

Claim reference number: REDACTED

## **Your offer of compensation from the Infected Blood Compensation Authority (IBCA)**

Dear REDACTED,

I am writing to tell you that we have finished processing your claim and can now share your compensation offer from the Infected Blood Compensation Authority (IBCA).

We have worked out your offer amount using information about your infection type, infection date, the severity of your infection, and the dates of changes in your severity level.

We have used this information to check the compensation you can get from the fixed tariffs set by the government. These tariffs have amounts attached to them and do not change from person to person.

### **Your 2 compensation options**

There are 2 compensation options for you to choose from:

1. Stop your current support scheme payments and get the Core compensation amount available to you from IBCA.
2. Continue with your current support scheme payments for the rest of your life and get an adjusted compensation amount from IBCA.

You should consider both options carefully before making a decision.

I will contact you to talk about your options and answer any questions you may have. I can also explain the details of the free, independent legal and financial support you can get through IBCA.

You should tell me as soon as possible if any of the information from your declaration form has changed.

## Your compensation amounts

The compensation offer decisions were made under the Infected Blood Compensation Scheme Regulations 2024 using regulations 11 to 27.

### 1. Your compensation if you stop your current support scheme payments and get the Core compensation amount

Your total compensation offer is: **£1,298,211.24**.

The fixed award amounts in your compensation offer:

Award category		Award amount
Injury impact	Hepatitis C infection at Level 4 severity	£180,000.00
Social impact	Hepatitis C infection at Level 4 severity	£50,000.00
Autonomy	Hepatitis C infection at Level 4 severity	£50,000.00
Care	Hepatitis C infection at Level 4 severity	£446,751.74
Basic financial loss	Hepatitis C infection at Level 4 severity	£12,500.00

### Award amount based on lost earnings because of impact on ability to work

This is your working life from the age of 16, or the age of infection if later, and the year effective treatment was introduced in the UK.

[XX] working years before 2005 spent at infection level 2	£320,301.00
[XX] working years before and including 2012 spent at infection level 3	£189,808.00
[XX] retirement years before 2017 spent at infection level 3	£47,452.00
[XX] retirement years after and including 2017 spent at infection level 4	£311,398.50

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## Deductions

Your interim compensation payment from [REDACTED] Infected Blood Support Scheme (XIBSS)	- £310,000.00
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<b>Your compensation total</b>	<b>£1,298,211.24</b>
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## How we can pay your Core compensation

If you choose to accept the Core compensation, you can get it as a single payment or as monthly payments over 5, 10, or 25 years. If you choose monthly payments, they will increase annually in line with inflation based on the Consumer Price Index (CPI).

Payment schedule	Core amount and stop support payments
Single payment	£1,298,211.24
Monthly payments over 5 years (60 monthly payments)	£21,636.86 per month for 59 months, £21,636.50 for final payment
Monthly payments over 10 years (120 monthly payments)	£10,818.43 per month for 119 months, £10,818.07 for final payment
Monthly payments over 25 years (300 monthly payments)	£4,327.38 per month for 299 months, £4,324.62 for final payment

Choosing the Core compensation amount means that you will no longer get your regular support scheme payments.

If you choose the option to stop your support scheme payments and accept the Core compensation amount, you will have to leave WIBSS before we can make any compensation payments to you.

If you choose this option, I will let [the relevant IBSS] know for you. Once the process of leaving the scheme is complete, I will contact you to discuss a compensation payment date.

## 2. Your compensation if you continue with your regular support payments

Your total compensation offer is: **£923,630.56**.

Alongside the offer amount, you will continue to receive your regular support payments of £35,395.00 per year for the rest of your life and these will rise in line with inflation. This

amount includes your Winter Fuel payment.

This amount does not include any other discretionary payments you may get. You will continue to receive any existing discretionary support payments through your support scheme, and you can still apply for discretionary support payments through them until April 2025. You will not be able to apply for new discretionary support through IBCA after this.

Award category	Award amount
Injury impact	£180,000.00
Social impact	£50,000.00
Autonomy	£50,000.00
Past care	£262,655.95
Past financial loss	£690,974.61
<b>Deductions</b>	
Your interim compensation payment from [support scheme]	- £310,000.00
<b>Total compensation amount</b>	<b>£923,630.56</b>

### How we can pay your adjusted IBCA compensation

You can get your compensation as a single payment or as monthly payments over 5, 10, or 25 years. If you choose monthly payments, they will increase annually in line with inflation based on the Consumer Price Index (CPI).

<b>Payment schedule</b>	<b>Adjusted IBCA amount (on top of your current support scheme payments)</b>
Single payment	£923,630.56
Monthly payments over 5 years (60 monthly payments)	£15,393.85 per month for 59 months, £15,393.41 for final payment
Monthly payments over 10 years (120 monthly payments)	£7,696.93 per month for 119 months, £7,695.89 for final payment
Monthly payments over 25 years (300 monthly payments)	£3,078.77 per month for 299 months, £3,078.33 for final payment

## **Tax and benefits**

You do not have to pay income, capital gains or inheritance tax on your compensation and it will not affect any benefits you currently receive.

## **If you want to accept your offer**

You have 3 months from the date of this letter to tell us if you want to accept your compensation offer.

**Complete the attached decision form and return it to us by 17 June 2025.**

If you need more time to think about your decision, let me know as soon as you can before **17 June 2025** and we can talk about how much time you need.

You must let me know within 3 months if you need more time to make a decision or you will need to start a new claim.

## **If you want IBCA to review your offer**

If you do not agree with your compensation offer, you can ask for a review.

We can only review a decision if:

- you believe your compensation offer has not been calculated correctly
- you have been told you are not eligible for all or part of your compensation
- you believe a compensation offer has been made to the wrong person

You need to ask for a review within 3 months of the date of this letter. To do this, you can:

- write a signed letter to PO Box 384, Newcastle upon Tyne, NE98 1XY
- email [reviews@ibca.org.uk](mailto:reviews@ibca.org.uk)
- call me to ask for a review and I will send you a letter to sign and return

You can also send us further evidence, like medical records, if you want to. You must do this within 6 months from the date of asking for a review.

You will be given a different claim manager, who will review the decision made about your claim and any further evidence that you want to share. The claim manager will then discuss your claim with a panel that includes legal, financial and medical advisers.

IBCA will then either confirm the original offer or give a new one, and we will send you a letter with the decision.

## Get support

Please contact me if you have any urgent questions. I will get in touch with you soon to talk through your options.

You can also find updates from IBCA and more information on the compensation scheme on the [IBCA website](#).

Thank you,

REDACTED

Claim Manager  
Infected Blood Compensation Authority  
REDACTED

Please sign to confirm receipt of the document.

Signature:

# **IBCA compensation information**

This information is the same for everyone making a claim from IBCA and is not specific to any individual.

## **How the compensation categories work**

Compensation is worked out based on categories known as 'awards'.

Each award recognises a different part of your life where infected blood has had an impact. You will receive a compensation amount for each award. The amount you get for each award will depend on how severe your infection has been.

Your total compensation is made up of the following awards.

### **Injury impact**

Recognises the harm caused to your physical or mental health or both, including emotional distress. It applies to the impact this has had on you in the past and will do in the future.

### **Social impact**

Recognises the stigma or isolation you have experienced because of your infection. It is based on how much the infection has affected your social and emotional life.

### **Autonomy**

Recognises your loss of control over personal decisions, such as being able to have children, or being treated without knowing the risks.

### **Care**

Compensates for the years you have needed and will need help because of your infection, either from professionals or family members.

### **Financial loss**

## Basic financial loss

Compensates for expenses such as travelling to medical appointments and higher insurance costs because of your infection.

## Additional financial loss

Compensates for the years you lost earnings because of your infection, and how much you could have earned in the future. This includes taking care of children or work to maintain a household.

## Calculating compensation for care and financial loss

Care and financial loss payments are worked out based on how many years of care you are likely to need, and how many years your illness will affect your earnings.

## Compensation for care needed because of your infection

This table shows compensation amounts for the different levels of care. The overall care amount you'll receive is based on set measures depending on how severe your infection is.

Care level	Description	Compensation amount per year
<b>General support around the home and out and about</b>	Support with heavier tasks, getting to medical appointments and household maintenance	£5,460
<b>Low care</b>	Part-time help with daily activities and taking care of yourself	£23,425



<b>Moderate care</b>	More frequent or daily help for example with meals	£51,286
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<b>High care</b>	Significant daily help and full personal care, meals and nighttime support	£62,742
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<b>End-of-life care</b>	24-hour support	£109,836
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## Compensation for financial loss

Financial loss compensation is based on set amounts that consider:

- when you were born and how long a healthy person your age would be expected to live
- your ability to work after you were infected
- how long your illness had an effect on your ability to work

Type of loss	Description	Compensation amount
<b>Extra costs you had because of your infection</b>	A set amount to cover costs such as insurance and extra transport	£12,500 set amount
<b>Lost earnings before retirement age (set as age 66)</b>	Compensation for lost income	Up to £29,657 per year, depending on how severe your illness has been in each year since you were infected

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**Reduced earnings  
after retirement age  
(set as age 66)**

50% of the compensation  
for lost earnings before  
retirement age

Up to £14,828.50 per year,  
depending on how severe your  
illness has been in each year since  
you were infected

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