

## Free coverage for over 700,000 medical workers

# The insurance industry starts payments to healthcare workers fighting COVID-19

- **109 insurers have contributed 38 million euros to fund this protection for half a year**
- **The policy includes 30,000 euros for death and up to 1,400 euros for hospitalisation**

**18/05/2020** The Spanish insurance industry has begun payments for hospitalised healthcare workers and the families of healthcare workers killed by coronavirus. On 7 April UNESPA announced that over a hundred insurers had vowed to create a 38-million-euro solidarity fund to protect the healthcare workers and nursing home employees engaged most directly in combatting COVID-19 in Spain. This industry-wide initiative seeks to acknowledge the extraordinary work and huge personal effort healthcare workers are pitting against the pandemic.

UNESPA, acting on behalf of the 109 contributing insurers, has used the funds to subscribe a free life insurance policy for the health workers caring for all the citizens affected by coronavirus. The policy covers death and provides benefits for hospitalised healthcare workers. The insured sum in case of death caused directly by COVID-19 is 30,000 euros per person, to be paid to the beneficiaries. Meanwhile, the hospitalisation benefit pays 100 euros a day right into health workers' pockets, provided that they are hospitalised for over three days, up to a maximum of two weeks. In other words, payments will range between 400 and 1,400 euros per person.

This protection is good for six months, starting when the state of alarm was announced in Spain. That is, it covers everybody in the insured group who is hospitalised or dies as a direct result of coronavirus from 14 March last to 13 September 2020, both dates included. The coverage is therefore retroactive.

The profiles of the healthcare workers eligible for this free protection are listed in the appendix to this press release. The documents they have to submit and the ways to submit them are posted at <https://www.unespa.es/que-hacemos/coronavirus/>. This website is only available in Spanish.

According to estimates, this life and hospitalisation insurance provides coverage for over 700,000 people all over the country. The insurance industry has put together the biggest group policy of its kind ever made in the history of Spain, to support those who are manning the front line in the fight against COVID-19. If any funds are left over when all claims have been paid, they will be used to support coronavirus research.

### Note to the editor:

**UNESPA is the Spanish insurance business association. It represents a large number of insurers and reinsurers who account for roughly 98% of the Spanish insurance market's business volume. UNESPA has been representing its members' interests in dealings with all kinds of national and international organisations and institutions since 1977.**

## APPENDIX

### **Insured healthcare centre personnel**

The insured group includes health workers from the list below who have worked during the policy's coverage period in Spain at:

- public hospitals.
- field hospitals run by hospitals or autonomous communities.
- public primary healthcare centres.
- public emergency services (112/061).
- private hospitals or clinics or their emergency services.

To belong to the insured group, health workers employed at these institutions must have been directly involved in combatting coronavirus as part of their job, position or professional practice. In other words, they must have had physical contact with people infected with COVID-19.

### **Healthcare workers covered:**

- Doctors.
- Registered nurses.
- Midwives.
- Nursing assistants.
- Hospital radiological physics specialists.
- Clinical analysis specialists.
- Senior clinical laboratory and biomedical technicians.
- Senior diagnostic imaging and nuclear medicine technicians.
- Pharmacists working at public or private hospitals or public primary healthcare centres.
- Physical therapists who have administered respiratory therapy to COVID-19 patients, treated COVID-19 patients in intensive care to facilitate early extubation, treated polyneuropathy due to prone positioning and prolonged sedation.

### **Other healthcare workers covered:**

- Resident medical interns.
- Nursing interns.
- Pharmacy residents.
- Psychology interns.
- Chemistry interns.
- Radiology physics interns.

### **Non-healthcare workers covered:**

- Orderlies.
- Emergency medical technicians assigned to ambulance or air ambulance patient transport duty.

### **Covered healthcare workers hired during the health crisis (Order SND/232/2020):**

- Medical school and nursing school seniors.
- Bachelors of medicine applying for medical internships.
- Nursing degree holders applying for nursing internships.
- Healthcare workers holding a specialist degree earned outside the European Union.
- Healthcare workers holding a specialist degree earned in a Member State of the European Union in an open recognition procedure.
- Retired doctors and nurses under 70 years of age who have been reinstated by the regional health authorities or granted emeritus status by an autonomous community.
- Doctors and nurses excused from practice due to union duties, who have voluntarily returned to practice.

### **Insured group in nursing homes**

The insured group includes health workers from the list below who have worked during the policy's coverage period in Spain at public or private nursing homes for the elderly, provided that they have been directly involved in combatting coronavirus as part of their job or professional practice. In other words, they must have had physical contact with people infected with COVID-19.

#### **Job categories covered:**

- Doctors.
- Nurses.
- Nursing assistants.
- Geriatrics and gerontology assistants.

### **Death coverage particulars**

The insurance company will pay the beneficiary a gross sum of 30,000 euros if the insured dies during the coverage period and the direct cause of death is COVID-19 contracted in the course of the insured's work or practice, the insured was involved directly in the fight against coronavirus and the insured had physical contact with infected persons.

### **Coverage particulars for hospitalisation in public or private hospitals**

The insurer will pay a gross sum of 100 euros per day the insured is hospitalised, provided that the period of hospitalisation begins during the coverage period and is caused directly by COVID-19 contracted in the course of the insured's work or practice. The insured must have been involved directly in the fight against coronavirus and must have had physical contact with infected persons. The hospitalisation period must be more than three days long to qualify for this benefit, and the maximum benefit is limited to 14 days' hospitalisation.

If the insured dies before the hospitalisation benefit is paid, the beneficiary of the insured's death benefit becomes the beneficiary of the hospitalisation benefit as well.

The concept of "public or private hospitals" includes temporary or mobile health facilities set up as additional hospital establishments due to the pandemic (field hospitals run by hospitals or autonomous communities), but it does not include hotels used to cover medical needs or private homes, even when officially classified as home hospitalisation.