

How to administer pension payments during the COVID-19 pandemic



This document provides governments, HelpAge International staff, network members and partners with key messages to advocate for the effective inclusion of older people in preparedness planning and ongoing responses to the COVID-19 pandemic in the context of pension payments.

COVID-19 and pension payments

COVID-19, also known as coronavirus, is a new respiratory disease that poses a significant risk to older people. Due to their reduced immunity and the increased likelihood of existing chronic conditions, such as diabetes, heart disease and cancer, the infection can lead to severe complications and even death.

It is vital that precautions are taken to minimise the risk of infection to older people when collecting pensions. Pay points where older people collect pensions - or other cash payments - pose a significant risk of exposure to the virus as these locations may be crowded and visited by many different people who could have the infection.

Pension payment agencies, alongside community leaders, the government and commercial partners, need to take steps to protect older people at pay points and to provide guidelines to encourage behaviour changes among the people who visit them.

This requires an appropriate and coordinated response in consultation with older people - who can provide input on how to reach older people across different contexts, and in line with basic human rights.

Reducing infection risk at pension pay-points

Payment arrangements

Payment agencies can take a range of steps to avoid older people's potential exposure to the virus at pay points, ensuring they are paid first, in physical contact with fewer people and provided with information on COVID-19:

- Stagger payment days to prevent large groups of people from congregating simultaneously.
 - Payment days should start earlier than the usual to avoid anxiety about being paid later than the first day of the month.
 - Payments could be staggered using birth dates or national identification card numbers. Older people could be easily prioritised using a date of birth system, with people over 80, who are most at risk, paid first.
- Older people should be allowed early morning access to pay points and should be prioritised over the general population also waiting in line for cash transfer payments. Alternatively, consider having dedicated dates for paying older people.
- Other people who collect cash transfers should be made aware of the schedule so they do not attend on the wrong day or not until later in the day if older people are being prioritised.
- If possible, pay pensions less frequently, such as perhaps every two or three months. This should be the full amount for the combined payment period in advance, rather than delaying the combined payment.
- Where payments are collected at retail merchants, banks and other outlets where large numbers of people congregate, reach out to retailers to develop appropriate plans to manage payments and limit physical contact in these areas.
- If payments are made to bank accounts, ATM fees should be waived.
- In partnership with banks, ensure that:
 - ATM keypads are regularly cleaned
 - older people have priority access to draw money on payment days
 - people line up at a distance of at least two metres (three feet) from one another
- Allow older people to nominate a trusted person to collect their pension on their behalf. (See section 4)
- Where appropriate, electronic payment methods should be explored. (See section 5)

Screening protocol

If possible, equipment should be provided to staff assigned to pay points to screen those collecting payments for symptoms of COVID-19. This protects others attending the facilities and ensures older people are referred to healthcare services:

- Check body temperatures using a non-invasive thermometer at the entrance to pay points for visitors and staff. A reading of over 37C (100F) is considered a fever and the individual should be kept away from others and referred for medical help.
- Establish a sheltered area for people who have a reading over 37C (100F). It should be spacious enough to allow recipients to sit at least two metres apart from each other.
 - Recipients detected to have a fever should be given information and advice on where to go for testing, treatment and support. This will be dependent on the local health system and how they are managing COVID-19.
 - Provision should be made to allow individuals who have high temperatures or show symptoms of the illness to appoint a third party to collect their cash on their behalf later that day or the following day.
 - Ensure that there is a separate exit point from this designated area to prevent those without clearance from entering the pay point.
- Note that a normal temperature reading does not guarantee a person does not have COVID-19. Precautions should still be taken.

Hygiene protocol

Ensure all visitors to the pay point adhere to good hygiene practice in order to avoid the spread of COVID-19. This includes:

- Supply basic hand washing facilities at the entrance to the pay point *before* the body temperature checkpoint.
- Regular hand-washing with clean water and soap should be compulsory for staff at all payment agencies and payment partners, including retail merchants that may pay out cash.
- Provide all staff handling cash with alcohol-based hand sanitiser to use throughout the day.
- There should be no physical contact between pay point staff or recipients, or between recipients.
- Cash should not be handed directly to people by pay point staff. Cash should be placed on the table and then picked up by the recipients.
- Recipients should be encouraged to and provided with space to queue at two metres (six feet) from one another. Markers should be placed on the ground to encourage this.
- Payment desks/officials should be positioned at least two meters from each other, to prevent crowding.
- All biometric devices, such as fingerprint scanners, should be cleaned between use.

Information sharing

Regular communications with the public and at-risk populations is one of the most important steps to help prevent infections, save lives and minimise adverse outcomes from COVID-19. But older people are more likely to have low literacy levels, physical or sensory disabilities that prevent them from accessing information or participating in community life, and be less likely to be exposed to mainstream media.

Pension providers are in a good position to share public health information, but they should take these considerations into account:

- Information, education and communication materials on the virus should be shared at all pension pay points and, where possible, health workers or trained volunteers should be on-site to share information and answer questions.
- Consider providing information in multiple formats, such as braille, simple audio messages over loudspeakers, and easy-to-read formats that combine text and images, and in local languages and sign language.
- Despite media outreach, confusion about new processes is still likely, particularly in hard-to-reach rural communities. Staff need to be available outside retailers and pay points to explain the process to those who have concerns.
- Widely advertise new payment plans using television, radio and newspaper campaigns, loudspeakers in community settings, and social media.
- Brief community leaders and committees on pension payment arrangements, and organise community health and social workers to share information with all households, particularly in rural settings.
- Generate a list of households where older people live, either from pension databases or via community identification. These houses and could be targeted in information sharing campaigns.
- Messaging must inform the public that older people are more likely to become seriously ill or die from the virus and that they should get priority access to preventative measures and healthcare. It should be made very clear that older people are **not** more likely to spread COVID-19 than anyone else who is infected.
- **Older people must not be stigmatised or discriminated against.**
- All engagement campaigns should include specific measures to reach older people with practical information to reduce their exposure to the virus.

Safety and security

Given potential confusion and panic around COVID-19, the following measures should be put in place:

- well-trained security staff need to be on site to manage crowds and ensure the needs of vulnerable people are attended to.
- Recipients should be instructed to leave the pay point and immediate vicinity after collecting payment.
- No vendors or non-recipients should be allowed to congregate in the area around the pay point.

Developing a strategy for nominating a person to collect a pension on behalf of an older person

Having a third party collect an older person's pension on their behalf is a very effective strategy to limit their exposure to potential infection at pay points.

- Streamline the process to cope with large numbers of applications and limit administrative challenges, while still ensuring the third party gives the pension payment to the recipient.
- As a short-term emergency measure, consider working with community organisations, including religious groups, to collect and distribute pensions for their members or congregations.
- Community health and social workers or payment agency staff could visit older people's homes to help facilitate the appointment of a third party, reducing the need for older people to visit agency offices to appoint an alternate recipient. It may be helpful to prioritise older people who have previously failed to collect their pensions. Home visitors will need to be provided with information on how to protect themselves and provided with appropriate protective gear.

Exploring electronic pension payments

Electronic pensions payments can eliminate the need for older people to attend pay points and, therefore, reduce the risk of exposing older people to COVID-19.

- Cash cards, mobile-based e-wallets or payments collected at retail merchants are all potential options, depending on the context and capacity.
- Remember that not all older people have easy access to technology such as mobile phones, or might find it difficult to reach ATMs or pay-agents.
- Electronic pension payments strategies must be combined with communication and education campaigns, as well as support from community groups and officials, to ensure older people are aware they exist and have help to enrol and withdraw their money.

Contacts of authors

- **Gabrielle Kelly**, Samson Institute for Ageing Research, Senior Researcher (gkelly@sifar.org.za)
- **Peter Lloyd-Sherlock**, University of East Anglia, Professor of Social Policy and International Development (P.Lloyd-sherlock@uea.ac.uk)
- **Florian Juergens**, HelpAge international, Global Advisor on Social Protection (florian.juergens@helpage.org)

HelpAge International information hub on COVID-19 and older people:
www.helpage.org/what-we-do/coronavirus-covid19