will still be paid will depend on their contract with you. It is our opinion that it is likely that you will have to pay your worker but we highly recommend you to make contact with your Insurance Company. Your policy will have a helpline that you can call to obtain advice on all matters relating to employment law. Failure to log a call with your Insurance Company may result in cover not being in place for you.

It is also possible that your Local Authority may make provision in your Direct Payment for a retainer payment in the event of emergencies (such as hospitalisation for example). It would be advisable to call your support service to clarify if this is the case.

You could also ask your Carer to take holiday during your period of self-isolation as a way of achieving a satisfactory outcome for all concerned.

### **I AM SELF-ISOLATING AND STILL NEED CARE – WHAT CAN I DO?**

You will need to provide your carer(s) with appropriate personal protective equipment (PPE) in order that they are able to care for you safely. We would advise you to make contact with your support service who may be able to help you source appropriate PPE.

## **MY CARER IS REFUSING TO WORK BECAUSE THEY DO NOT HAVE THE APPROPRIATE PERSONAL PROTECTIVE EQUIPMENT (PPE) – WHAT CAN I DO?**

Ring your insurance company immediately and follow their advice. You should also call your local support service to make them aware of your situation.

## **HOW DOES THE GOVERNMENT FURLOUGH SCHEME WORK – CAN I LAY OFF MY CARER(S) AND THE GOVERNMENT PAYS THEM 80% OF THEIR NORMAL WAGES?**

The Government has announced plans to support employers in response to the Covid-19 outbreak.

The Covid-19 Job Retention Scheme has been introduced and will cover 80% of wages for carers who are 'laid off' rather than dismissed or made redundant. The scheme is intended to preserve jobs and employer – employee relationships by enabling a period of agreed absence during which time the work is no longer required to be done, with duties to recommence again once the period of absence is over. This would normally be called a lay-off, but the new period of absence is referred to as 'furlough' and the government will pay 80% of the wages normally earned during the absence period.

The scheme has been set up for an initial period of 3 months, commencing from 1st March 2020.

Furlough leave should be considered as an alternative to dismissing or making a carer redundant if you do not need care for a period of time, but will need care in the future. For example, if you are in a high risk category and have been advised to isolate for a period of 12 weeks and you feel you can manage that period without the need for care – in that situation you can consider agreeing a period of furlough leave for your carer during which time the government will pay 80% of their wages for you. When your period of isolation is over then your carer can recommence their role providing care for you.

It is important to understand that any period of furlough leave has to be discussed and agreed with your carer(s). It is an attractive proposition for them and should be a better alternative to redundancy, dismissal or unpaid leave.

Before having discussions with your carer(s) we would again strongly recommend that you:

• speak to the legal helpline provided by your insurance company to ensure that any action you take is legally compliant.

• speak with your local support service to make sure they are aware of your situation and are happy with your choice of care provision.

Exact details of how the scheme will work in terms of how the monies are paid over to you and your worker are yet to be announced by the government but the scheme is expected to be in place before the end of April. Once the scheme is in place it is highly likely that as your payroll provider we will do the administration and secure the funds for you.