

## GOVERNMENT USE MIGHT OF AMERICAN INSURANCE GIANT TO DESTROY UK SAFETY NET - UPDATE

Whilst the Prime Minister employs talented script writers, and waxes lyrically about the nation's concerns for our most vulnerable people, the reality is that the medical tyranny used to assess anyone claiming sickness or disability benefits has, by the Department for Work and Pension's (DWP) own admission, resulted in 1100 deaths between January - August 2011.\*\* Significantly, more recent death totals are not yet available from the DWP...

These genuine benefit claimants were removed from Incapacity Benefit and placed into the 'work related activity group' following a 'medical assessment' as exclusively conducted by Atos Healthcare - a subsidiary of the IT giant Atos Origin, who were awarded the very lucrative IT contract for the recent Olympic Games. The ongoing human tragedy is that, regardless of diagnosis, prognosis or treatments, these victims were removed from the safety net of the welfare state by under-qualified DWP staff, following a totally inadequate medical assessment by Atos Healthcare, forced to prepare for work and then died trying.\*\*

This ongoing, relentless sinister attack on the welfare state was planned by the Thatcher government in 1994<sup>(1)</sup>, with successive governments contributing to the fear now faced by over three million chronically sick and disabled people. The Prime Minister announced last year that disability benefits should only be available to those whose reduced health was due to 'no fault of their own.'\* Playing 'the blame game' whilst demonstrating his very dangerous lack of comprehension of the sinister implications of all serious addiction was thought at the time to be extreme comments by the Prime Minister, but it was only ever the tip of the iceberg. The reality is that every chronically sick and disabled person in the UK, in receipt of disability benefits, has learned to live in fear of their own government that is shared by the claimed 'moderate' political party; namely the Liberal Democrats.

Most civil servants and MPs are able bodied, with very few having any detailed personal knowledge about the vast subject of chronic illness or disability, so sweeping generalisations feed the national press whilst one particular man, with a past history in finance, was given unlimited authority. He was ennobled to permit his appointment to government, and he was never elected, but his opinions are never challenged by government so Lord Freud, as the Minister for Welfare Reform, enjoys unprecedented authority about a subject that he demonstrably knows nothing about. With a past history in the world of finance Lord Freud knows about budgets, and he engaged with the insurance industry to reduce the burden of government funded welfare.<sup>(2)</sup> In his own words<sup>(3)</sup>, Lord Freud admitted that he knew nothing about welfare or disability. Yet, three weeks following his appointment, he produced a report that was adopted by government and now the weakest in society live in fear of frequent obligatory government medical assessments, as conducted by Atos Healthcare, that have been demonstrated to be totally '**unfit for purpose**' by the President of the Appeal Tribunals, national front-line charities, welfare agencies and concerned high calibre professionals. The government ignores them all.<sup>(1)(4)(5)</sup>

Atos Healthcare (AH) are engaged to undertake all medical assessments on behalf of the DWP for anyone in receipt of Incapacity Benefit - now changed to the new Employment Support Allowance (ESA) - but the AH assessments remain totally free from all public accountability according to the General Medical Council and the Care Quality Commission.<sup>(1)</sup> Undeterred by public concern, the £multi million contract between the DWP and AH was recently extended<sup>(6)</sup>, whilst countless numbers of our most vulnerable citizens testify to this bogus medical assessment, that remains as far away from genuine medical evaluation as it's possible to be.<sup>(1)</sup> In reality, the Atos assessment is a limited non-medical assessment, that discounts all input from the patients' GP and Consultants, and remains very high risk as it is based on the totally discredited Bio-Psychosocial Model (BPS) of disability<sup>(7)</sup> that totally disregards the diagnosis and prognosis of the benefit claimant.

However, behind the might of Atos Healthcare(AH) are government advisers Unum Insurance, introduced to the UK government in 1994 by Professor Mansel Aylward when Chief Medical Officer at the DWP, and who was to leave the DWP to become the first Director of the Unum Centre for Psychosocial Disability Assessment. Some years later, mounting public criticism forced the removal of Unum from the title of the Centre, but the Professor remains unrepentant.

When known as Unum Provident Insurance, the company were identified as one of the most discredited corporate insurance giants in the United States(US)(8), and the 'medical assessments' undertaken by AH are alarmingly similar to those used by Unum for the assessments and denial of income protection insurance claims, as the Atos assessments also use the totally unacceptable and highly discredited BPS model of disability assessment.(8)

The US courts discredited Unum Provident's "non-medical" model for assessing medical conditions(8) yet successive UK governments adopted it to reduce the welfare budget, regardless of the human cost of this imported US medical tyranny. Now known as Unum Insurance, the company have rebranded periodically over the years, depending on the numbers of \$multi-million fines imposed due to unacceptable medical assessment practice(9), and they offer income protection (disability) insurance but, as a company, have a disturbing past history of **resisting** paying out when an insured person hits hard times with illness, or the onset of a disability, and needs to make a claim.(8)(9)(10)(11)

Previously known as Unum Provident or First Unum, the company have been advising successive British governments since Thatcher was Prime Minister and this corporate giant, described as operating 'disability denial factories' inspired the research report: Atos Healthcare or Disability Denial Factories(1), as now accessed by welfare professionals throughout the UK. Indeed, Unum Insurance were identified in 2009, by the American Association for Justice, as being '**one of the top two worst insurance companies in America**'(8) yet have been involved, behind the scenes, with the DWP for almost 20 years.(9)(12)(14)(15)

Disturbing evidence of the eventual planned move from the British welfare state to the US style of welfare, to be funded by private insurance, was first exposed in the House of Lords during the welfare reform debates last year. Members of the noble House quoted from the detailed research report: Welfare Reform - Redress for the Disabled(9) as written at the request of noble members. Unsurprisingly, the government decided that all suggested amendments to the Welfare Reform Bill, hard won in the House of Lords, were to be disregarded due to the use of Financial Privilege(16) - an ancient authority of the House of Commons. Hence, this coalition government's contempt for any challenge was complete, unstoppable, and demonstrably dangerous for the nation's chronically sick and disabled population.(8)(9)

One of the reasons for Professor Aylward inviting the involvement of Unum Insurance was the DWP's ultimate plan to follow the American lead in welfare, to identify such conditions as Chronic Fatigue Syndrome as a 'psychological condition' by using the BPS model of disability assessment and thus to, eventually, justify not funding welfare benefits for sufferers, as in the US.(17)(18)(19) Considering that, at the time of the introduction of Unum (Provident) Insurance to the British government by Professor Aylward, in 1994, Unum already had an atrocious reputation in the US for failing to fund payouts from the insurance policies they sold, one must wonder as to why their advice was so willingly accepted and adopted by all successive UK governments ever since... (1)(9)(17)(19)(20)

Within three months of leaving the DWP Professor Aylward, recently rewarded with a Knighthood for services to disability assessment, was appointed as the Director of the then named Unum Centre for Psychosocial Disability Research at Cardiff University and his appointment as the Centre's Director led to the Professor's appointment as the first ever Chair of Public Health in Wales.

Professor Sir Mansel Aylward is also a Director of the Health Claims Bureau<sup>(13)</sup>, a private company involving Unum Insurance with the 'medical assessment' for claimants of income protection or disability insurance for industry. Yet, this assessment is virtually identical to the tyranny used by Unum (Provident) Insurance, as exposed by the Yale School of Law<sup>(21)</sup> when identified as the **Unum Provident Scandal**, and now copied by the UK government to remove helpless victims from State financial support. To guarantee that Atos Healthcare remained confident about their purpose, Unum's former Chief Medical Officer Mike O'Donnell crossed the Atlantic Ocean and was appointed as the new Chief Medical Officer for AH but, of course, both companies deny that there is any professional relationship between them.

None of this news will disturb a UK government that has now been warned against more benefit cuts by the United Nations<sup>(22)</sup> and who appear to be trying very hard to be removed from all responsibility under the European Court for Human Rights<sup>(23)</sup>. Meanwhile, the Professor recently denied any knowledge of this medical tyranny when confronted by disability activists outside a lecture hall where he had been lecturing representatives from the insurance industry.....<sup>(24)</sup>

When previously known as Unum Provident Insurance, this US corporate insurance giant were actually banned from 15 States in America and 6 countries, worldwide, until 2008<sup>(1)</sup>, when they again changed their name to become known simply as Unum Insurance. Someone, somewhere surely now needs to be asking the question as to why was this highly discredited corporate insurance giant ever invited to advise the British government about welfare reforms....?? Someone, other than investigative TV journalists<sup>(25)</sup>, needs to be asking what was the ultimate goal, and who were to be the undoubted beneficiaries of this government funded medical tyranny, imported from America, against the most vulnerable people in our society?

Unum's unacceptable influence with successive UK governments was recently exposed at the Liberal Democrat Conference by the courageous young Mr George Potter.<sup>(26)</sup> If only the political leaders of the Liberal Democrats enjoyed some of the courage displayed by George Potter, millions of chronically sick and disabled people would no longer need to live in fear of this coalition government, that has totally failed to protect them, despite the claims by Liberal Democrat leaders.

Mo Stewart

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Disabled veteran (WRAF)

Retired Healthcare Professional

[www.whywaitforever.com/dwpatosveterans.html](http://www.whywaitforever.com/dwpatosveterans.html)

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- (\*) PM vows to get addicts into work: <http://www.bbc.co.uk/news/uk-politics-13152349>
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- (2) IPI: [http://www.barlowrobbins.com/site/news/barlownews/income\\_protection\\_insurance\\_instead\\_of\\_statutory\\_sick\\_pay](http://www.barlowrobbins.com/site/news/barlownews/income_protection_insurance_instead_of_statutory_sick_pay)
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- (4) CAB evidence on ESA work capability assessment: NOT WORKING: [www.citizensadvice.org.uk/not\\_working](http://www.citizensadvice.org.uk/not_working)
- (5) Disability test a 'complete mess' says expert: [www.guardian.co.uk/politics/2011/feb/22/new-disability-test-is-a-complete-mess](http://www.guardian.co.uk/politics/2011/feb/22/new-disability-test-is-a-complete-mess)
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- (7) A Tale of Two Models: <http://www.leeds.ac.uk/disability-studies/archiveuk/jolly/A%20Tale%20of%20two%20Models%20Leeds1.pdf>
- (8) The Ten Worst Insurance Companies: The American Association for Justice (UNUM is listed as 2<sup>nd</sup> WORST insurance company in America) [www.Denied-disability-claim.com/media/2009/02/tenworstinsurancecompanies.pdf](http://www.Denied-disability-claim.com/media/2009/02/tenworstinsurancecompanies.pdf)
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- (11) Unum and Business: <http://www.whywaitforever.com/dwpatosbusinessunum.html>
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