STATES OF JERSEY

PROPOSED BUDGET 2027-2030 (P.73/2026): SEVENTEENTH AMENDMENT

PENSION PLUS EXTENSION

Lodged au Greffe on 24th November 2026
by Deputy L.V. Feltham of St. Helier Central
Earliest date for debate: 8th December 2026

STATES GREFFE

PROPOSED BUDGET 2027-2030 (P.73/2026): SEVENTEENTH AMENDMENT

1 PAGE 2, PARAGRAPH (c) –

After the words "Summary Table 3 of the Report" insert the words –

", except that the Head of Expenditure for Employment, Social Security and Housing should be increased to £116,753,000 to fund an extension to the Pension Plus scheme".

2 PAGE 2, PARAGRAPH (e) –

After the words "Appendix 2 – Summary Table 6 in line with Article 9(2)(e) of the Law" insert the words –

", except that in Summary Table 6 a new line should be inserted to transfer £80,000 from the General Revenue Fund to the Health Insurance Fund in 2027 to cover the additional Health Access Scheme costs of extending Pension Plus".

3 PAGE 3, PARAGRAPH (l) –

After the words "as set out in the Appendix to the accompanying Report" insert the words –

", except that, on page 27, under the heading 'Supporting Islanders' there should be included an additional bullet point as follows –

"• extension of the Pension Plus scheme."

and after the paragraph ending "businesses across the Island." There should be inserted the following new paragraph –

"The Minister for Social Security will permanently extend the Pension Plus scheme, commencing 1st April 2027, to benefit approximately 500 additional pensioners on lower incomes. The relevant eligibility changes and ongoing costs will be established within the first quarter of 2027".

DEPUTY L.V. FELTHAM OF ST. HELIER CENTRAL

Note: After this amendment, the proposition would read as follows –

THE STATES are asked to decide whether they are of opinion –

to receive the Budget 2027 – 2030 specified in Article 9(1) of the Public Finances (Jersey) Law 2019 (the Law) and specifically –

(a) to approve the estimate of total States income to be paid into the General Revenue Fund in 2027 as set out in Appendix 2 – Summary Table 1 to the Report, which is inclusive of the proposed taxation and impôts duties changes outlined in the Budget, in line with Article 9(2)(a) of the Law;

(b) to approve the estimate of total States income to be paid into the Jersey Capital Investment Fund in 2027 as set out in Appendix 2 – Summary Table 2 to the Report, which is inclusive of the proposed taxation and impôts duties changes outlined in the Budget, in line with Article 9(2)(b) of the Law;

(c) to approve the proposed amount to be appropriated from the General Revenue Fund for 2027, for each head of expenditure, being gross expenditure less estimated income (if any), in line with Articles 9(2)(c), 10(1) and 10(2) of the Law, and set out in Appendix 2 – Summary Table 3 of the Report, except that the Head of Expenditure for Employment, Social Security and Housing should be increased to £116,753,000 to fund an extension to the Pension Plus scheme;

(d) to approve the proposed amount to be appropriated from the Jersey Capital Investment Fund for 2027, for each head of expenditure, being gross expenditure less estimated income (if any), in line with Articles 9(2)(d), 10(1) and 10(2) of the Law, and set out in Appendix 2 – Summary Tables 4 and 5 of the Report;

(e) to approve the transfers from one States fund to another for 2027 of up to and including the amounts set in Appendix 2 – Summary Table 6 in line with Article 9(2)(e) of the Law, except that in Summary Table 6 a new line should be inserted to transfer £80,000 from the General Revenue Fund to the Health Insurance Fund in 2027 to cover the additional Health Access Scheme costs of extending Pension Plus;

(f) to approve the proposed Changes to Approval for financing/borrowing for 2027, as shown in Appendix 2 – Summary Table 7 to the Report, which may be obtained by the Minister for Treasury and Resources, as and when required, in line with Article 9 (2)(f) of the Law, of up to those revised approval amounts;

(g) to approve for each project that is to be started in 2027 and that has not previously been set out in an approved Budget, the total cost of each such project, in line with Article 9(2)(g), and (h) of the Law and as set out in Appendix 2 – Summary Table 8 to the Report;

(h) to approve any amendments to the proposed total cost for each project that has previously been approved in a Budget, in line with Article 9(2)(i) of the Law and as set out in Appendix 2 – Summary Table 8 to the Report;

(i) to approve the estimated income, being estimated gross income less expenditure, that each States trading operation will pay into its trading

fund in 2027 in line with Article 9(2)(j) of the Law and set out in Appendix 2 – Summary Table 9 to the Report;

(j) to approve the proposed amount to be appropriated from each States trading operation's trading fund for 2027 for each head of expenditure in line with Article 9(2)(k) of the Law and set out in Appendix 2 – Summary Table 10 to the Report;

(k) to approve the estimated income and expenditure proposals for the Climate Emergency Fund for 2027, in line with the terms of reference for the Fund in Government Plan 2020 - 2023 as set out in Appendix 2 – Summary Table 11 to the Report; and

(l) to approve, in accordance with Article 9(1) of the Law, the Budget 2027-2030, as set out in the Appendix to the accompanying Report, except that, on page 27, under the heading 'Supporting Islanders' there should be included an additional bullet point as follows –

"• extension of the Pension Plus scheme."

and after the paragraph ending "businesses across the Island." There should be inserted the following new paragraph –

"The Minister for Social Security will permanently extend the Pension Plus scheme, commencing 1st April 2027, to benefit approximately 500 additional pensioners on lower incomes. The relevant eligibility changes and ongoing costs will be established within the first quarter of 2027".

REPORT

This amendment would provide funding for a permanent extension of Pension Plus from 1st April 2027, intended to benefit approximately 500 additional pensioners on lower incomes. The Minister for Social Security would determine the eligibility changes needed to achieve that expansion. It builds on the extension introduced in March 2026, which raised the tax-liability limit to £1,000 and also enabled newly eligible pensioners to access reduced GP charges through the Health Access Scheme.[1]

What Pension Plus provides

Pension Plus helps eligible pensioners meet the costs of dental, optical and chiropody services. The current financial support is set out below.[2]

Service	Support available
Dental check-up	Up to £55 each year
Dental treatment or dentures	Up to £1,900 over four years
Eye test	Up to £55 every two years
Prescription glasses, lenses or contact lenses	Up to £165 every two years
Chiropody	Up to £165 each year

The scheme also reduces the immediate financial difficulty of paying for treatment. Once membership is confirmed, participating practitioners invoice Government directly up to the member's available benefit. The pensioner pays any remaining cost. This arrangement allows people to use their entitlement without first finding the money to pay the whole bill and subsequently seeking reimbursement.[3]

Regular dental care and treatment

Pension Plus supports both routine examinations and treatment. Eligible services include dental hygiene care, fillings, root canal treatment, extractions, gum treatment, dentures and denture repairs. Access to this range of services gives pensioners financial help to maintain their oral health and address problems identified by their dentist.[4]

The preventive purpose of regular dental attendance is recognised in the review of dental services presented to the Assembly as R.91/2015. That review explains that regular attendance is intended to address potential problems before they arise and identifies timely access to pain relief as an important consideration in organising dental care. Extending financial support would help more pensioners obtain check-ups and act on treatment advice.[5]

Eyesight and day to day independence

The optical benefit helps pensioners obtain an eye examination and prescribed glasses or lenses. Its practical purpose is to make it easier to maintain the vision needed for

1 Government announcement of the 2026 expansion
2 Government guidance on Pension Plus
3 Government guidance on claiming Pension Plus
4 Government guidance on covered services

everyday activities such as reading correspondence, managing household tasks and getting around.

Foot care mobility and participation

The chiropody benefit provides help with treatment by a registered professional for conditions including toenail problems, corns, calluses and bunions. It makes professional foot care more affordable for pensioners who meet the scheme's eligibility requirements.[6]

Government describes its podiatry service as supporting independence, mobility and quality of life. These are relevant objectives for the proposed extension. Helping pensioners obtain appropriate foot care can support their ability to remain mobile and carry out daily activities, which in turn matters for maintaining independence and participating in community life.[7]

Access to general practice

Pension Plus recipients also qualify for the Health Access Scheme. Current adult patient charges include –

- £10 for a GP surgery or telephone consultation
- £7 for a nurse surgery or telephone consultation
- £4 for a healthcare assistant surgery consultation
- £30 for a GP home visit.

Where offered by the practice, specified services such as blood tests, urine tests, ECGs, referral letters and spirometry are included within the consultation arrangements. The fixed charges also give patients greater certainty about the costs of seeking care.[8]

The Health Access Scheme is intended to ensure that cost is not a barrier to visiting the doctor. Extending Pension Plus would carry that objective forward for another group of pensioners, making it easier to seek advice about symptoms and attend appointments needed to manage continuing health conditions.[9]

Why extend eligibility

The proposed extension would give approximately 500 additional pensioners access to an established package of support. The extension should target pensioners on lower incomes who need help with healthcare costs. The Minister would determine the eligibility changes needed to reach that group.

The figure of approximately 500 describes the intended scale of the expansion and provides a basis for budgeting. Entitlement would be determined by the revised eligibility criteria. The number who join and use the benefits will depend on applications and treatment needs.

6 Government guidance on Pension Plus
7 Government description of the podiatry service
8 Government guidance on the Health Access Scheme
9 2021 Annual Report, Health Access Scheme

The Government's announcement of the September 2023 expansion expressly identified regular check-ups, necessary treatment and pensioners' health and wellbeing as the purposes of the scheme. Extending eligibility would extend access to those benefits while continuing to use existing delivery arrangements.[10]

The intended benefits are more affordable care, better access to regular examinations and treatment, and support for pensioners' comfort, mobility and independence. The financial estimate reflects the additional expenditure required to provide that access. The extent of any resulting reduction in hospital use or other public expenditure remains unquantified.

Financial and staffing implications

Additional provision	**2027, assuming an April start**	**Annual estimate from 2028**
Pension Plus benefits	£185,000	£245,000
Health Access Scheme	£80,000	£110,000
Total	**£265,000**	**£355,000**

These are indicative provisions for an expansion intended to benefit approximately 500 additional pensioners. The Pension Plus costing uses the Government's 2026 planning estimate of up to £625,000 a year for up to 1,300 additional pensioners as a benchmark. Applying that benchmark to 500 people gives approximately £240,400 a year, rounded up to £245,000 for the annual provision. The relationship between those published planning figures is an assumption for this costing, and requires confirmation against the eventual eligibility changes.[11]

For Health Access, published 2024 payments of £1.866 million for 8,848 people give a historical benchmark of approximately £211 per person receiving support. Applying that benchmark to 500 people gives approximately £105,450 a year, rounded up to £110,000. This assumes all 500 generate additional scheme costs at the historical average. Actual costs will depend on use of services, existing Health Access coverage and the applicable GP contract.[12]

The 2027 provision assumes nine months of operation from April. The resulting estimates of approximately £180,300 for Pension Plus and £79,100 for Health Access are rounded up to £185,000 and £80,000 respectively.

Actual expenditure will depend on applications, treatment claims and the applicable GP contract arrangements. Treatment claimed soon after registration could increase expenditure during the implementation year.

Administration is assumed to be accommodated within existing departmental resources, consistent with the approach taken for the 2026 expansion. That assumption requires confirmation for this further extension.[13]

10 Government announcement of the 2023 expansion
11 P.2/2026 financial implications
12 WQ.27/2025 benefit expenditure and recipient figures
13 P.2/2026 staffing implications

The additional provision in 2027 would come from the General Revenue Fund, with £185,000 allocated to Employment, Social Security and Housing for Pension Plus and £80,000 for the associated Health Access Scheme costs. Paragraph (e) would authorise the transfer to the Health Insurance Fund.

Children's Rights Impact Assessment

I consider that this amendment has no direct or indirect impact on children and that the duty to have due regard to the UN Convention on the Rights of the Child does not arise. Accordingly, a Children's Rights Impact Assessment is not required under the Children (Convention Rights) (Jersey) Law 2022.