



Deputy Lyndsay Feltham
Minister for Social Security

BY EMAIL

13th October 2025

**Health and Social Security Panel
Social Security Contributions**

Dear Minister,

I am writing to follow up on the Scrutiny hearing held on 24th September regarding Social Security contributions, particularly the issue of individuals who have reached or exceeded the maximum contribution threshold.

During the Hearing it was acknowledged that work is being undertaken on this matter, albeit as a low priority due to the relatively small number of individuals affected. It was noted that the issue could be worth approximately £16,500 for two years to those impacted – as noted during the Hearing, this is not an insignificant amount. While we appreciate the acknowledgement of the issue, we would be grateful for further clarity on the following points:

1. Nature of the Work Being Undertaken

- What specific actions or reviews are currently in progress regarding excess contributions?
- Is this work part of a broader policy review or a targeted administrative fix?

2. Scope and Impact

- How many individuals are currently affected by over-contributions beyond the maximum threshold?
- What is the estimated financial impact on contributors and on the Social Security Fund?

3. Policy Flexibility and Options

- Is there any flexibility within the current system to refund or reallocate excess contributions?
- Are there precedents or mechanisms in place for addressing such cases?

4. Comparative Policy – UK Contribution Gaps

- In the UK, individuals can pay voluntary contributions to fill gaps in their National Insurance record. Is there a similar mechanism in Jersey?
- If not, is the introduction of such a policy being considered, and what would be the legal and administrative implications of implementing it?

5. Legal and Administrative Feasibility

- How straightforward would it be to amend existing legislation or administrative processes to allow for retrospective payments or refunds?
- Are there any legal barriers or resource constraints that would prevent a resolution?



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We understand that this issue affects a minority of contributors, but for those individuals, the financial and pension implications are significant. We would appreciate a written response outlining the current position and any planned next steps. The Panel would be grateful that a response to the letter be provided by the 20th October 2025 at the latest.

Yours sincerely,

Deputy Louise Doublet
Chair, Health and Social Security Scrutiny Panel