



Interim Note of the Investigation into the decision making of the Skipton Fund

17 February 2021

1. INTRODUCTION

- 1.1. This Note, prepared by the Inquiry Team, summarises some of the findings made so far in the Inquiry's ongoing investigation into decision making by the Skipton Fund. In particular, this report will provide a summary of the reasons given by the Skipton Fund for rejecting applications for Stage One payments.
- 1.2. The Inquiry will update this note when it has completed its analysis of decision making by both the Skipton Fund and the Independent Appeals Panel.

2. METHODOLOGY

Sources of data

- 2.1. The primary sources of data for this note are the hard copy applicant files that were held by the Skipton Fund. These files contain the original application form and correspondence between the Skipton Fund and applicant in relation to each application. The Inquiry has reviewed application files to identify the primary reason (together with any additional reasons) why an application was rejected.
- 2.2. In collating the numbers for this report, the Inquiry has relied upon the Master Spreadsheet provided to it by the Skipton Fund ("The SF spreadsheet") and the data within the Annual Financial reports filed by the Skipton Fund. Where there is a discrepancy between these two sources, the Inquiry has proceeded, for present purposes, on the basis that the SF Spreadsheet is more authoritative as this is the source of the data in the annual reports.

Limitations

- 2.3. The Skipton Fund is no longer operational, though continues to be administered by Russell Cooke Solicitors (RC). Two Partners from RC are currently the registered directors of the Skipton Fund. Neither of these individuals have a clear understanding of the Skipton Fund's former administrative practices, nor do they possess any detailed knowledge of the Skipton Fund material they currently hold.
- 2.4. In 2018, the Inquiry requested from RC all Skipton Fund files relating to applicants whose application was declined and/or appealed. Upon review of the files that have been made available, it has become apparent that:
 - 2.4.1. not all applicant files still exist; and
 - 2.4.2. most files are incomplete. Some do not even have complete application forms.
- 2.5. The Inquiry is undertaking relevant inquiries as to the reasons why applicant files are missing or incomplete.

3. STATISTICS

- 3.1. Total applicants applying for a Skipton Stage One payment - 6712¹
- 3.2. Total applications unresolved - 338²
- 3.3. Total applications approved - 5529³
 - 3.3.1. Number of applications approved by the Skipton Fund - 5309⁴
 - 3.3.2. Number of applications declined by the Skipton Fund and then approved by the Independent Appeals Panel - 220⁵
- 3.4. Total applications declined - 845⁶
 - 3.4.1. Number of applications declined by the Skipton Fund where no appeal was heard - 622⁷
 - 3.4.2. Number of applications declined by the Skipton Fund and subsequently declined by the Independent Appeals Panel - 223⁸
 - 3.4.3. Two applications were declined by the Skipton Fund and scheduled for appeal but dealt with by the English Infected Blood Support Scheme (EIBSS).
- 3.5. Total applications reviewed by the Independent Appeals Panel - 443⁹
- 3.6. Applications submitted on behalf of a deceased infected person - 785¹⁰

¹ This is based on the Inquiry's review of the SF Spreadsheet.

² Ibid.

³ Ibid.

⁴ Ibid.

⁵ Ibid.

⁶ Ibid. This figure is also consistent with data contained in the Annual Financial Report dated 2017/2018 [SKIP0000057_002].

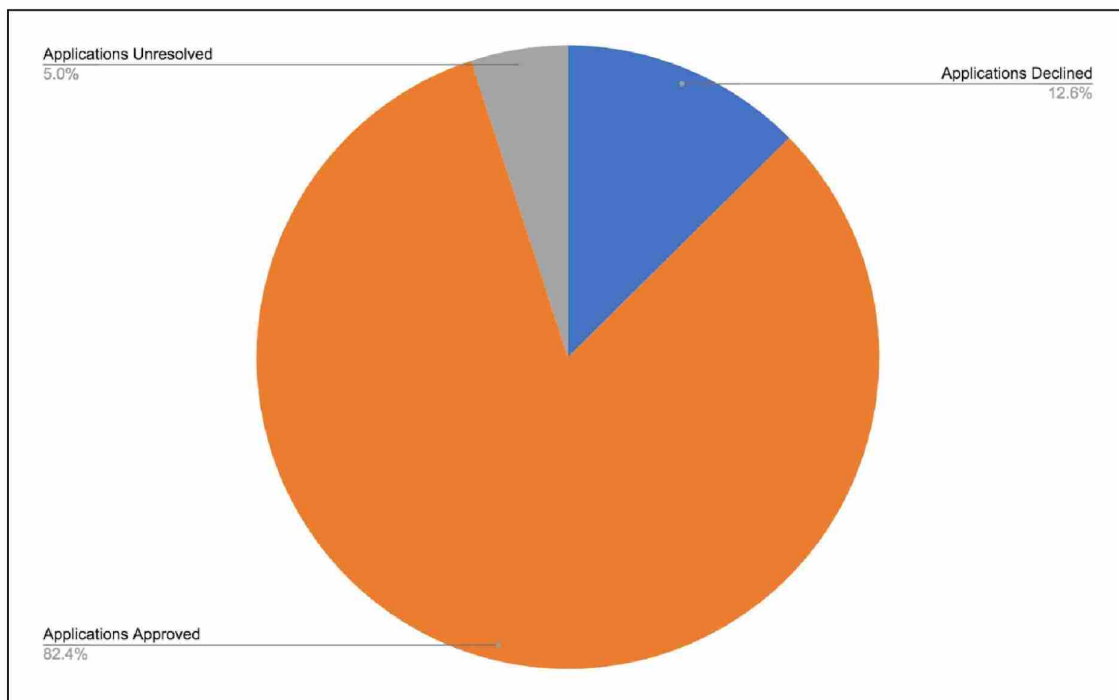
⁷ This is based on the Inquiry's review of the SF Spreadsheet.

⁸ Ibid.

⁹ This is based on the Inquiry's review of hard copy applicant files and the SF Spreadsheet.

¹⁰ This is based on the Inquiry's review of the SF Spreadsheet.

Figure 1 - Total application outcome.



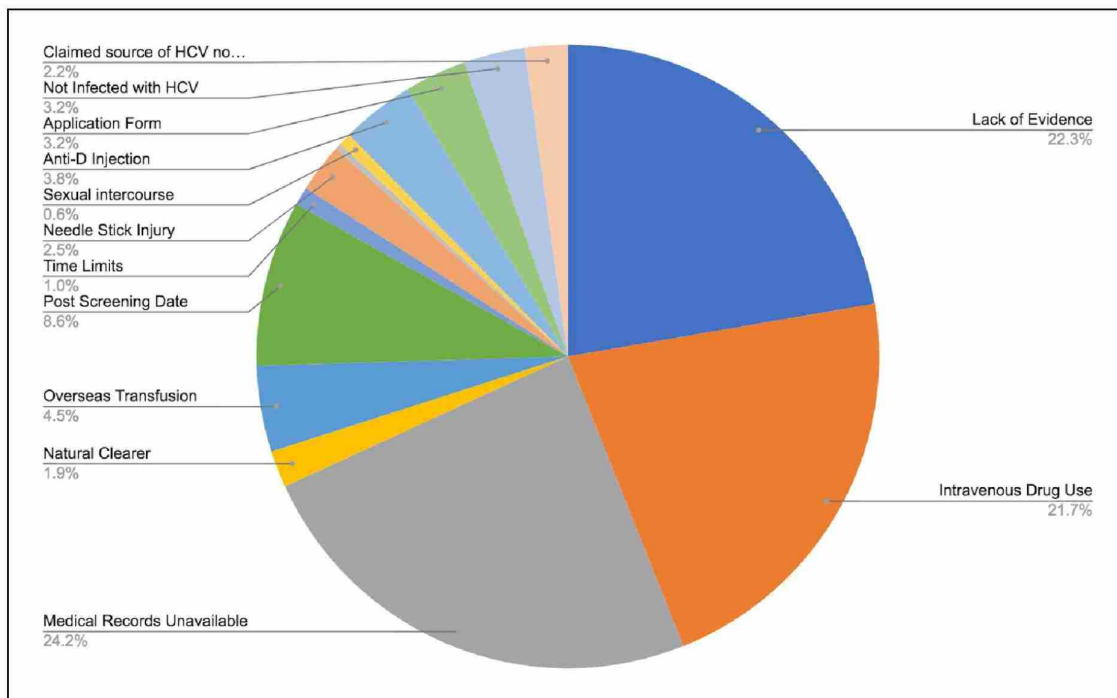
Applications declined by the Skipton Fund where no appeal was heard

- 3.7. The Inquiry has obtained 314 files of the 622 applications declined by the Skipton Fund and in respect of which, no appeal was heard.
- 3.8. The Inquiry has reviewed all 314 files and sets out in the table below, the reasons given by the Skipton Fund for refusing to accept the applicant as eligible for a Stage One payment.

Figure 2 - Applications declined by the Skipton Fund where no appeal was heard - reasons for decline.

Reason for Decline	Number of Cases
Lack of Evidence of NHS Transfusion / Blood Product	70
Intravenous Drug Use	68
Medical Records Destroyed / Unavailable	76
Natural Clearer (Non-Chronic)	6
Overseas Transfusion	14
NHS Blood / Blood Product Used Post Screening Date	27
Time Limits	3
Needle Stick Injury	8
Tattoo	1
Sexual Intercourse	2
Anti-D Injection	12
Application Form (e.g. the applicant's physician has not completed the form properly or has failed to provide enough detail)	10
Not Infected with HCV	10
Claimed Source of HCV Not NHS Blood / Blood Products	7
TOTAL	314

Figure 3 - Applications declined by the Skipton Fund where no appeal was heard - reasons for decline.



Applications declined by the Skipton Fund and declined by the Independent Appeals Panel

- 3.9. 223 applications for Stage One payments were declined by the Skipton Fund, and also declined by the Independent Appeals Panel.
- 3.10. As at 16 February 2021, the Inquiry has reviewed 217 of these files. There are 6 applicant files that remain missing. The table below sets out the reasons given by the Skipton Fund, and the Independent Appeals Panel, for refusing to approve the applicant for a Stage One payment.
- 3.11. It appears that the Appeals Panel were able to consider further evidence when making a decision in relation to an appeal and this influenced the reason an application was declined by the Appeals panel. The reasons an application was declined by the Appeals panel differed to the decision of the Skipton Fund in 47 of the 217 cases reviewed, which equates to 22%.

Figure 4 - Applications declined by the Skipton Fund and declined by the Independent Appeal Panel - reasons for decline.

Reason for Decline	Number of cases - Skipton Fund	Number of cases - Appeals Panel
Lack of Evidence of NHS Transfusion / Blood Product	77	113
Intravenous Drug Use	41	44
Medical Records Destroyed / Unavailable	54	15
Non-Blood Product	1	1
Natural Clearer (Non-Chronic)	17	17
Overseas Transfusion	2	3
NHS Blood / Blood Product Used Post Screening Date	3	3
Needle Stick Injury	4	4
Tattoo	1	0
Anti-D Injection	14	13
Not Infected with HCV	2	2
Claimed Source of HCV not NHS Blood / Blood Products	1	2
TOTAL	217	217

Figure 5 - Applications declined by the Skipton and declined by the Appeals Panel - Skipton Fund reasons for refusal.

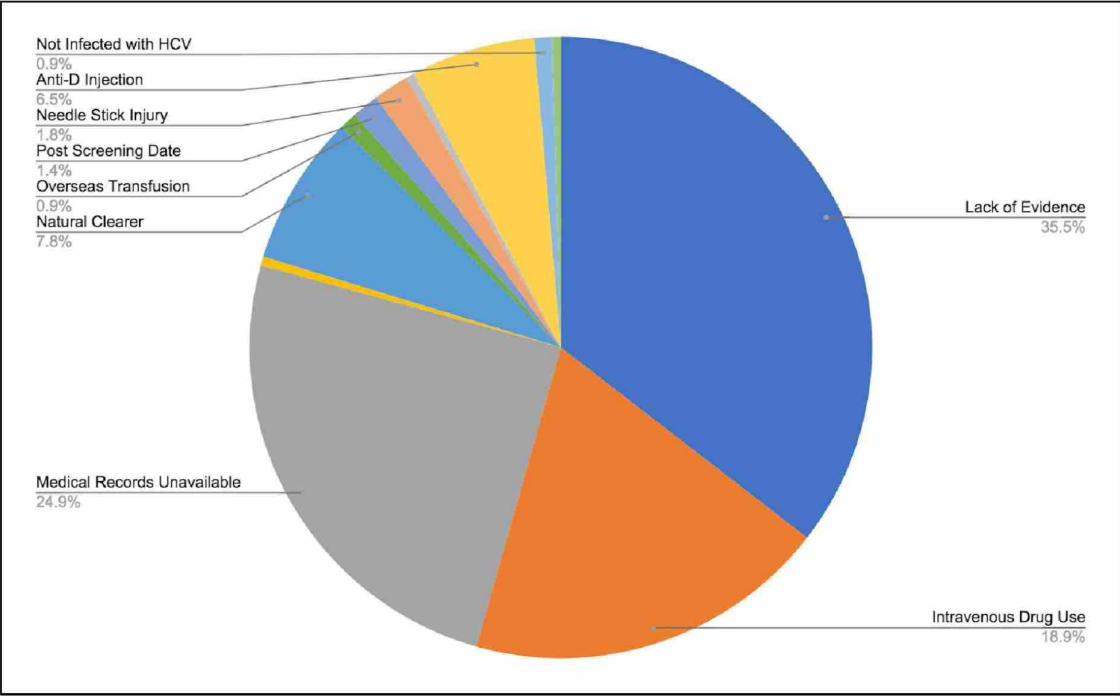
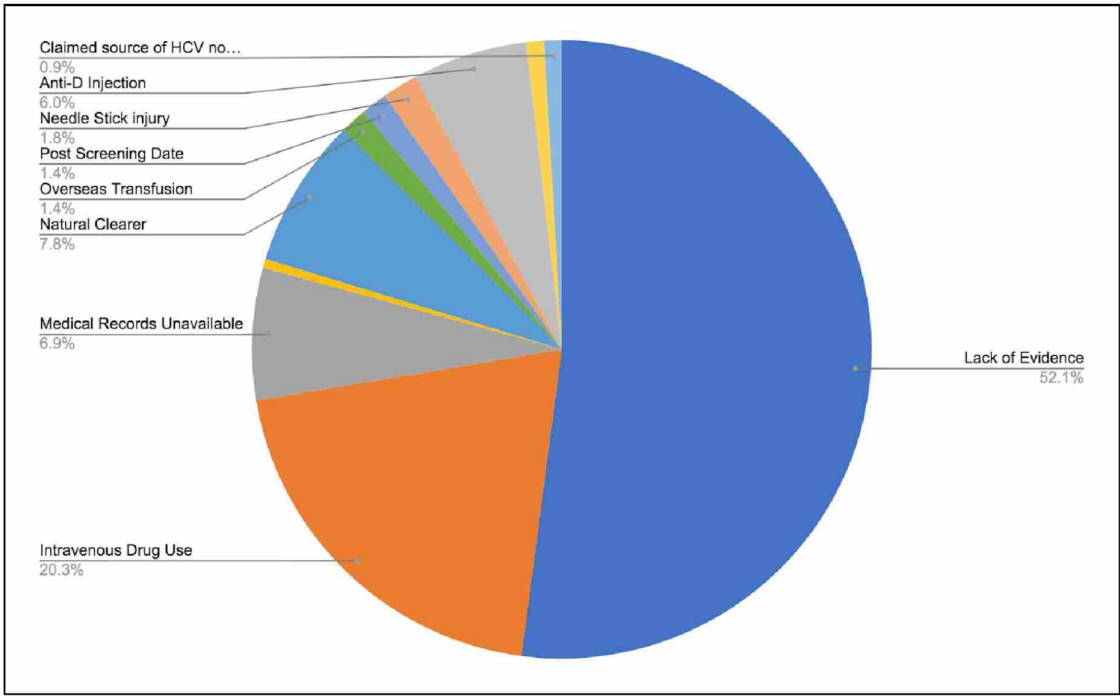


Figure 6 - Applications declined by the Skipton and declined by the Appeals Panel - Appeals Panel reasons for refusal.



Successful Stage One appeals from the Skipton Fund

- 3.12. There are 220 applicants whose applications were initially declined by the Skipton Fund, but succeeded on appeal. The Inquiry is in the process of reviewing these files and will update this note once this process is complete.