

# THE ATOS HEALTHCARE DEBATE

- a briefing for the HOC debate to be held on 17th January 2013

## CONSIDER:

**Atos Healthcare, Unum Insurance, a Knighthood, a bogus assessment system copied from the US insurance industry and a very lucrative IT contract for the Olympic Games:**

## Executive Summary:

The Department for Work & Pensions (DWP) are responsible for the disability benefits paid to chronically sick and/or disabled adults considered to be too ill or disabled to seek employment. "Expenditure on disability payments has risen from the equivalent of £4.7 billion in 1972/73 to £14.0 billion in 2010/11. The number of claimants on invalidity and sickness benefits has risen from 1 million to 2.4 million. Since the 1990s the number of new Incapacity Benefit (IB) claims has remained relatively static. However, the number of new claims exceeds the number of people leaving to return to work, leading to a net increase. The DWP argues that people are becoming "trapped" on benefits, which is bad for claimants' economic, mental, physical and social well-being." (1)

Successive UK governments have been planning a reform of the welfare state since 1992. In the past, chronically sick and/or disabled people were awarded Incapacity Benefit (IB), often for life, without the need for regular medical reassessment. This was due to their condition being permanent and was allocated using General Practitioners (GP) as the medical expert opinion used to award the benefit. The government have now introduced the Employment & Support Allowance (ESA) to replace IB. To claim or to retain this benefit, claimants are required not only to endure the Work Capability Assessment (WCA), as exclusively conducted by Atos Healthcare (AH), but are required to have repeated WCA tests, often **for conditions that are permanent**. This has removed financial security from the disabled community and has produced disturbing evidence of a seriously flawed assessment system. The **under qualified** DWP Decision Makers, by their own admission, fail to comprehend detailed medical terminology as provided in medical evidence offered by GPs and Consultants.(2) AH are also 1 of 2 contractors used to assess disabled claimants for access to Disability Living Allowance (DLA) which is not dependent upon employment.

1. **ATOS ORIGIN** are an IT corporate giant with no previous experience in healthcare prior to being awarded the exclusive government contract for the 'medical assessment' of all recipients of long term sickness benefit, disability benefit and War Pensions - which is NOT a benefit.
2. The IT company formed **ATOS ORIGIN MEDICAL SERVICES**, more commonly known as **ATOS HEALTHCARE** (AH), and the exclusive government contract with AH costs the Treasury a minimum of £110million per annum.
3. The 'medical assessment' as conducted by AH is known as the Work Capability Assessment (WCA). The WCA, as introduced by the previous Labour government, consists of a formal face-to-face interview with an AH staff member to provide answers to a computer questionnaire at assessment centres across the UK. Most assessment centres are without local disability parking facilities and many fail to provide disability access to the building. **It remains unclear how wheelchair users are expected to access a building that fails to provide wheelchair access.**
4. Unum Insurance - previously known as Unum Provident Insurance - are a US corporate insurance giant specialising in disability insurance and have a diabolical reputation.(2) Unum Insurance (UNUM) use the **highly discredited** Bio-Psycho-Social(BPS) model of disability assessment and have 25 million clients in the US. Appointed as 'government advisers', UNUM are identified as the 2nd **worst** insurance company in the USA.(3)
5. AH use the same **highly discredited** BPS model of disability assessment, hence the many and growing numbers of genuine chronically sick and/or disabled people who fail the WCA assessment. Benefit is removed causing needless anxiety, distress and financial hardship.

(1) Assessing Capacity for Work: Houses of Parliament, Parliamentary Office of Science & Technology POSTNOTE 413 July 2012:

[www.parliament.uk/briefing-papers/POST-PN-413.pdf](http://www.parliament.uk/briefing-papers/POST-PN-413.pdf)

(2) Welfare Reform - Redress for the disabled:

<http://blacktrianglecampaign.org/2012/09/08/dwpunumatos-scandal-welfare-reform-redress-for-disabled-people-report-by-mo-stewart-wraf-rtd/>

(3) The Ten Worst Insurance Companies in America - the American Association for JUSTICE: <http://www.justice.org/docs/TenWorstInsuranceCompanies.pdf>

6. Due to the WCA causing such anxiety and distress to those who must deal with a chronic health condition and/or a permanent, profound disability, a multitude of disability support groups have been established online. Black Triangle, Spartacus, Disabled People Against Cuts (DPAC), DLA Help Group and the Atos Victims Support Group are the principal groups, but there are many others. The UK Disabled People's Council are gaining influence. Spartacus is the most influential and have produced a number of distinguished and detailed research reports. The support groups have welcomed and published my previous research reports.<sup>(2)</sup>
7. Professor Sir Mansel Aylward recently received a Knighthood for "services to disability assessment". This has caused outrage amongst disability support group members. The Professor was the SMO at DSS London from '88-'90, the Director of medical policy at the Benefits Agency from '91-95 and DWP(formerly DSS) Chief Medical Officer (CMO) from '95-2005.<sup>(4)</sup> He was in post when UNUM were invited to be 'government advisers,' despite UNUM having a notorious reputation for 'disability denial practice' in the US over many years.<sup>(3)</sup> It was Professor Aylward who supported the transformation to the DWP 'medical assessment' for all claimants of long term sickness benefit, using the highly discredited BPS model of assessment.<sup>(5)</sup>
8. The BPS model of disability: The Bio-Psycho-Social(BPS) model of disability assessment **has no medical credibility** and is the invention of the insurance industry.<sup>(5)</sup> The highly discredited BPS model of disability is actively promoted by Aylward, who has had a relationship with Unum Insurance for a large part of his career, who stepped down from the DWP to become the Director of the Centre for Psychosocial Research, initially funded by Unum Insurance for 6 years, and who remains a Director of the Health Claims Bureau.<sup>(6)</sup>
9. Professor Sir Mansel Aylward seems to '**change his tune**' depending on his audience. When met with activists following a conference last September, the Professor made certain claims, including the fact that the **BPS model of disability assessment was "...unsatisfactory because it no longer addresses the real needs of disabled people."**<sup>(7)</sup> This man has built his career promoting the BPS model and gives lectures around the world yet suddenly claims to have changed his mind.
10. **Academic Gill Thorburn had a detailed response to the Professor's unexpected claims.**<sup>(8)</sup>
11. UNUM Insurance had planned to swamp the UK market with blanket marketing once the British public had been left in no doubt that welfare support was not only being reformed but disintegrated. UNUM began their long awaited mass TV marketing, using the reduced welfare provision to promote Income Protection Insurance.(IPI) This was reported to the Financial Services Authority (FSA) by disability activists and the FSA responded and instructed UNUM to **stop the TV adverts** as they were deemed to be benefitting from '**insider knowledge**' having been government advisers on the subject.
12. UNUM stopped the IPI adverts on prime time main TV channels and began advertising their BACK-UP PLAN, on the less popular ITV channels, promoting a system of insurance to be funded by direct payments from wages and as equally discredited in the US as are the IPI policies from this company. It is not known if the FSA also stopped these additional adverts, for a different insurance system, but they have been removed from TV screens.
13. **According to a letter from the Manager of the DWP Commercial Management of Medical Services to a claimant, the AH contract has never been audited.** <sup>(10)</sup>
14. Despite claims that the award of the lucrative IT contract for the Olympic Games was following 'rigorous' investigation, it was a foregone conclusion that ATOS ORIGIN would be awarded the contract.

Mo Stewart 13.01.2013

(2) Welfare Reform - Redress for the disabled:

<http://blacktrianglecampaign.org/2012/09/08/dwpunumatos-scandal-welfare-reform-redress-for-disabled-people-report-by-mo-stewart-wraf-rtd/>

(3) The Ten Worst Insurance Companies in America: the American Association for JUSTICE: <http://www.justice.org/docs/TenWorstInsuranceCompanies.pdf>

(4) Prof Sir Mansel Aylward, CB: <http://www.debretts.com/people/biographies/browse/a/25041/Mansel+AYLWARD.aspx>

(5) A Tale of Two Models: <http://www.leeds.ac.uk/disability-studies/archiveuk/jolly/A%20Tale%20of%20two%20Models%20Leeds1.pdf>

(6) Memorandum on Disability Insurance: <http://www.whywaitforever.com/dwpatosmemodisins.html>

(7) UNUM/DWP/ATOS SCANDAL - Transcript of meeting of Prof Aylward with Black Triangle and DPAC:

<http://blacktrianglecampaign.org/2012/09/15/unumdwpatos-scandal-transcript-prof-sir-mansel-aylward-defends-his-record-makes-pledge-when-confronted-by-black-triangle-and-dpac-at-ifdm2012/>

(8) A response to Professor Aylward's statement to Black Triangle & DPAC, 11th Sept 2012:

<https://dl.dropbox.com/u/32109159/Aylward/ResponseToAylward.pdf>

(9) Private Members' Debate: <http://www.parliamentlive.tv/Main/Player.aspx?meetingId=11307&st=10:58:30>

(10) Letter from DWP CMMO: <http://www.whywaitforever.com/dwpatosletters.html#DWP20100909F> - see response to question 10