

LANCASHIRE SCHOOLS FORUM

20 October 2020

Item No: 11

Title of Item: Supply Cover Insurance and Maternity Scheme for Lancashire Schools
- In year changes to the level of cover

Executive Summary

This report provides information about requests to join the scheme or change the level of cover in year, and seeks the Forum's views.

Recommendation

The Forum is asked to:

- a) Note the report;
- b) Express any views on the requests to join or upgrade cover in the Supply scheme in year.

Background

2020/21 has been an exceptional year for the Supply Cover Scheme due to the issues and risks created by the COVID-19 pandemic.

Changes to the operation of the 2020/21 Supply Cover Scheme have been made in April 2020 and June 2020, following consultation with Forum, to reflect the changing government advice on schools in response to coronavirus and to offer extended support for scheme members in certain circumstances beyond the normal scheme operation .

The scheme SLA also includes the following provision in connection schools joining the scheme or extending the level of cover outside the annual membership refresh:

Schools may be allowed to enter the scheme part way through the financial year at the discretion of the Authority, although any existing absences or a maternity leave starting within nine months will not be covered. Schools entering the scheme part way through the year will still be charged the full year premium. In addition there will be an administration fee of £75.

The number of schools that change their supply arrangements in year is normally very few or none at all. However, we have recently received contact from a number of schools looking to join the scheme or change the level of cover, with effect from September 2020.

This includes:

- Schools wishing to join the scheme that did not 'buy-in' from April 2020;
- Schools that bought teaching staff cover in April 2020 and now wish to also join the support staff scheme;
- Schools that bought teaching staff cover in April 2020 and now wish to change their cover to reduce the number of waiting days.

At the end of 2019/20, the supply scheme had a reserve of £1.037m, with the DSG reserve underwriting any demand above this level.

The 2020/21 scheme year will be an unusual one due to the COVID-19 pandemic. This is likely to place an even greater burden on both the teaching and support staff schemes especially due to the scheme rules being extended in certain areas to provide additional cover to scheme members, for example relating to self-isolation.

Scheme income for school premiums was broadly similar for 2019/20 and 2020/21, at circa £5.7m. Analysis of spend to September each year is shown below:

	2019/20 Remaining Budget (Sept) (£)	2020/21 Remaining Budget (Sept) (£)	Difference
Teaching	-2,984,075	-3,514,964	-530,889
Support Staff	-502,650	-776,170	-273,520
Total	-3,486,725	-4,291,134	-804,410
Full year Overspend	133,000		

It must be remembered that the in-year scheme monitoring has often proved an unreliable indicator of the year end position due to a number of factors around when schools choose to submit claims, when they are processed by the county council and any late claims or appeals.

This issue may be even greater in 2020/21, with additional uncertainties relating to:

- In year changes to scheme rules:
- The period of schools closures for large parts of the summer term 2020;
- A number of ongoing queries with schools still to be resolved;
- The likelihood of increased demand on the scheme in the autumn term 2020 and the spring term 2021 now that schools are operating with all pupils, and staff sickness absences will need to be covered.

In such circumstances, the views of the Forum are sought on whether in year changes to scheme membership should be agreed.