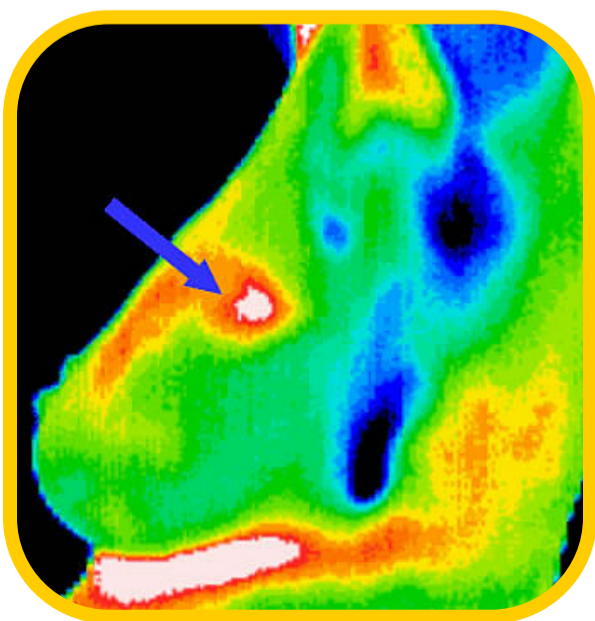


What benefits are you entitled to?



The UK's integrative
cancer care charity



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Personal Independence Payment (PIP)



Who is eligible?

- Ages 16-64 who have extra care or mobility needs as a result of a disability or illness
- Must have had daily living/mobility needs for at least 3 months and expect to have them for at least 9 months after. This does not apply if you are terminally ill
- Daily needs example: cooking, dressing, bathing, engaging socially, reading and communicating
- Need to be supervised so you do not get hurt
- Mobility needs example: if you need help to get around independently when you are not at home
- It does not matter if you do not actually get this help, as long as you can show you need it
- Must be in Great Britain when you claim and have been here for at least 2 of the last 3 years
- Be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands
- Non means-tested
- Not taxable

Personal Independence Payment (PIP)



How much is it?

- PIP is paid in two components:
- Daily Living: enhanced £82.30, standard £55.10
- Mobility: enhanced £57.45, standard £21.80
- You will need an assessment to work out the level of help you are entitled to and will be regularly assessed
- You will get the enhanced daily living component if you're not expected to live more than 6 months
- Payment will be straight into your bank account
- Usually paid every 4 weeks
- Awards are usually made for a fixed period of 1, 2 or 5 years. The length of this depends on how likely your needs are to change over time

Personal Independence Payment (PIP)



How to claim

- Call Department for Work and Pensions to make a claim (Monday to Friday 8am-6pm)
- Tel 0800 917 2222
- Text 0800 917 7777

Information needed:

- Contact details and date of birth
- NI number
- Bank or building society details
- Doctor or health workers name
- Details of time abroad/in a care home/in hospital

- Someone can call on your behalf if they have this information
- You'll then be sent a 'How your condition affects you form'. Fill this in and return it to address on form. You will then have a face-to-face assessment
- If you're terminally ill you can call the DWP and send a DS1500 form (free from doctors). You will not have to complete the 'How your...' form or have a face-to face consultation

Employment and Support Allowance (ESA)



What is it?

- Financial support if you are unable to work or personalised help so you can work if you're able to
- If you do not get Statutory Sick Pay

Two types:

- Income related ESA-usually get this on its own or on top of contribution-based ESA, if you're on low income(means tested/not taxable)
- Contributory ESA- usually get this if you've got enough NI contributions. It lasts one year but you can apply again. (non means tested/taxable)
- Alongside financial aid- you'll be placed in either a work-related activity or support group
- Work-related activity group- you must go to regular interviews with an adviser who can help with job goals/improving skills etc
- Support group-talk to personal advisor/others

Employment and Support Allowance (ESA)



How much is it?

- Rates during assessment period:
- Up to £57.90 a week if you're aged under 25
- Up to £73.10 a week if you're aged 25 or over

- Rates when placed in one of 2 groups:
- Up to £102.15 a week if you're in the work-related activity group
- Up to £109.30 a week if you're in the support group

- Paid directly into your bank
- Usually paid every 2 weeks

Employment and Support Allowance (ESA)



Who is eligible?

Income related ESA depends on:

- Age
- Whether you live alone or with a partner
- If you are caring for someone
- If you or partner have savings over £6,000
- Any earnings you or your partner have
- If you have a mortgage
- What level of support you are considered to need

Contributory ESA depends on:

- Age
- If you live alone or with a partner
- What level of support you are considered to need
- Must be in Great Britain when you claim and have been here for at least 2 of the last 3 years
- Be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands.

Employment and Support Allowance (ESA)



How to Claim

- Fill in an ESA1 form and send it to your local Jobcentre Plus office
<https://www.gov.uk/government/publications/employment-and-support-allowance-claim-form>
- Helpline 0800 055 6688 (Mon-Fri 8am-6pm)
- Text 0800 023 4888

Information needed

- NI number
- Medical certificate
- GP's address and number
- Home and mobile number
- Mortgage or landlords details
- Council tax bill
- Employer's address and telephone number and dates of employment or last day worked
- Bank account details
- Details of any other money you are receiving e.g. benefits or sick pay

Employment and Support Allowance (ESA)



How to Claim

- Following initial claim you will be in an assessment phase whilst a medical test, the Work Capability Assessment, is carried out. This looks at what difficulties you have carrying out physical or mental tasks. This can take up to 13 weeks or longer
- The ESA can be backdated up to 3 months before the date of claim but this must be requested when you make your claim



Attendance Allowance

What is it?

- Money for people who have care needs (e.g help with daily activities such as getting dressed, going to the toilet)
- Does not matter if no one actually provides this help, as long as you can show you need it
- You can spend it how you want and does not need to be spent on someone looking after you
- Non means tested (don't take into account your income and savings but instead takes into account how much NI you have paid etc)
- Not taxable

How much is it?

- £55.10- Frequent help or constant supervision during the day, or supervision at night
- £82.30- Help or supervision throughout both the day and night, or if you're terminally ill
- Paid every 4 weeks direct into your bank account
- Paid for a minimum of six months or longer
- You will also qualify for a Christmas Bonus each year: around £10. You do not need to make a claim and is paid automatically.

Attendance Allowance



Who is eligible?

- 65 or over
- Have a physical disability, a mental disability, or both
- Must have had care needs for at least 6 months
- Must be in Great Britain when you claim and have been here for at least 2 of the last 3 years
- Must not be living in a council care home or in hospital (if you go into hospital whilst receiving this benefit it will stop after 4 weeks)

Attendance Allowance



How to claim

- Use a AA1A form
<https://www.gov.uk/government/publications/attendance-allowance-claim-form>

Information needed:

- NI number
Possibly proof of identity (birth certificate, passport)
- Usually takes 40 days but can be backdated to the date of your claim
- If you're not expected to live more than 6 months you must include a DS1500 medical condition report (free and can be picked up from a doctor, specialist, or consultant)
- Helpline: 0345 605 6055 (Mon-Fri 8am-6pm)
- Text: 0345 604 531
- Another person can apply for Attendance Allowance on your behalf without your knowledge under the special rules. However the money will still be paid to you
- Does not count as income if applying for other benefits

Disability Living Allowance (DLA) - Children under 16



What is it?

- Allowance to help with the extra costs of looking after a child who is under 16 and who has difficulties walking or needs looking after more than a child of the same age without a disability
- Non means tested
- Not taxable

How much is it?

- DLA is paid in two components:

Care:

- £82.30 (help/supervision throughout day and night or terminally ill)
- £55.10 (frequent help in day and night)
- £21.80 (help for some of the day or night)

Mobility:

- £57.45 (cannot walk, only walk short distances, or become very ill if they try)
- £21.80 (they can walk but need help and or supervision when outdoors)

- Usually paid every four weeks
- Can be made for either fixable or indefinite periods but usually awards are made for a minimum of 6 months or longer
- Paid directly into your bank account

Disability Living Allowance (DLA) - Children under 16



Who is eligible?

The child must:

- Be under 16
- Need extra help after or have walking difficulties
- Be in Great Britain, another European Economic Area or Switzerland
- Have lived in GB for 2 of the last 3 years if over 3 years old
- Be habitually resident here
- Disability or health condition:
- They need looking after more than a child of the same age who doesn't have a disability
- They have trouble getting around
- They must have had these difficulties for at least 3 months and be expecting them to last at least 6 months (this does not apply if they are terminally ill)
- Children under 6 months must have lived in GB for at least 13 weeks
- Children aged 6 months to 3 years must have lived in GB for at least 26 of the last 156 weeks
- Rules of residence don't usually apply if a child is terminally ill

Disability Living Allowance (DLA) - Children under 16



How to Claim

- Use the DLA claim form
<https://www.gov.uk/government/publications/disability-living-allowance-for-children-claim-form>
- You will need: NI number and proof of identity
- Can claim for a child as long as you look after them. Parent includes step-parents, guardians, grandparents, foster-parents, older siblings
- Cannot be backdated
- Usually takes 40 working days
- If the child is not expected to live more than 6 months you must: complete DLA form and include DS1500 medical condition report (free and can be obtained from doctor, specialist or consultant)

- Helpline: 0345 712 3456 (Mon - Fri 8am-6pm)
- Text: 0345 722 4433
- Does not count as income if applying for other benefits



Carers Allowance

What is it?

- Money given for people who care for someone who is ill or has a disability
- Non means tested but you must earn less than £110 per week
- Taxable

How much is it?

- £62.10 a week
- This can be spent on what you want
- Paid directly into your bank
- Can chose to be paid weekly, every 4 weeks or every 13 weeks
- Counts in full as income



Carers Allowance

Who is eligible?

- Over 16 and if you care for someone for at least 35 hours a week
- Cannot be in full time education
- The person you care for must be getting a benefit:
 - >Attendance Allowance
 - >Middle/high rate care component of DLA
 - >PIP
- You do not need to be living with the person you are caring for
- Must not earn more than £110 a week
- It may affect some of the benefits the person you are caring for receives
- It may affect some of the benefits you already receive

Carers Allowance



How to claim

- Check that you are eligible at <https://www.gov.uk/carers-allowance/eligibility> using your NI number, date of birth and address of person you are caring for, your bank details
- Apply here <https://www.carersallowance.service.gov.uk/allowance/benefits>
- Apply by post by sending this form <https://www.gov.uk/government/publications/carers-allowance-claim-form>
- Helpline: 0345 608 4321 (Mon-Thurs 8:30am-5pm, Fri 8:30am- 4:30pm)
- Text: 0345 604 5312



Carer's Credit

What is it?

- If you're caring for someone for at least 20 hours a week
- A National Insurance credit that helps with gaps in your NI record if you have to take time away from work to care for someone
- You do not receive any money with the carer's credit

Who is eligible?

- Aged 16 or over
- Under State Pension age
- Caring for someone for at least 20 hours a week
- Person you are caring for must receive one of:
 - >DLA
 - >AA
 - >Constant Attendance Allowance
 - >PIP
- You may still be eligible even if they do not receive any of the above if you provide a care certificate (fill in 'Care Certificate' part of application form and get a health/social care professional to sign it)

Carer's Credit



How to claim

- Fill out form
<https://www.gov.uk/government/publications/carers-credit-application-form> and send to Carer's Allowance Unit, Mail Handling Site A, Wolverhampton, WV98 2AB
- Helpline: 0345 608 4321 (Mon-Thurs 8:30am-5pm, Fri 8:30am-4:30pm)
- Text: 0345 604 5312



Statutory Sick Pay

What is it?

- Money paid to you by your employer if you are sick and unable to work for up to 28 weeks
- Your employer claims the money back from the Government. If you return to work you do not have to pay any SSP back
- Non means tested
- Taxable

How much is it?

- Up to £88.45 a week
- You may get more sick pay on top of this is contractual sick pay is included in your contract of employment
- Your employer pays SSP in the same way and at the same time as your wages are normally paid, weekly or monthly
- SSP counts in full as income when calculating whether you are entitled to other benefits
- If you have more than one employer, you may get SSP from each



Statutory Sick Pay

Who is eligible?

- Must be classed as an employee by your employer
- Have been ill for at least 4 days in a row (including non-working days)
- Earn at least £112 (before tax) per week
- Tell your employer you're sick before their deadline

How to claim

- Depends on your employer.
- It usually comprises of filling out a form provided by your employer in the first week you are unable to work.
- Or, you can fill in a form SC2
<https://www.gov.uk/government/publications/statutory-sick-pay-employees-statement-of-sickness-sc2>
- You will need to send a doctor's certificate to your employer
- You will not receive SSP for the first 3 days you are sick. It is paid from the 4th day
- Helpline: 0300 200 3500 (Mon-Fri 8am-5pm)
- Text 0300 200 3212



Additional things you need to know about benefit caps

What is it?

- Introduced to limit the total amount in some benefits working-age people can receive even if their full entitlement would be higher

Applies to:

- > Bereavement Allowance
- > Carers Allowance
- > Child Benefit
- > Child Tax Credit
- > Employment and Support Allowance
- > Guardian's Allowance
- > Housing Benefit
- > Incapacity Benefit
- > Income Support
- > Jobseeker's Allowance
- > Maternity Allowance
- > Severe Disablement Allowance
- > Universal Credit
- > Widowed Parent's Allowance



Additional things you need to know about benefit caps

How much is it?

- All benefits you are receiving will be added together
- £500 a week for couples (with or without children living with them)
- £500 a week for single parents whose children live with them
- £350 a week for single adults who don't have children, or whose children don't live with them
- This may mean that the amount you receive in benefits may go down to make sure it isn't above the cap level even if you are entitled to more
- If you are recently unemployed, the cap will not be applied for the first 39 weeks if you were in paid employment/self-employment for 50 of the 52 weeks beforehand



Charity Grants

Macmillan Grants

What are they?

- Small, one-off payments to help people with costs caused by or related to their cancer
- It will not affect the benefits you're entitled to from the government
- Extra help, not an income replacement

How much is it?

- Average grant is less than £400

Who is eligible?

- Savings must amount to no more than £6,000 if you're single
- Savings must amount to no more than £8,000 as a couple or family
- You have a low net income once rent, mortgage and council tax have been paid (DLA, PIP and AA do not count as income)
- Allow weekly net income of:
 - >£170 for a single person
 - >£289 for a couple /household of two people
 - >Add on £85 for each child /£119 for each adult

Charity Grants Macmillan Grants



What are they?

- Apply through a health or social care profession
Fill in a grant application form and send it to Grants team. Will also include a short medical report
- Helpline: 0808 808 0000



Charity Grants Nationwide

What are they?

- Nationwide Building Society tied to Macmillan to launch a supportive service for people affected by cancer
- Gives patients a range of aid with their finances- helping them manage their current account to their mortgage payments.
- The Specialist Support Service consists of a team of managers- each patient receives their own manager who becomes their main point of contact with nationwide

How to claim?

- Contact specialist support service:
- 0800 917 23 93

Charity Grants

Local Grants



How to claim?

- This website allows people to type in post code, gender and age and then get a list of grants available to them in that area. Can also then refine search down to cancer etc.
- <http://grants-search.turn2us.org.uk/>



We hope you have found this document useful.

If you would like to support our work and allow us to continue providing the best information for people with cancer please visit our website:

<http://yestolife.org.uk/supportus/donate.html>