

# Mo Stewart

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

<http://disability-studies.leeds.ac.uk/files/library/THE%20HIDDEN%20AGENDA-a-research-summary-March-2013-FINAL.pdf>

<http://disability-studies.leeds.ac.uk/files/library/FROM-BRITISH-WELFARE-STATE-TO-ANOTHER-AMERICAN-STATE-2013-3rd-edit-FINAL.pdf>

<http://disability-studies.leeds.ac.uk/files/library/GVT%20refuses%20responsibility%20for%20crimes%20against%20humanity%20-%20FINAL%20-%203rd%20May.pdf>

Dr Paul Litchfield OBE  
WCA Independent Review  
3rd Floor, Section E  
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London  
W1H 9NA

**Personal Attention**

**Priority**

## **Re: Access to enclosed independent research**

Please excuse this unsolicited contact from an independent researcher.

It proved less than easy to access your contact postal address and I regret that, of necessity, this letter will be lengthy as I remain totally unconvinced that you have been offered all the detailed evidence regarding the disturbing influences behind the Work Capability Assessment.

Your recent evidence to the Work and Pensions Select Committee (the Committee) (1) has prompted this personal contact, and I note that Professor Harrington has now advised the Committee that the Work Capability Assessment (WCA) should be removed from private contractors (1), whose priority is profit not people. Many people were very encouraged to hear the Professor's comments. In the past the Professor and I exchanged a number of letters and I was encouraged to continue to provide copies of my ongoing research for his information. Therefore, I believe you may benefit from access to the enclosed recent research portfolio as you begin the 5th annual review of the WCA.

As an introduction, please be advised that four years of (self-funded) totally independent research into the links between the Department for Work and Pensions (DWP), Atos Healthcare and the notorious American corporate insurance giant, now known as Unum Insurance, was recently completed. Evidence from my research has been used in every welfare debate in both the House of Lords and the House of Commons in the past four years and, since being published, I have welcomed contact from concerned academics and professionals from across the United Kingdom (UK) and beyond, and from various GPs within the UK who witness their patients' totally unnecessary suffering. From your last review, you don't appear to have accessed this information.

I note from the Foreword in the 4th Independent Review that you advised that the WCA “..has been designed with considerable rigour...” Clearly, you are totally unaware that the WCA, in any form, was designed under the guidance of Unum (Provident) Insurance, who are the 2nd most discredited corporate insurance giant in America.... When using an identical system of disability denial, Unum's Income Protection Insurance (IPI) policies for individuals were removed from the American market twenty years ago, following \$multi-million fines **for confirmed disability denial practices**. Following such damaging publicity in America, Unum then introduced their bogus 'assessment' methods to the UK when acting as UK Government 'advisers', and later actively boasted that they were driving Government thinking regarding the welfare reforms: (2)

*He adds: "We know that our views and understanding are not yet in the mainstream of doctors' thinking, but Government Policy is moving in the same direction, to a large extent being driven by our thinking and that of our close associates, both in the UK and overseas."(2)*

The ongoing distress of the WCA is the result of using the same manipulated, **totally bogus** and adapted bio-psychosocial (BPS) model of disability denial as used by Unum Insurance; previously known as Unum Provident Insurance, and is a total corruption of the original BPS theory as created by Dr George Engel. **Unum were actually banned from fifteen US States and six countries worldwide until 2008, due to their disability denial practices and resistance to funding genuine claimants of IPI policies.** (3) At the same time, Unum were advising the UK Government... This is what we now have in the UK, Dr Litchfield, with the ongoing DWP resistance to funding the Employment and Support Allowance (ESA) and with a bogus WCA masquerading as an 'functional assessment', regardless of the many reported cases of death, suicide and desperate suffering.

The WCA is identified as a replica of the disability denial practise used to deny IPI claims by Unum Insurance in America and in the UK. The company have been the subject of debate in Parliament, and one wonders why they ever became Government 'advisers' with such a disturbing past reputation? Much more detailed information can be found on my website, and that of my Webmaster (4), who is now terminally ill with a progressive and inoperable cerebral tumour. There is not, nor has there ever been, any evidence of wide spread sickness benefit fraud, yet the manipulation of the national press has the able bodied general public convinced that most people in receipt of long-term sickness benefit are "skivers"; no doubt due to the reported deeply disturbing rhetoric by Iain Duncan Smith and DWP Ministers. Disability hate crime is now rising in the UK...

Unum Insurance removed their IPI policies for individuals from the UK market in 2012 due to 'relentless negative publicity' that I believe my research helped to provide. There is a confirmed link between Unum Insurance and the Health Claims Bureau, who are waiting to 'assess' claimants following four weeks of sickness absence after recent new requirements as advised by DWP Ministers. This will prevent many people from ever claiming long-term sickness benefit, regardless of identified need. The former DWP Chief Medical Officer, Professor Sir Mansel Aylward, is a Director of the Health Claims Bureau; is a Unum 'champion' and has toured the world promoting the entirely bogus and manipulated version of the BPS model of assessment yet, when challenged, suddenly **claimed to have changed his mind**.... (5)

*'... no longer addresses the real needs of disabled people and the exclusion of disabled people from society.'*(5)

The press release regarding this amazing change of 'expert' opinion was totally disregarded, as is all information regarding the influence of a notorious American corporate insurance giant with the UK Government in relation to the welfare reforms. I have been advised in confidence by several national press journalists that there is indeed a national press ban on exposing any link between the UK Government, Unum Insurance and the welfare reforms. The Welfare State is being systematically destroyed, under the guise of reform, as the UK moves ever closer towards the American welfare system that requires the purchase of private healthcare insurance; as the British public remain in total ignorance due to the confirmed national press ban on this detailed and often disturbing information.

Whilst the Minister for Welfare Reform makes reference to the one million people that he insists should no longer claim long-term sickness benefit, and should be forced to find work when using discredited **commissioned research**, detailed 2011 academic research regarding the reforms to Incapacity Benefit (IB) exposed the realities and warned that the reform of IB would "impoverish vast numbers of households."(6)(7). This has not only come to pass but is being hidden from the

British public, as few able bodied citizens are aware of the unnecessary human suffering caused by the use of a confirmed bogus and dangerous assessment system, as co-designed by one of the world's most notorious corporate insurance giants.

*'They will impoverish vast numbers of households, and cause untold distress in countless more.  
(There is) little reason to suppose that the big fall in claimant numbers will lead to significant increases in employment.'* (7)

Emeritus Professor Alison Ravetz exposed the commissioned research: The Scientific and Conceptual Basis of Incapacity Benefits as being largely self-referential when assessing the 2006 Green Paper: A New Deal for Welfare – empowering people to work, with the ultimate goal of removing two thirds of disability benefit claimants.<sup>(8)(9)</sup> Yet, the research Professor Ravetz exposed, as funded by Unum (Provident) Insurance and written by Professor Sir Mansel Aylward and Gordon Waddell, formed the basis for the WCA despite the lack of substantiated evidence. There are many recorded deaths, suicides and evidence of distress and suffering that has transpired since the WCA was introduced, whilst Sir Mansel continues to promote the manipulated BPS assessment model that he had rejected in 2012 when speaking to activists.

Ask yourself why, without consultation, Lord Freud decided to stop the annual report by the President of the Appeal Tribunals that routinely slammed the unacceptable WCA, identified the poor quality of the DWP Decision Makers and the total failure of the DWP to attend tribunals? Why had the Atos contract never been audited until this information was brought to the attention of the Public Accounts Committee by a certain researcher? Why has the Minister for Welfare Reform, the totally unsuitable Lord Freud, decided to stop publishing the statistics of the numbers of deaths of claimants placed into the work-related activity group (WRAG) and forced to look for employment, following the public outrage at the fact that 1100 people died in 2011 **within six weeks** of being placed into the WRAG group, and with 10,600 deaths in total, as exposed in a **DWP report**....<sup>(10)(11)</sup> This is why the DWP no longer publish the annual death figures of people forced into the WRAG group...

I am hopeful that you may benefit from the evidence enclosed for your personal attention and, perhaps, will come to the conclusion that no amount of 'reforms' can or will ever make the WCA fit for purpose. **The British Medical Association and the Royal College of Nursing are demanding that the WCA should be scrapped**, as are many other experts within the UK. Perhaps it's time for you to arrive at the same conclusion after you have had the opportunity to access detailed research evidence that, to date, you may have been unfamiliar with and so failed to identify why the WCA is confirmed as a totally bogus and dangerous assessment. A great deal of evidence appears not to have reached your attention....

I was encouraged to learn that Professor Harrington's replacement was a former British military doctor. As a disabled female veteran and a former healthcare professional myself, I felt certain that any report overseen by your good self would help to stop what is confirmed Government funded medical tyranny. What remains unclear is how much you know about the history behind the WCA, the influence of a notorious corporate American insurance company, the impact of the threat of the WCA on the profoundly ill and chronically disabled benefit dependent claimants of the UK, and why you continue to have your name and reputation linked to this medical tyranny? <sup>(8)(9)(10)(11)</sup>

The recent evidence offered to the Committee by His Honour Judge Robert Martin, in his capacity as the President of the First Tier Tribunal for the Social Entitlement Chamber, was also very interesting. One again, the President advised the Committee that the Appeal offered claimants at least the opportunity that 'someone may listen to them' and, clearly, this is the perception of the many and growing numbers of chronically sick and profoundly disabled people now relentlessly pursued by the DWP. For someone with a terminal condition, whose GP has completed the

mandatory DS1500 form, it is totally unacceptable that these vitally important documents are overlooked by DWP Decision Makers, and it was disturbing to hear the suggestion, apparently by Atos staff, that doctors were 'completing the wrong forms'. What a disturbing and totally unjustified claim.

The evidence that people with profound illness, injury or extremes of disability, and deteriorating conditions, are endlessly recalled, and your suggestion during evidence to the Committee that you wanted to prevent people being "written off" is cause for serious concern, and is a direct quote from DWP Ministers. **The constant presumption that any sick or disabled person not in paid employment has a wasted life, and is "written off" to a life of limited value is offensive in the extreme** and is the conclusion made by able bodied Ministers and officials who have no comprehension of the army of volunteers within the UK, many of them very ill and/or profoundly disabled, whose skills, time and effort help to keep this country afloat when well enough to participate. Fluctuating conditions do not, as a general rule, fluctuate to order. They can and do vary on an hourly, daily, weekly or monthly basis; depending on the condition and not DWP mandate. Therefore, we have an army of highly skilled people, who willingly work in their chosen voluntary area, when well enough, which greatly adds to their quality of life and is not to be totally disregarded as a demonstration of permanent fitness for paid employment whilst they chose to languish on benefit. This is very much the suggestion by DWP Ministers, who totally disregard all detailed past reports, such as the **2010 Marmot Review: Fair Society Healthy Lives** (12), and we are a very, very long way away from the WCA ever being viewed as being anything that resembles being "fair" as DWP Ministers continue to verbally attack disabled people in receipt of long-term benefit. The callous disregard for the identified reported human suffering and despair knowingly created by this government is a matter of record. It would be a great pity if your name and reputation was added to the list of culprits of this confirmed government funded medical tyranny, as the UK is gradually moved towards the American system of welfare.(13) At least the mass TV marketing of Unum IPI policies was stopped....

Now that Atos have walked away from their contract, I guarantee that the Health Claims Bureau, who's linked with Unum Insurance, will at some time take over the highly discredited WCA as the DWP continue to totally disregard all professional reports against it. **The Citizens Advice Bureau now advise as many as 80% success at appeals**,(14) six years following the introduction of the notorious WCA. Regardless of all the disregarded reports, no-one else has mentioned the influence of COHPA: the Commercial Occupational Health Provider's Association, which was formed by Atos and was exposed in my first report in June 2010.(15)(16) The company may have walked away from the DWP contract Dr Litchfield, but Atos will never be very far away from influencing welfare reform in the UK.

There seems to be a **great deal of information that you have yet to discover** and the WCA may eventually prove to be a crime against humanity once the numbers of deaths associated to it has been established. I have already had personal contact from the United Nations due to the crisis caused by the welfare reforms, that have created a culture of fear for the most vulnerable of all UK citizens with increases in clinical depression, and the onset of anxiety disorders, which will be the subject of my new research project. I have also had personal contact from the Cabinet Office...

There is a published DWP list of incurable conditions that prevented the need for sufferers to endure a WCA; for example those diagnosed with Motor Neurone Disease. This was disregarded and now many people who already live with a desperate life limiting condition are being hounded by the DWP, with endless repeat assessments for an incurable and fatal condition, at a growing cost, when these costs could be avoided with the introduction of some clinical knowledge, humanity, care and compassion into this dangerous assessment system. The use of an accurate assessment, and not confirmed and exposed disability denial practise, should surely have been a DWP priority. In reality, removing as many people as possible from long-term sickness benefit is the only priority of

this dangerous Government, regardless of the overwhelming human distress it has caused with the guarantee of a dramatic increase in destitution for many, and death and despair for others.

It is interesting to note that you are a past Chair of the Ethics Committee for the Faculty of Occupational Medicine. Perhaps your experience of medical ethics will be used when considering the enclosed research and you will no doubt conclude that ethics, medical or any other kind, were furthest from the thought processes when the WCA was designed to remove as many as possible from State funded financial support, regardless of identified need or human consequences. The ongoing planned destruction of the Welfare State, including our NHS, is well documented and was exposed in my earlier research as being the real Thatcher Legacy; as now continued by the Coalition Government. New academic research has identified the Thatcher government as causing increased death totals, and increased suffering, and confirms my earlier findings.<sup>(17)</sup>

*'Given what we know about the impact of Thatcher's neoliberal reforms on the social and economic landscape of Britain, it seems clear that Thatcher's legacy includes the unnecessary and unjust premature death of many British citizens, together with a substantial and continuing burden of suffering and loss of well-being.'* <sup>(17)</sup>

I have been invited several times to write for academic journals, which I am considering and, if I do accept the invitation, I shall adjust my writing according to protocol. However, diplomatic writing is a requirement and that would be difficult when exposing the disturbing and confirmed realities behind this totally bogus and very dangerous 'functional assessment' known as the WCA. This is the same functional assessment that is actually referred to as a 'medical assessment' in the inside cover of the ESA claim form; hence claimants' confusion. <sup>(18)</sup>

I trust the enclosed **totally independent** research evidence will be of very serious concern, and I thank you very much for your time that will be needed to access and to absorb its contents. I wish you well in the 5th annual review of the WCA and I very much hope that the enclosed reports, written for the general public and widely available online, will be helpful to you. The enclosed is a selection of my most recent research and earlier research evidence is found on my website at Why Wait Forever – veterans. Detailed academic research is a vital component of any study yet, if you are to continue to totally disregard the reported and well document human consequences of this American imported horror, you will continue to fail the very people you are meant to serve.

Due to the confirmed totally bogus WCA people are dying and people are living in fear. Four years of past reviews have failed to improve a confirmed dangerous system, and it is surely way past time for the WCA to be cancelled, Dr Litchfield, not reviewed. It seems you may have been influenced in the past by Unum staff members, with whom you worked when a member of the Technical and Consultative Working Group, who were involved with the creation of the WCA.<sup>(19)</sup> What a great pity... Perhaps, after reading the evidence Unum don't want you to see, you will be much better informed? Unum's influence with the British Government was publicly exposed at the 2012 Liberal Democrat conference.<sup>(20)</sup>

Please feel free to contact me personally should you wish any further information, and please be advised that many people are impatient to learn your reaction to the enclosed detailed research evidence. Many of those waiting for your reaction are other disabled veterans, now hounded by the DWP as they have been warned, as I have, to prepare for the removal of their Disability Living Allowance (DLA) and to anticipate a future assessment for the Personal Independence Payment; despite the Prime Minister (PM) offering a guarantee in 2012 that all disabled veterans would be prevented from any further assessments and that they would retain access to their awarded DLA....It seems the PM's word can't be trusted... (See enclosed letter to the Minister for Veterans.)

Meanwhile, a new disturbing and detailed report by Catherine Hale has just been published: **Fulfilling Potential?** ESA and the fate of the Work Related Activity Group <sup>(21)</sup> and demonstrates

the total failure of the initiative to force chronically sick and disabled people into work, using sanctions instead of support. This report is endorsed by some of the the top agencies in the UK, including the Royal College of Psychiatrists, and I very much hope you will access and value its contents: *'This review found existing mainstream programmes via JCP or the Work Programme to be not just ineffective, but positively harmful, due to the anxiety and stress of engaging with these schemes.'* (21) This is what happens, Dr Litchfield, when chronically sick or disabled people are forced into the WRAG Group without the necessary support, all thanks to the totally bogus WCA.

Yours, most sincerely

Mo Stewart  
Disability researcher  
Disabled veteran (WRAF)  
Retired healthcare professional

References:

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- (3) Government use might of American insurance giant to destroy UK safety net – an update. MS Oct 2012  
<http://www.whywaitforever.com/dwpatosveteransreport20121027.html>
- (4) Memorandum on Disability Insurance: <http://www.whywaitforever.com/dwpatosmemodisins.html>
- (5) Former DWP medical boss makes WCA pledge to protesters: DNS 14 Sept 2012  
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- (6) Incapacity Benefit reform 'will cause untold distress' DNS 1st Nov 2011  
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- (11) Just when you thought the DWP/Atos death trail couldn't get worse... Oct 2012  
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- (13) Why Wait Forever – veterans: <http://www.whywaitforever.com/dwpatosveterans.html>
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- (20) Disability debate – Lib Dem conference 2012 <http://www.youtube.com/watch?v=Qb-wzBJDV34> – Video
- (21) Fulfilling Potential? ESA and the fate of the Work-Related Activity Group.  
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Enclosures:

- (1) List Of Articles 2011 – 2013 re The Influence Of Unum Insurance With UK Welfare Reforms:  
by John Pring of the Disability News Service
- (2) Letter to the Minister for Veterans re the welfare benefits for disabled veterans. 24th March 2014
- (3) The Hidden Agenda – March 2013  
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- (4) From The British Welfare State To Another American State - May 2013  
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- (6) Memorandum On Disability Insurance <http://www.whywaitforever.com/dwpatosmemodisins.html>  
Written by Webmaster Mike Bach - September 2012

Copied to:

- Baroness Jane Campbell – The House of Lords – Disability rights consultant
- Baroness Onora O’Neill – The House of Lords – Chair EHRC
- Lord Chris Holmes – Chair – Disability Committee – Equality & Human Rights Commission
- Professor Theresa Degener – Law Professor – Human Rights
- Professor Christopher Butler – Institute of Primary Care & Public Health – Cardiff University
- Professor Peter Beresford – Professor of Social Policy – Brunel University, London
- Professor Sue Bailey – President – Royal College of Psychiatrists
- Professor Colin Barnes – Professor of Disability Studies – Leeds University
- Professor Michael Marmot – Professor of Public Health - UCL
- Professor Clare Bamba – Professor In Department of Geography – health geographer – Durham University
- Professor Christina Beatty – Professor of Applied Economic Geography - Sheffield Hallam University
- Professor Nicholas Watson – Chair of Disability Studies – Glasgow University
- Professor Alison Ravetz – critique of 2006 Green Paper: A new deal for welfare
- Professor David Haslam – Accreditation committee – WCA, NICE Chair
- Dr Richard Heron – President-Elect – Faculty of Occupational Medicine
- Dr George Letsas – Director, Institute for Human Rights – UCL
- Dr Simon Duffy – Director, The Centre for Welfare Reform
- Dr Alex Scott-Samuel – Dpt of Public Health & Policy – Liverpool University
- Dr Kevin Fitzpatrick OBE – Not Dead Yet campaign
- Dr Jeff King – Faculty of Law – UCL
- Dr Paul Nicholson – Chair – BMA Occupational Medicine Committee
- Dr Greg Wood – former Atos assessor
- Dr Stephen Hall – Independent consultant
- The Work & Pensions Select Committee members:  
Dame Anne Begg (Chair), Debbie Abrahams, Graham Evans, Sheila Gilmore, Glenda Jackson, Kwasi Kwarteng, Nigel Mills, Anne Marie Morris, Teresa Pearce, Mike Thornton, Dame Angela Watkinson
- HH Judge Robert Martin – President of First Tier Appeals Tribunal
- Mike Penning MP – Minister of State for Disabled People
- Jason Feeney CBE – Benefits Director DWP
- James Bolton – Deputy Director – Health & Wellbeing Directorate
- Iain Walsh – Deputy Director – Working Age Benefits Division DWP
- Patricia Russell – DWP Office of Disability Issues
- Tom Pollard – MIND – Policy & Campaigns Manager
- Donna O’Brien – PARKINSON’S Org – Policy & Campaigns Adviser
- Michael White – Deputy Editor – The Guardian – NICE annual conference

- Mehdi Hasan – Political Editor – Huffington Post
- Steve Griffiths – Independent researcher
- James Bolton - Mencap
- John Pring – Disability News Service
- Nigel Praities – Editor – PULSE magazine
- Catherine Hale – independent researcher
- Merry Cross – DPAC
- Dr Stephen Carty – Medical Adviser – Black Triangle Campaign
- Sue Livett – Chair, Campaign For a Fair Society
- Stef Banstead – Beyond the Barriers - lead researcher
- George Potter – Liberal Democrat Youth
- Gemma Roulston – Exec Member – Liberal Democrat Disability Association
- David Buxton – Exec Member – Liberal Democrat Disability Association
- Emma Bower – Editor – GP online
- Mike Sivier – Vox Political
- John James McArdle – Black Triangle Campaign
- Liz Sayce – CEO – Disability Rights UK
- Steve Winyard – Chair – Disability Benefits Consortium
- Richard Hawkes – CEO – Scope
- Stephen Brookes MBE – Disability Consultant
- Mary O’Hara – Journalist
- Kate Belgrave – Journalist

***‘Never underestimate the power of persistence.’***

Nelson Mandela

18<sup>th</sup> July 1918 – 5<sup>th</sup> December 2013