

## InfoFact

Jan 2003

### A Guide to Benefits for the MND Community

The Scottish Motor Neurone Disease Association Care Adviser can give some guidance on completing benefit forms and advice on entitlements. However, to obtain the most up to date information regarding benefits it is always best to contact your local social work department, Benefits Agency or Citizens Advice Bureau (see your local phone book for details). *MG1 A Guide to Benefits* is a concise guide to benefits, pensions and tax credits available from your local Benefits Agency.

### **Disability and Incapacity Benefit**

#### **Attendance Allowance**

Disabled people aged 65 or over needing help with personal care because of their illness or disability will be entitled to an attendance allowance after six months of illness. There are special rules for people who are terminally ill (progressive disease not expected to live more than six months) so they can get their benefit quickly and easily.

To claim and for more information:

Use the form in leaflet DS702 *Attendance Allowance*, available from social security offices. See leaflet HB5 *A guide to non-contributory benefits for disabled people* (detailed guide).

#### **Disability Living Allowance**

For people, including children, who need help with personal care, getting around, or both. Normally help must have been needed for at least three months and is likely to be needed for at least a further six months. If a person's need for personal care or help with getting around started on or after their 65<sup>th</sup> birthday they are not eligible for DLA. However, if they need help with personal care they be able to get an Attendance Allowance instead. There are special rules for people who are terminally ill (progressive disease not expected to live more than six months) so they can get their benefit quickly and easily.

To claim and for further information:

See leaflet DS704 *Disability Living Allowance* or DS706 *Disability Living Allowance for Children* available from social security offices. Also leaflet HB5 *A Guide to Non-Contributory Benefits for Disabled People* (detailed guide).

### **Disabled Person's Tax Credit**

For people who are able to work at least 16 hours a week but have an illness or disability which limits their earnings. To claim, a person must be aged 16 or over and have a qualifying benefit.

The amount depends on whether the person has a partner, the age and number of children living with them, and weekly income and savings (there is an upper capital limit of £16,000). Some of the cost of child care may be taken in to account. People who work 30 hours a week or more, may get a higher amount.

To Claim and For Further Information:

Get an application pack from Inland Revenue enquiry centres, your social security office, Jobcentres or Post Office. For your nearest Inland Revenue enquiry centre, look for Inland Revenue in the business section of the phone book.

### **Severe Disablement Allowance** (This allowance is no longer available on or after 6 April 2001)

Severe Disablement Allowance was a tax-free benefit for people who had not been able to work for at least 28 consecutive weeks because of illness or disablement, but could not get Incapacity Benefit because they had not paid enough National Insurance Contributions

***New rules will apply to people who are under 25 years of age and are incapacitated.  
There will be no new claims to Severe Disablement Allowance.***

Existing customers will continue to remain on Severe Disablement Allowance as long as they continue to satisfy the Severe Disablement Allowance entitlement conditions and their Period of Incapacity for Work remains unbroken. In April 2002 all existing Severe Disablement Allowance customers who were under the age of 20 on 6 April 2001 will be transferred on to long-term Incapacity Benefit.

Young people, aged 16 to 19, who are incapacitated may be able to qualify for Incapacity Benefit without having to satisfy the normal contribution conditions.

Young people aged 20 to 24 may also qualify if they were in education or training for three months immediately before they attained the age of 20 years.

To qualify for Incapacity Benefit:

- A young person must be aged 16 and under 20.
- Must have been incapable of work for a continuous period of at least 196 days, one day of which must fall before their 20th Birthday and have made a claim before reaching the age of 20.
- Must not be in full time education, unless they are aged 19.

If aged 20 to 24, to qualify a young person:

- Must have been incapable of work for a continuous period of at least 196 days, one day of which must fall before their 25th birthday.
- Must have made a claim before reaching the age of 25.
- Must have been registered on a course of full time advanced or secondary education for at least 3 months before he/she attained the age of 20 years and attended a course for a period beginning on or before a day at least 3 months before reaching age 20. And ending immediately before the day from which Incapacity Benefit is payable within one of the last 2 relevant income tax years.

**N.B.** A person is treated as having attended a course for any day in which it is interrupted by illness or domestic emergency.

### **Invalid Care Allowance**

For people aged 16-65 who are spending at least 35 hours a week caring for a severely disabled person who is in receipt of the middle or highest rate of Disability Living Allowance care component or Attendance Allowance. They must not earn more than £50 a week after deduction of allowable expenses, or be in full-time education.

Extra benefit may be paid for dependant children or adults.

To Claim and for more Information:

Use the claim form in pack DS700, available from social security offices. Do not delay in making a claim or benefit may be lost. See leaflets SD4 *Caring for Someone?*, HB5 *A guide to non-contributory benefits for disabled people* (detailed guide).

### **Incapacity Benefit**

People who are incapable of work and are employed, but who cannot get Statutory Sick Pay from their employer, or are self-employed, unemployed or non-employed, may get Incapacity Benefit if they have paid enough N.I. contributions.

Extra benefit may be paid for dependant adults and children. An age addition may be payable with long-term Incapacity Benefit depending on age at start of incapacity.

To claim and for more information:

Employer will give the person change-over pack SSP1. Self-employed, unemployed or non-employed fill in claim pack SC1, available from social security offices, hospitals or doctors' surgeries. Do not delay in making a claim or benefit may be lost. See leaflet SD1 *Sick or Disabled*.

### **Statutory Sick Pay**

Employed people who are sick for four or more days in a row may qualify for SSP from their employers for a maximum of 28 weeks.

Notify your employer as soon as you become sick. Any SSP entitlement will be paid the same way as wages.

# Low Income Benefits

## Income Support

People aged 16 or over with an income below a certain level are entitled to income support. Part-time work must be for less than 16 hours per week (less than 24 hours per week in the case of a partner). A person must not be required to be available for work because, for example they are:

- Sick
- Disabled
- Receiving an Invalid Care Allowance
- Aged 60 or over
- A lone parent

The amount depends on age, whether the person has a partner, number and age of dependant children, disability within the family, weekly income and savings (upper capital limit of £12,000). Payment is made up of personal allowance, premiums and housing costs. Help with mortgage interest payments may be included.

To claim and for more information:

Contact your local social security office for a claim pack. Do not delay or benefit may be lost.

Contact your benefit agency and see leaflet IS20 *A guide to Income Support (detailed guide)*.

## Residential Care Homes and Nursing Homes

Under community care arrangements introduced from 1 April 1993, people moving into a residential care home or nursing home have their care needs assessed by the local authority, which also assesses their ability to contribute to the cost of their care.

People can claim Income Support on a similar basis as if living in their own home. In addition, they will receive a Residential Allowance as part of their Income Support, as a contribution to their accommodation costs.

More Information:

See leaflet GL15 *Help if you live in a residential care home or nursing home*.

## Council Tax Discount Scheme

Disabled people and carers may receive discounts on their Council Tax.

Further Information:

Further information can be obtained from your local authority, or get leaflet *Council Tax: A Guide to Your Bill*, available from the department for the Environment, Transport and Regions (Tel: 0171 890 4208).

## **Council Tax Benefit**

Administered by local councils for people on a low income who require help to pay council tax. Alternative Maximum Council Tax Benefit, or second adult rebate, is for people who are solely liable to pay council tax and share their home with one or more persons who (among other conditions) are on low income and do not pay council tax.

A person's personal circumstances will be compared with their income, their savings and their council tax bill (there is an upper capital limit of £16,000). People getting Income Support or income-based Jobseeker's Allowance may get all their council tax liability paid.

Council Tax Benefit is deducted from the council tax bill.

To claim and for more information:

Council Tax Benefit claim forms are available from the local council or are included with the Income Support claim forms. See leaflets *GL17 Help Paying Council Tax* and *RR2 A guide to Housing Benefit and Council Tax Benefit (detailed guide)* from a social security office or the local council.

## **Housing Benefit**

Paid by local councils for people who need help with rent. The person (or the person and their partner together) must not have over £16,000 in savings. It does not cover mortgage interest payments, fuel costs and service charges.

Amount will depend on personal circumstances, income, savings, rent and other people sharing the home. It will also depend upon the general level of rents in the area for the property type. People getting Income Support may get all their eligible rent paid.

To claim and for more information:

Housing Benefit Claim forms are available from the local council or are included with the *Income Support* claims forms. See leaflets *GL16 Help paying rent* and *RR2 A guide to Housing Benefit and Council Tax Benefit (detailed guide)*, both available from the local council.

## **Help with Health Costs**

Health Benefits are:

- Free NHS prescriptions
- Free NHS dental treatment
- Free NHS sight test
- Maximum value of a voucher towards the cost of glasses or contact lenses
- Free NHS wigs and fabric supports
- Repayment of travel costs to hospital and back for NHS treatment

Some people may be entitled to some or all of these things because they or their partner get Income Support, Working Families' Tax Credit or Disabled Person's Tax Credit. People on a low income may be able to get some of the above free, or at a reduced cost, by claiming on form HC1

More Information:

See leaflet HC11 *Are you entitled to help with health costs?* (also in Bengali, Chinese, Gujarati, Hindi, Punjabi and Urdu – ask for HC11 in the language required).

Leaflet HC12 *NHS charges and optical voucher values* lists current rates.

More detailed information is contained in HC13 *Advisers' guide to help with health costs*.

## **Social Fund**

The Social Fund helps people with expenses which are difficult to pay for out of regular income. For detailed information on benefits paid by the Social Fund see leaflets GL18 *Help from the Social Fund* and SB16 *A guide to the Social Fund (detailed guide)*.

## **Community Care Grants**

Non-repayable grants to ease exceptional pressure on families or meet certain travelling expenses. To be eligible a person must receive income support or be likely to receive income support within 6 weeks of leaving residential care.

To apply ask at a local social security office for form SF300.

## **Budgeting Loans**

Repayable interest-free loans to spread the cost of things other than regular expenses over a period people can manage. Those who want to apply must have been on Income Support or income-based Jobseeker's Allowance for at least 26 weeks.

To apply ask at a local social security office for form SF500.

## **Crisis Loans**

Repayable interest-free loans to help people who cannot meet their immediate short-term expenses in an emergency or following a disaster, to prevent serious damage or risk to the health or safety of them, or a member of their family.

People do not have to be receiving any form of benefit to qualify for a crisis loan To apply ask at a local social security office.

## **Benefits Agency Services**

### **Pension Forecast**

A person can get a forecast of their future state pension entitlement by filling in form BR19, available from social security offices.

### **Home Visits**

Social security offices can arrange home visits for customers when this is the only satisfactory means of handling their business.

## **Helplines**

Within the UK 0800 calls are free and 0345 calls are charged at local rates, except from mobile phones.

### **Benefit Enquiry Line**

Advice and information for people with disabilities and their carers, about benefits and assistance with claim form completion.

Tel: 0800 88 22 00

This service is available via textphone.

Tel: 0800 24 33 55

### **Disability Living Allowance (DLA) and Attendance Allowance (AA) Helpline**

Advice on existing DLA/AA claims. Advisers can call on behalf of their clients.

Tel: 0845 7 123 456

### **Disabled Person's Tax Credit**

To find out more about Disabled Person's Tax Credit phone the information helpline.

Tel: 0845 605 5858

This service is also available via textphone.

Tel: 0845 607 6078

### **Health Information Line**

Information on health-related questions.

Tel: 0800 66 55 44

### **Health Literature Line**

Tel: 0800 555 777

### **Pensions direct**

General information about state Retirement Pension and widows' benefits paid into an account or by payable order.

Tel: 0191 203 0203

### **Senior Line**

Open 9am – 4pm, Monday to Friday. Run by Help the Aged – benefits advice.

Tel: 0808 800 65 65

### **The Employer's Helpline**

General Advice and information about NI contributions and employer-paid benefits.

Tel: 0845 7 143 143

### **War Pension Helpline**

General advice on new and ongoing claims.

Tel: 01253 858 858

Tel: 0845 609 5000

### **Working with Benefits Line**

Tel: 0800 88 44 11

### **Further Information**

More information is available from the Benefits Agency website: [www.dss.gov.uk/ba](http://www.dss.gov.uk/ba)

The email is: [baadmin@baadmin.demon.co.uk](mailto:baadmin@baadmin.demon.co.uk)

At time of publication, the information in this infofact leaflet is believed to be accurate. However, the Scottish MND Association cannot give detailed benefits advice – this leaflet should be regarded only as a guide. For full detailed information on all aspects of benefits, contact your local Benefits Agency, Social Security Office or Citizens Advice Bureau.