

**MACMILLAN**  
CANCER SUPPORT

# HELP WITH THE COST OF CANCER

IN ENGLAND, SCOTLAND, WALES  
AND NORTHERN IRELAND



# About this booklet

**This booklet is about getting financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland.**

A cancer diagnosis can change your financial situation. It may mean you need to stop working, or work less. It can also mean spending more money on things like hospital parking. But depending on your situation, you may be able to get benefits or other financial support.

This booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including our welfare rights advisers.

In this booklet, we have included quotes from people affected by cancer who have shared their experiences of managing money. We hope you find these helpful. Some are from members of our Online Community (**[community.macmillan.org.uk](https://community.macmillan.org.uk)**). The others are from people who have chosen to share their stories with us. To share your experience, visit **[macmillan.org.uk/shareyourstory](https://macmillan.org.uk/shareyourstory)** Some names have been changed.

**The benefits and tax rates in this booklet apply from April 2019 to April 2020.**

## How to use this booklet

The booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

## For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm, or visit **macmillan.org.uk**

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call **0808 808 00 00**.

## Financial support from Macmillan

On the Macmillan Support Line, we have financial specialists who can help you deal with money worries. We have:

- **welfare rights advisers**, who can help you apply for benefits and other financial support
- **financial guides**, who can give you guidance on your personal finance options, such as insurance, pensions, mortgages and tax
- **energy advisers**, who can help you try to reduce your heating and electricity costs.

We can also give you information about Macmillan Grants (see pages 146 to 147 for more details). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice (see page 159 for contact details).

### Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit **[macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea)** to see where this service is available near you. Other organisations can also provide support in person, such as your local Citizens Advice (see page 157 for contact details).

### Our online financial support tool

Our online financial support tool at **[finance.macmillan.org.uk](https://finance.macmillan.org.uk)** includes a quick benefits checker and a benefits calculator. You can use these tools to find out which benefits you may be able to get.

## Your data and the cancer registry

When you are diagnosed with cancer in the UK, some information about you is collected in a national database. This is called the cancer registry. It helps the NHS and other organisations plan and improve health and care services. Your hospital will give information about you, your cancer diagnosis and treatment to the registry automatically, unless you ask them not to. As with all medical records, there are strict rules to make sure the information is kept safely and securely. It will only be used for your direct care or for health and social care planning and research.

Talk to your doctor or nurse if you have any questions about the registry. If you do not want your information included in the registry, you can contact the cancer registry in your country to opt out. You can find more information at **[macmillan.org.uk/cancerregistry](https://www.macmillan.org.uk/cancerregistry)** To find details about the cancer registry in your area, see page 161.

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**'I had never claimed anything in my life. I didn't even know how to. Without Macmillan, we would have been in a lot of trouble financially. We may even have lost our house.'**

**Paul, diagnosed with prostate cancer**



# UNDERSTANDING BENEFITS

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# What are benefits?

Benefits are payments from the government to people who need financial help. When you are affected by cancer, you might be able to receive benefits to:

- help with extra costs
- support you if you have to stop working.

The benefits system can be hard to understand. We have information to help you get the support you need.

## Who manages benefits?

There are two main organisations that manage most benefits.

- The Department for Work and Pensions (DWP) manages benefits for people who live in England, Scotland and Wales. It does this through different services, including local Jobcentre Plus offices.
- The Department for Communities (DfC) manages benefits for people who live in Northern Ireland. It does this through different services, including local Jobs and Benefits or Social Security offices.

Some benefits are provided by the NHS. These include help with health costs. Others are provided by local authorities. These include Housing Benefit (see pages 92 to 96). Tax credits and Child Benefit are provided by HM Revenue and Customs.

The Scottish Government set up a new agency in 2018 called Social Security Scotland. This is responsible for providing some benefits to people in Scotland. You can find out more at **[socialsecurity.gov.scot](https://socialsecurity.gov.scot)** or talk to our welfare rights advisers on **0808 808 00 00**.

Sometimes there are differences between the benefits systems in different parts of the UK. We explain these differences throughout this information.

## Who can claim benefits?

Each benefit has rules about who can claim. Some benefits are paid to you for particular reasons. For example, this may be if you have a health problem that makes it difficult to move around or look after yourself.

The amount of money you have affects whether you can be paid some benefits. These are called income-related benefits.

Other benefits can only be paid to you if you have paid enough National Insurance contributions (see page 10). These are called contribution-based benefits or contributory benefits.

## National Insurance

National Insurance is money collected by the government. You normally pay National Insurance from your salary.

It is used to provide public services, such as the NHS, and benefits. Paying National Insurance means that you will be able to claim some benefits, such as the State Pension (see pages 86 to 87).

If you are not paying National Insurance, for example because you are not working, you may be able to get National Insurance credits. These credits can mean you are still eligible for contribution-based benefits.

If you would like to check your National Insurance record, visit **gov.uk** Or you can call the National Insurance helpline on **0300 200 3500** or textphone **0300 200 3519** to ask for a statement.

# Changes to benefits

There have been some changes to benefits across the UK. These include:

- Disability Living Allowance for adults (see pages 57 to 58) has been replaced by Personal Independence Payment (see pages 44 to 56).
- Universal Credit (see pages 34 to 39) is a new benefit that is replacing some older benefits.

We explain these changes throughout this information.

In Northern Ireland, extra payments have been introduced for people who may lose money because of changes to the benefits system. These are called Welfare Supplementary Payments.

## The benefit cap

There may be a limit to how much you can get in benefits each week. This is called the benefit cap.

There are some exceptions, which mean the benefit cap might not apply to you. For example, if you or your partner:

- get Working Tax Credit
- are over State Pension age
- get UC because your ill health stops you from working
- get UC because you care for someone with a disability
- get UC and you and your partner earn more than £542 a month combined, after tax and National Insurance contributions.

The cap might not apply if you, your partner or any children under the age of 18 who live with you, get certain benefits. These include:

- Personal Independence Payment
- Disability Living Allowance
- Attendance Allowance
- Carer's Allowance.

If you are working, the benefit cap may not apply to you. You may have to stop working due to ill health. Your benefits will not be reduced for the first 39 weeks after you stop. But this only happens if you have been working for the past 12 months.

It is important to check if you will be affected by the benefit cap. For a full list of benefits that are not included in the benefit cap, visit **gov.uk** or call **0808 808 00 00** to speak to a Macmillan welfare rights adviser.

## The benefit cap limits

If the benefit cap applies to you, the amounts you can claim are different depending on whether you live in London or not.

If you live outside of London, the benefit cap is:

- £257.69 a week (£13,400 a year) if you are single and do not have children who live with you
- £384.62 a week (£20,000 a year) if you are single and have children who live with you
- £384.62 a week (£20,000 a year) if you are in a couple, whether you have children who live with you or not.

If you live in a Greater London borough, the benefit cap is:

- £296.35 a week (£15,410 a year) if you are single and do not have children who live with you
- £442.31 a week (£23,000 a year) if you are single and have children who live with you
- £442.31 a week (£23,000 a year) if you are in a couple, whether you have children who live with you or not.

## If you live in Northern Ireland

In Northern Ireland, some people affected by the benefit cap may get a Welfare Supplementary Payment. This payment will be the same as the amount of money you have lost under the benefit cap. You can find out more information about Welfare Supplementary Payments at [nidirect.gov.uk](https://www.nidirect.gov.uk) or call the Welfare Changes Helpline on **0808 802 0020**.

**'A Macmillan welfare rights adviser checked what benefits I could apply for and helped me fill in the forms. Later, I appealed a decision, and they helped with that too.'**

**Cath, diagnosed with rectal cancer**



# Questions you may have about benefits

## What happens if my situation changes?

If you are receiving benefits, these may be affected if there are changes to:

- your income, savings or property
- the income, savings or property of a partner who lives with you
- the people who live in your home and their financial situations
- where you live
- your health.

Some benefits may also be affected if you have a long stay in hospital or go abroad. This normally applies to being in hospital or abroad for 4 weeks or more.

If you are under 18 on the day you go into hospital, Disability Living Allowance or Personal Independence Payment will not usually be affected.

Not every change will affect your benefits. But if you are not sure, you should tell the service that pays your benefits, just in case. Not telling them could mean you are missing out on extra money. Or you could be paid money that you will have to pay back.



## Can I challenge a benefits decision?

If you are unhappy with a decision about your benefits, you may be able to ask for it to be looked at again. For example, this could be if you are refused a benefit or paid less than you think you should get. This is called a mandatory reconsideration. You must ask for this within one month of the decision date.

If you are unhappy with the result, you can then make an appeal. You must do this one month after the review decision date.

If you miss the deadline for a mandatory reconsideration or appeal, speak to a welfare right adviser. It may still be possible to challenge the decision.

If you are unhappy with a decision about Housing Benefit, you can appeal straight away. You don't need to ask for a mandatory reconsideration first.

Challenging a benefits decision can be complicated. It is a good idea to ask a welfare rights adviser for help as soon as possible. You can speak to our welfare rights advisers by calling **0808 808 00 00**. They can talk you through the process and send you more information.

## Can I get benefits if I was not born in the UK?

You may not be able to get some benefits if you:

- have come from another country to live or work in the UK
- are an asylum seeker.

You might also not be immediately eligible for some benefits if you have lived abroad, even if you were born in the UK.

The rules are complicated and can depend on which country you and your family are from. You can get advice from Law Centres and Citizens Advice. We have contact details for these organisations on page 157 to 158. Or, you could speak to our welfare rights advisers.

We also have a fact sheet about claiming benefits, that we have translated into a number of different languages. Our support line has an interpreter service, so you can speak to a cancer support specialist in your own language. Call **0808 808 00 00** and state, in English, the language you want to use.

## Can benefits be backdated?

Some benefits can be backdated. This means you can be paid the benefit for a period of time before you made your claim. You need to request this on your application. Not all benefits can be backdated. You should try to apply for any benefits you may be entitled to as soon as possible. Otherwise you may miss payments. You can speak to our welfare rights advisers to find out more.

## Who can help me apply for benefits?

You can speak to our welfare rights advisers by calling our support line on **0808 808 00 00**. They are specially trained to help you get any benefits you might be entitled to.

You might also be able to meet a Macmillan welfare rights adviser in person through a local service. This depends on where you live. Visit **macmillan.org.uk** to see whether this is available. Other organisations can also help you get the financial support you need. These include your local Citizens Advice (see page 157).

Our welfare rights advisers can also help you to apply for a Macmillan Grant (see pages 146 to 147).

'Macmillan helped me claim back bank charges and are helping me deal with council tax demands. If it wasn't for Macmillan, I do not know what I would have done.'

**Jean**

## Terminal illness (special rules)

If you are terminally ill, and your doctor thinks you may be reasonably expected to live for less than 6 months, you can apply for some benefits using a fast-track process called special rules. This does not have to be certain and it doesn't matter if you might live longer. For example, you could qualify if your prognosis is between 5 and 24 months. Special rules usually apply for up to 3 years.

Special rules apply to:

- Employment and Support Allowance (see pages 27 to 33)
- Personal Independence Payment (see pages 44 to 56)
- Disability Living Allowance (see page 57 to 58)
- Attendance Allowance (see pages 59 to 65)
- Universal Credit (see pages 34 to 39).

If you apply for benefits under special rules, you can avoid extra assessments. You will automatically be paid the higher rate, except for the mobility component of PIP and DLA, which you will still need to apply for.

You will need to claim the benefit and explain that you are claiming under special rules. We have information on how to do this. Your doctor or cancer nurse will also need to fill out a form called a DS1500 and send it to the Department of Work and Pensions, or to the Disability and Carers Service in Northern Ireland.

You should get your payment within 2 weeks of sending the DS1500.



## What information do I need when I speak to a welfare rights adviser?

The more information you can give the adviser, the more they will be able to help.

### Try to have these things with you:

- any forms you need help with
- details of your income, for example recent payslips
- details of your partner's income, if you have one
- details of any savings or investments, for example recent bank statements
- details of expenses such as rent, mortgage payments and council tax
- your National Insurance number.

### For health-related benefits, try to also have:

- a record of your diagnosis
- details of your medical condition and treatments, including the names of any medications you are taking
- contact details for your GP, your cancer doctor and any other health or social care professionals you see.

### If you already get benefits, you should also have:

- details of any benefit payments, for example bank or Post Office account statements, or recent award letters
- letters about your existing benefits, including letters about any benefit applications that were not successful.



# IF YOU ARE UNABLE TO WORK OR ON A LOW INCOME

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# Support from your work

## Sick pay

If you work for an employer and take time off sick, you may be able to get sick pay. This could be one of the following:

- Statutory Sick Pay (SSP) – this is money that most workers can get if they are too sick to work.
- Occupational or company sick pay – this is a company's own sick pay scheme. If your employer has one, it will be written into your contract. It may give you more money by adding an extra amount to SSP. Some employers pay staff in full for a certain amount of sick days.

Your employer will pay you SSP for up to 28 weeks. The weekly amount is currently £94.25.

You can claim if you:

- are off work sick for 4 days in a row or more (including non-working days)
- have been earning £118 or more a week for the past 8 weeks.

Before your SSP is due to end, your employer should give you a form called SSP1. This form will tell you when the last payment will be. You will need this form if you want to apply for a benefit called Employment and Support Allowance.

Speak to your manager or HR department to find out what sick pay they offer, and how to claim.

## If you are self-employed

If you are self-employed, you will not get sick pay. But you can still apply for other benefits if you cannot work or if your income decreases. For example, if your income decreases, you may be able to get:

- Employment and Support Allowance
- Universal Credit.

We have a booklet called **Self-employment and cancer**, which you may find helpful (see page 152). Or, you can speak to our welfare rights advisers.

## Employment rights

Your employer should try to support you at work. They should make reasonable changes to help you do your job during and after cancer treatment.

There are laws that protect you from being treated unfairly at work because of cancer. These are:

- the Equality Act 2010 in England, Scotland and Wales
- the Disability Discrimination Act 1995 in Northern Ireland.

These laws do not just protect employees. They also protect people who are applying for jobs and, in some cases, people who are self-employed. Carers are also protected from some types of discrimination.

We have a booklet called **Your rights at work when you are affected by cancer**, which you may find helpful (see page 152).

## Access to Work

You may need help at work even after your employer has made reasonable changes. If this is the case, you can contact Access to Work (see page 159). This is a government programme. It provides advice and practical support if you have a long-term health condition that affects the way you do your job. This might include help with extra costs caused by your health condition.

Access to Work may pay for:

- special aids and equipment needed in the workplace
- travel to and from work if you cannot use public transport
- a support worker to help you at work.

In England, Scotland and Wales, you can apply for Access to Work online or over the phone. You can also ask to speak to your work coach or a disability employment adviser at your local Jobcentre Plus.

In Northern Ireland, you can speak to an employment service adviser at your local Jobs and Benefits or Social Security office or Job Centre.

## Income tax refund

You may be able to get a tax refund if you give up work, or if your income decreases. It is also worth checking whether you are still paying the correct amount of tax if your situation changes.

Your employer may be able to organise this. You can also apply for a tax refund online or contact HM Revenue and Customs (HMRC) on **0300 200 3300**.

# Employment and Support Allowance

This benefit is for people under State Pension age (see pages 86 to 87) who cannot work because of illness or disability.

New-style ESA may be available if you have paid enough National Insurance. This used to be called contribution-based ESA. You may also be able to apply for Universal Credit (see pages 34 to 39) if your income and savings are low.

## Applying for ESA

When you apply for Employment and Support Allowance (ESA), you will usually have to provide a medical certificate called a fit note. If you meet the initial medical requirements, you will be paid an assessment rate for 13 weeks. This is currently:

- up to £73.10 a week if you are a single person aged 25 or over
- up to £57.90 a week if you are a single person aged under 25.

You may be able to get more if you:

- have a partner
- are a carer
- have a severe disability.

You can apply for ESA if you are employed, self-employed or unemployed. If you are a student there are some exceptions, so it is a good idea to speak to a welfare rights adviser.

## Assessment

You will need to have a work capability assessment when you apply. This is to find out how your illness or disability affects your ability to work. You will also need to be assessed if you cannot work due to illness or treatment and apply for Universal Credit.

Your work capability assessment usually happens in the first 13 weeks of getting ESA. You will be sent a questionnaire called an ESA50. This will ask you about your health condition, your treatment and how it affects you. It is important to make sure you complete and return the questionnaire. You can ask for more time if you need it. You may also want to send in additional medical or social care letters.

If you are waiting for, having or recovering from cancer treatment, you will not usually need to complete the whole form. But a health professional such as your clinical nurse specialist (CNS) must complete the last page of your ESA50. This is to confirm your treatment and how it affects your ability to work.

The Centre for Health and Disability Assessments does the assessments. They will contact you to tell you if you need an assessment and where it will be.

You can find more information about assessments at **[chdauk.co.uk/your-assessment](http://chdauk.co.uk/your-assessment)**

If the assessment shows that you qualify for ESA, you will be placed in one of two groups:

- The support group is for people with an illness or disability that makes working very difficult. It pays a higher rate.
- The work-related activity group is for people who can do some activities that could help them work in the future.

**'I wasn't able to work for three months following the surgery. The income from the benefits was a massive help.'**

**Ashley, diagnosed with adenoid cystic carcinoma**



Some people may not have any assessments. For example, this could be if:

- you are waiting for, having, or recovering from chemotherapy or radiotherapy
- you are terminally ill, and you may be expected to live for less than 6 months.

If you are having cancer treatment, you will not need to have an assessment, and will go into the support group after 13 weeks.

If you are terminally ill, you can claim ESA under special rules. This means your claim should be fast-tracked. You will be placed straight into the support group from the start of your claim. This is so that you receive additional money sooner. We have more information about special rules on page 19.

## Support group

You will be placed in the support group if your illness or disability makes it very difficult for you to work. This includes if you are waiting for, having or recovering from certain cancer treatments such as chemotherapy and radiotherapy.

People in the support group get an extra weekly payment of £38.55, in addition to the assessment rate. You will not have to do any work-related activities.

## Work-related activity group

The assessment may suggest there is some work-related activity you could still do. In this case, you will be placed in the work-related activity group. You will need to have regular work-focused interviews with an adviser. After an interview, you may have to take part in a work-related activity. This could mean writing a CV, going on a training course or doing a work placement. However, you will not need to apply for a job.

People in the work-related activity group will get the assessment rate only.

## Time limit for contribution-based ESA

You can only get contribution-based ESA (or new style ESA) in the work-related activity group for 1 year. After 1 year, the benefit will stop unless you do one, or both, of the following:

- claim and qualify for Universal Credit
- ask to be placed in the support group and get accepted for it.

If you are worried that this time limit might affect you, speak to a welfare rights adviser as soon as possible.

'I was put in the ESA work-related activity group until I could go back to work, on a phased return of 16 hours a week. It took the pressure off, knowing I didn't have to actually work full time and had some money coming in.'

**Lynn**



## Permitted work

You might be allowed to do a certain amount of work while claiming ESA. This is called 'permitted' work.

Permitted work can be any job where you either:

- earn less than £20 a week
- earn up to £131.50 a week and work less than 16 hours a week.

You can also do 'supported permitted' work. This must be one of the following:

- Work as part of a treatment programme. This is done under medical supervision in hospital. This applies only if you earn £131.50 or less a week.
- Work that is supervised by someone whose job is to help arrange work for disabled people. This applies if you earn £131.50 or less a week.

You can also do unpaid voluntary work or unpaid work experience. This must be approved by the Department for Work and Pensions (DWP) or the Department for Communities (DfC).

If you are going to start doing permitted, supported permitted or voluntary work, you must tell the service that provides your benefit. It is a good idea to speak to a welfare rights adviser about permitted work before you start. They can talk to you about how it affects your benefits.

## How to claim

To make a claim, you can contact your Employment and Support Allowance (ESA) support centre.

If you live in England, Scotland or Wales, you can call **0800 328 5644** or use textphone **0800 328 1344**.

If you live in Northern Ireland, you can call **0800 085 6318** or use textphone **0800 328 3419**.

## Challenging a decision

If you are unhappy with a decision about ESA, you may be able to ask for it to be looked at again. This is called a mandatory reconsideration.

If you disagree with the mandatory reconsideration, you can then appeal. Your case will be heard by an independent tribunal. It is a good idea to speak to a welfare rights adviser first.

# Universal Credit

Universal Credit (UC) is a benefit for people under retirement age who are either:

- out of work, for example due to an illness or caring
- on a low income.

UC can include money for basic living costs, looking after children and housing.

UC has replaced six other means-tested benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Job Seeker's Allowance
- Income-related Employment and Support Allowance.

If you currently get any of these benefits, and your circumstances change, you may have to claim UC instead. You can speak to a welfare rights adviser to find out more. In 2019, a small number of people will be moved to UC, and will need to be reassessed. The Department for Work and Pensions (DWP) or the Department for Communities (DfC) in Northern Ireland will contact you if you need to change your claim.

## Who can claim?

To claim UC, you must:

- be aged 18 or over (or 16 or over in certain cases)
- not be in full-time education or training (unless you receive Personal Independence Payment or Disability Living Allowance and are not able to work due to ill-health)
- accept an agreement called a claimant commitment.

If you live with someone as a couple, you will need to include their details on the claim form. This is called making a joint claim. Both of your savings and incomes will be considered.

Before you make a claim for UC, you should apply for any contribution-based benefits you may be able to get. You can get more information about this from a welfare rights adviser.

If you have a terminal illness, you can claim under special rules. This means you do not have to have a work capability assessment and you will receive extra money. We have more information about special rules on page 19.

You can find more information about who can claim at **gov.uk**

## Claimant commitment

Your claimant commitment is a record of the responsibilities you will have if you get UC. When you apply, you will have a conversation with a work coach at your local Jobcentre Plus. Your claimant commitment will be written during this conversation with your agreement.

You may want to speak to your health or social care professional for advice before meeting with your work coach.

The claimant commitment is based on your individual situation. For example, you may currently have a limited ability to work, but are expected to get better. Your claimant commitment might state that you should prepare for work as much as you can.

You will then be placed into a 'work-related activity group'. This is sometimes called a 'conditionality group'. Each group contains types of activities that you will have to do to prepare for work.

If you are too unwell to work at all, you will not be expected to prepare for work.

You should make sure you are referred for a work capability assessment. You will need to complete a UC50 form, or a ESA50 form if you are also applying for new style ESA. We have more information about the work capability assessment process on pages 28 to 30.

Completing the form will help to make sure you receive any extra money because of your condition, and that you get the right amount for your circumstances.

If you are waiting for, receiving or recovering from certain cancer treatments such as chemotherapy or radiotherapy, you should ask to be placed in the 'no work-related activity group'.

If you do not keep to your claimant commitment, your benefit could be stopped or reduced. So it is important to make sure that it reflects what you can and cannot do.

## How much you could get

The amount of UC you can get depends on your income and circumstances. It may also depend on the income and circumstances of people living with you.

These are the current standard monthly rates.

Claimant	Monthly allowance rate
A single person aged under 25	£251.77
A single person aged 25 or over	£317.81
A couple both aged under 25	£395.20
A couple where one person is aged 25 or over	£498.89

UC is paid monthly in arrears. This means you will usually have to wait 5 or 6 weeks for your first payment. You can apply for an advanced payment to help you budget. This will need to be repaid. This is done by reducing your UC payments over 12 months.

## Extra payments

UC also gives extra payments, called 'elements', for people in certain situations. You may get the following elements:

- The child element, if you are responsible for a child who lives with you. This generally means a child aged under 16. In some cases, it could mean a young person aged 16 to 19 who is in full-time education or doing certain training. Extra money is added for any child or young person who has a disability. You can only get this element for up to 2 children.
- The childcare element, if you pay for childcare so that you can stay in work.
- The limited capability for work-related activity element, if you have a limited ability both to work and to do work-related activities. This is similar to being in the support group for Employment Support Allowance.
- The carer element, if you look after someone who is severely disabled and have regular and considerable caring duties. You can either get the carer element or the limited capability for work element but not both. You will get whichever is greater.
- The housing element, if you meet certain criteria. This helps with rent or service charges.

You can find out more about extra payments at **gov.uk**

Qualifying for UC may make you eligible for other help, such as free prescriptions and free school meals.

## How to claim

You can apply for UC online at **[gov.uk/apply-universal-credit](https://gov.uk/apply-universal-credit)**

If you live in England, Scotland or Wales, you can also call the Department for Work and Pensions (DWP) Universal Credit helpline. Call **0800 328 9344** or **0800 012 1888** for Welsh language, or use textphone **0800 328 1344**. If you live in Northern Ireland, you can call your local Jobs and Benefits or Social Security Office.

It helps to provide as much information as you can, such as:

- an email address
- your National Insurance number
- details of your income, savings and housing costs
- details of your health condition.

Once you apply, you will usually need to meet with a work coach at your local Jobcentre Plus. This must be arranged within 7 days. If you cannot attend the appointment because of your condition or treatment, it is important to let them know. This is so that your claim is not cancelled. You will also need to provide proof of identity. You can do this through the online application process or at your appointment. For example, by showing your passport or driving licence.

## Challenging a decision

If you are unhappy with a decision about UC, you may be able to ask for it to be looked at again. This is called a mandatory reconsideration. We have more information about this on page 16.



# Jobseeker's Allowance

Jobseeker's Allowance (JSA) is for people under State Pension age (see pages 86 to 87) who are unemployed but able to work. It gives you a weekly income while you look for work.

## Who can claim?

You can claim JSA if you are:

- aged 18 or above (or aged 16 or 17 in certain cases)
- not in full-time education
- not working or working less than 16 hours a week on average
- fit for work
- available for work and actively looking for work.

In Northern Ireland, you cannot claim JSA if you are in certain types of education or receiving certain other benefits. Contact a welfare rights adviser for more information.

## New-style Jobseeker's Allowance

New-style JSA is for people who have paid enough National Insurance. This used to be called contribution-based JSA.

Depending on your situation, you may also be entitled to other benefits, such as help with council tax or rates, or Universal Credit.

New-style JSA lasts for 6 months. After this, you may qualify for Universal Credit if your income and savings are below a certain level.

If you are eligible, you should apply for new-style JSA first. You may also be able to apply for Universal Credit (see pages 34 to 39) if your income and savings are low. Advisers at your local Jobcentre Plus, or Northern Ireland Social Security or Jobs and Benefits office, will help you with your job search. If you need advice about work because of an illness or disability, ask to see a disability employment adviser.

## How to claim

- If you live in England, Scotland or Wales, you can apply online, by phone or through your local Jobcentre Plus. To find out more, go to **[gov.uk/jobseekers-allowance/how-to-claim](https://www.gov.uk/jobseekers-allowance/how-to-claim)** You will need to attend an interview with an adviser at your local Jobcentre Plus.
- If you live in Northern Ireland, you can apply through your local Social Security or Jobs and Benefits office. You can find your nearest office at **[nidirect.gov.uk/contacts/jobs-benefits-offices](https://nidirect.gov.uk/contacts/jobs-benefits-offices)** You will need to attend an interview with an adviser at the office. You can find out more at **[nidirect.gov.uk/articles/jobseekers-allowance](https://nidirect.gov.uk/articles/jobseekers-allowance)**

**'My welfare rights adviser helped me fill out the application form for PIP. I wouldn't have been confident doing that myself as it was quite lengthy.'**

**Shola, diagnosed with thymus cancer**



# IF YOU HAVE CARE OR MOBILITY NEEDS

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# Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a benefit for people aged 16 to State Pension age. It is for people who have problems moving around or looking after themselves.

If you have reached State Pension age and are making a new claim, you should claim Attendance Allowance (see pages 59 to 65) instead of PIP. If you have received PIP before the age of 65, you can continue to get it.

PIP has replaced an older benefit called Disability Living Allowance (DLA) for adults. If you have not yet reached State Pension age and are making a new claim, you will need to apply for PIP.

You will also have to apply for PIP if you are getting DLA, unless you were born on or before 8 April 1948. It is important to tell the Department for Work and Pensions if your circumstances change.

If you live in Northern Ireland and get DLA, and you were aged 65 or over on 20 June 2016, you will continue to get DLA if you are still eligible. It is important to tell the Department for Communities if your circumstances change.

## Who can claim?

To get PIP, you must have problems moving around or looking after yourself. You must have had these problems for 3 months, and expect them to last for at least 9 months.

This does not necessarily mean you will need to wait 3 months to claim. The qualifying period starts when your needs started, not when you make a claim.

However, there are special rules (see page 19) for people who are terminally ill.

To claim PIP, you must also meet these requirements:

- You must be in the UK, Ireland, the Isle of Man or the Channel Islands when you apply.
- You must have lived in the UK, Ireland, the Isle of Man or the Channel Islands for at least 2 of the last 3 years (unless you are terminally ill).
- You must be living legally in the UK, Ireland, the Isle of Man or the Channel Islands. You must be planning to make that area your home for now.

It is also important to know that:

- you can claim PIP whether you are working or not
- you do not need to have paid National Insurance to claim PIP
- your income and savings will not affect your claim
- if you are awarded PIP your other benefits will not be reduced – they may even increase
- PIP payments are tax-free
- PIP is based on how your condition affects you, not on the condition you have
- it does not matter if you do not have a carer.

PIP has two parts. They are:

- the daily living component
- the mobility component.

You may get one or both parts.

## **The daily living component**

You might be entitled to the daily living component if you have problems with at least one of the following:

- preparing food
- eating and drinking
- taking medication and managing treatments
- monitoring a health condition
- washing and bathing
- using the toilet or managing incontinence
- dressing and undressing
- communicating with other people
- reading and understanding signs, symbols and words
- engaging with others face to face
- making financial decisions.

## **The mobility component**

The mobility component is for people who have problems with:

- planning and going on journeys
- moving around (for example, walking or doing things around the house).

## Terminal illness (special rules)

If you are terminally ill, and your doctor thinks you may be reasonably expected to live for less than 6 months, you can apply using a fast-track process called special rules. You should get your payment within 2 weeks of applying. We have more information about special rules on page 19.

Claiming PIP under special rules means:

- you do not need to have had mobility or care problems for the last 3 months
- you do not need to have a face-to-face consultation
- your claim will be dealt with quickly
- you will get the daily living component at the enhanced rate
- the money is paid weekly
- you may also be able to apply for the mobility component, depending on your needs
- someone can make the claim on your behalf.

## How you will be assessed

If you apply for PIP, you will need to complete a form that asks personal questions about how your health problems affect your daily life. It has a list of day-to-day activities on it. For each one, there is a list of descriptors. These are statements that describe how much and what type of support you need to do the activity. For example, one descriptor is 'Cannot cook a simple meal using a conventional cooker, but is able to do so using a microwave'.



Each descriptor has a point score. The number of points you get will depend on how much help you need. Your scores for the activities are added together and the total will affect how much benefit you get.

You will only be considered able to do an activity if you can do it:

- safely
- repeatedly
- to an acceptable standard
- within a reasonable period of time.

The claim form is long and you should set aside a good amount of time to fill it in. You may find it helpful to read through the form before you start filling it in, so that you can get all the information you need before you start. It will help your application if you include as much detail as possible.

It is a good idea to get evidence about your illness from the people looking after you. You could ask for evidence from your doctor, cancer specialist, support worker or carer. You should submit this evidence with your claim, or soon afterwards.

You will have one calendar month (or 4 weeks in Northern Ireland) to complete and return the form. If you cannot complete the form within the month, you can ring the PIP helpline and ask for an extension. You can find their contact details on page 54.

Recording the problems that you have every day in a diary can help you show how your disability or illness affects your daily life. We have an example diary on page 68 that you can use.

## Face-to-face assessments

A health professional will then look at the information you have given in your form. Sometimes they can assess you using just the written information. But most people also have a face-to-face assessment. This may be at a PIP assessment centre. You can take someone with you for support if you want to.

If you need to travel to an assessment centre, you can claim help with your travel costs. You can find out more about this from the assessment centre.

If you are too unwell to travel, you can ask for a home visit for the assessment. You may need a letter from your doctor or consultant to support your request.

If you miss your face-to-face assessment, or you cannot make your appointment, contact the assessment centre straight away to ask if they can reschedule it. The number to call is on your appointment letter. Missing an appointment could mean your PIP claim will be rejected and you will have to start the application process again.

You will not need to have a face-to-face assessment if you are claiming under special rules.

## Getting help from a welfare rights adviser

You have a better chance of a successful application if you get help from an experienced welfare rights adviser.

You can speak to a Macmillan welfare rights adviser free by calling **0808 808 00 00**. Or visit **macmillan.org.uk/inyourarea** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.

You could also contact your local Citizens Advice or benefits advice centre. You can find their contact details on page 157.

## How much you could get

Each component is paid at either a standard rate or an enhanced rate, depending on your needs.

Rate	Weekly daily living component	Weekly mobility component
Standard	£58.70	£23.20
Enhanced	£87.65	£61.20

The point score you were given at your assessment will affect how much benefit you get.

If you get 8 to 11 points, you will get the standard rate of each component. If you get 12 points or more, you will get the enhanced rate.

If you get under 8 points in either the daily living or the mobility component, you will not be able to get that part of PIP.

## How to claim

- If you live in England, Scotland or Wales, you can call the Department for Work and Pensions (DWP) Personal Independence Payment (PIP) claims line on **0800 917 2222** or use textphone **0800 917 7777**.
- If you live in Northern Ireland, you can call the Department for Communities (DfC) Personal Independence Payment (PIP) centre on **0800 012 1573** or use textphone **0800 012 1574**.

Someone else can call on your behalf to apply, but you will need to be with them when they call. You will need to give your permission for the DWP or DfC to speak to that person about your claim. You will not need to do this if you are claiming under special rules.

It is important to have the following information with you when applying:

- your National Insurance number
- your full address, including postcode
- your date of birth
- your bank or building society account details that payments can be made into
- a daytime contact number
- your GP or other health professional's details
- details of any time you have spent abroad in the past 3 years
- details of any recent time you have spent in a care home or hospital.

You will not have to answer any detailed questions about your health when you call.

The DWP or DfC will then post you a claim form to fill in. We have more information about this on pages 47 to 48.



## If your claim is approved

You will be sent a decision about your claim in writing. If your claim is approved, you will be told how much you will get. You will also be told when this decision will be reviewed to make sure that it still meets your needs.

The money is paid directly into your bank, building society or credit union account. It can also be paid to someone on your behalf if you are unable to make a claim yourself.

The benefit you get is worked out at a weekly amount. It is usually paid as a lump sum every 4 weeks. If you have applied for PIP under special rules, it can be paid weekly.

If you are entitled to PIP, you may also be entitled to other benefits. You can speak to a welfare rights adviser for more information. They can also check that you are being paid the right amount.

## If your situation changes

If your situation changes, your PIP claim may be affected. For example, if your condition gets worse, you might be able to get the higher rate.

Your benefit payments may be affected if you go abroad, or if you go into hospital or a care home for more than 4 weeks. This can be either one stay, or several stays where the gap is less than 4 weeks each time.

The rules are complicated, so it is a good idea to get advice from a welfare rights adviser. You can call our welfare rights advisers on **0808 808 00 00**. Or visit **macmillan.org.uk/inyourarea** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.

You should let the benefits service know if anything changes.

- If you live in England, Scotland or Wales, you can do this by calling the PIP helpline on **0800 121 4433** or use textphone **0800 121 4493**.
- If you live in Northern Ireland, you can contact the PIP centre on **0800 587 0932** or use textphone **0800 587 0937**.

## If you are refused Personal Independence Payment

If you are refused PIP, or are given less money that you previously got for Disability Living Allowance (DLA), you can ask the DWP or DfC to reconsider its decision within a month of the decision being made. This is known as mandatory reconsideration (see page 16).

You can also ask for a mandatory reconsideration if your PIP is reduced after a review or renewal claim.

You will need to explain why you think the decision is wrong and provide more evidence if you can.

If you miss the deadline, your request might still be accepted if you have a good reason. For example, if you were unable to contact the DWP or DfC earlier because you were in hospital. If you are unsure, call **0808 808 00 00** to speak to a welfare rights adviser about your situation.

If the DWP or DfC will not change the decision, you can appeal to the Social Security and Child Support Tribunal. You need to do this within a month of receiving a mandatory reconsideration decision letter. Time limits for appeals are very strict, but if there are special circumstances, it is possible to appeal up to 13 months after the date of the original benefit decision. If you are unsure, speak to a welfare rights adviser about your situation.

If you live in Northern Ireland and are moving from DLA to PIP, you might be able to get a Welfare Supplementary Payment. This is for people who have lost money because of changes to the benefits system. You can contact the Welfare Changes Helpline on **0808 802 0020** for more information, or speak to a Macmillan welfare rights adviser.



For more information about appealing a benefits decision, visit:

- **[gov.uk/appeal-benefit](https://www.gov.uk/appeal-benefit)** if you live in England, Scotland or Wales
- **[nidirect.gov.uk/articles/appealing-against-a-benefits-decision](https://nidirect.gov.uk/articles/appealing-against-a-benefits-decision)** if you live in Northern Ireland.

You can also speak to a Macmillan welfare rights adviser by calling the Macmillan Support Line on **0808 808 00 00**. Or visit **[macmillan.org.uk/inyourarea](https://macmillan.org.uk/inyourarea)** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.



# Disability Living Allowance for adults

Disability Living Allowance (DLA) for adults was a benefit for people aged under 65 who had problems walking, moving around outdoors safely, or looking after themselves. It is not the same as Disability Living Allowance for children (see pages 126 to 127).

Disability Living Allowance (DLA) for adults has now been replaced by Personal Independence Payment (PIP) – see pages 44 to 56. If you are making a new claim and are aged between 16 and 64, you need to apply for PIP instead.

If you live in England, Scotland or Wales and claimed before June 2013, you may still be getting Disability Living Allowance (DLA) for adults.

Eventually, the Department for Work and Pensions (DWP) will write to you to tell you when your DLA will end. They will invite you to apply for PIP. You must apply within 28 days from the date on the letter.

If you have got a fixed period DLA award, you should get a letter inviting you to apply for PIP 28 days before your DLA is due to end. If you have not, you should contact the Disability Service Centre. Call **0800 121 4600** or use textphone **0800 121 4523**.

If you live in England, Scotland or Wales, were born on or before 8 April 1948 and are still getting DLA, you will not be asked to move to PIP. If you are getting DLA and you tell the DWP that you have had a change in your circumstances, you will have to apply for PIP. PIP will replace your DLA even if it is awarded at a lower amount.

## If you live in Northern Ireland

If you live in Northern Ireland, you may still be getting DLA if you claimed it before June 2016.

If you are already getting DLA in Northern Ireland and are aged between 16 and 64, the Department for Communities (DfC) will write to you to tell you when your DLA will end. You will then need to apply for PIP.

If you have got a fixed period DLA award, you should get a letter inviting you to apply for PIP 28 days before your DLA is due to end. If you have not, you should contact the Disability and Carers Service. Call **0800 587 0912** or use textphone **0800 012 1574**.

If you move from DLA to PIP but then get less money, you may be entitled to extra payments to make up some of the difference. You can find out more about this at **[nidirect.gov.uk](https://www.nidirect.gov.uk)**

If you live in Northern Ireland and were born before 6 June 1951, you will not be asked to move to PIP.

If you are already getting DLA and are aged 65 or over with a lifetime award, your DLA will continue and you will not be reassessed for PIP.

If you are aged 65 or over and have not received DLA or PIP in the past year, you may be able to claim Attendance Allowance (see pages 59 to 65) instead.

# Attendance Allowance

Attendance Allowance (AA) is a benefit for people at or above State Pension age. It is for people who have problems looking after themselves because of an illness or disability.

If you are under State Pension age, you should claim Personal Independence Payment (PIP) instead of AA. See pages 44 to 56 for more information.

## Who can claim?

To get AA, you must have problems with looking after yourself (personal care needs). You must have had these problems for at least 6 months. Having personal care needs may mean you need help with:

- moving around indoors
- eating and drinking
- getting in and out of bed
- dressing and undressing
- washing yourself – including getting in and out of the bath or shower
- looking after your appearance
- taking medication and managing treatments
- using the toilet or managing incontinence
- communicating with other people
- having dialysis (a type of treatment for kidney problems)
- avoiding any danger to yourself or others.

You may have personal care needs because you need help with physical things, such as washing yourself. Or it may be to do with how you are feeling. For example, it may be extremely stressful trying to do day-to-day tasks.

If you often have problems looking after yourself, or need someone with you to make sure you are safe, you should think about making a claim.

It is also important to know that:

- you can claim AA whether you are working or not
- you do not usually need to have paid National Insurance to claim AA
- you do not need to have a carer to claim
- your income and savings will not affect your claim
- if you are awarded AA, your other benefits will not be reduced – they may even increase
- AA payments are tax-free.

## Terminal illness (special rules)

If you are terminally ill, and your doctor thinks you may be reasonably expected to live for less than 6 months, you can apply using a fast-track process called special rules. We have more information about special rules on page 19.

Claiming AA under special rules means:

- you do not have to show that you have any care needs
- you do not need to have had problems looking after yourself for 6 months
- your claim will be dealt with quickly
- you will get the benefit at the highest rate
- the money is paid weekly
- someone can make the claim on your behalf.

## How much you could get

Attendance Allowance (AA) is paid at two different rates. The rate you get will depend on how much care you need. You may be paid:

- the lower rate of £58.70 a week if you need help during the day or at night
- the higher rate of £87.65 a week if you need help during the day and at night.

There are no restrictions on how you can spend AA. The money does not need to be spent on paying for care. Some people have support from family or friends, and use the money for other things, such as equipment or transport.

## How to claim

If you live in England, Scotland or Wales, you can download and print an application form from **[gov.uk/attendance-allowance](https://gov.uk/attendance-allowance)**. You can also call the Department for Work and Pensions AA helpline on **0800 731 0122**, or use textphone **0800 731 0317** and ask them to send you a form.

If you live in Northern Ireland, you can download and print an application form at **[nidirect.gov.uk/articles/attendance-allowance](https://nidirect.gov.uk/articles/attendance-allowance)**. You can also call the Disability and Carers Service helpline on **0800 587 0912**, or use textphone **0800 012 1574** and ask them to send you a form. Or you could visit your local Social Security or Jobs and Benefits office.

If you ask for a form to be sent to you by post, try to return it within 6 weeks. If you return the form within this time, the benefit can sometimes be backdated to the date you requested the form.

The claim form asks personal questions about how your health problems affect your daily life. It is long and you should set aside a good amount of time to fill it in. You may find it helpful to read through the form before you start filling it in, so that you can get the information you need before you start. It will help your application if you include as much detail as possible.

Recording the problems that you have every day in a diary can help you show how your disability or illness affects your daily life. We have an example diary you can use on page 68.

Someone else can complete the form on your behalf, as long as you can sign it. If you cannot sign the form, the person completing the form will need legal permission to sign it on your behalf. You can find out more information about this at **[gov.uk/become-appointee-for-someone-claiming-benefits](https://gov.uk/become-appointee-for-someone-claiming-benefits)**

If you are terminally ill, you will not need to sign the form.

In England, Scotland and Wales, the Department for Work and Pensions (DWP) aims to process new claims for Attendance Allowance (AA) in around 6 weeks.

In Northern Ireland, the Department for Communities (DfC) aims to process new claims in around 5 weeks.

Claims made under special rules will be dealt with more quickly.

## Getting help from a welfare rights adviser

You have a better chance of a successful application if you get help from an experienced welfare rights adviser.

You can speak to a Macmillan welfare rights adviser free by calling **0808 808 00 00**. Or visit **[macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea)** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.

You could also contact your local Citizens Advice. See page 157 for their contact details.

## If your claim is approved

You will be sent a decision about your claim in writing. If your claim is approved, you will be told how much you will get and how long you will get AA for.

The money is paid directly into your bank, building society or credit union account. It can also be paid to someone on your behalf if you are unable to make a claim yourself.



## If your situation changes

If your situation changes, your AA claim may be affected. For example, if your condition gets worse, you may be able to get the higher rate.

Your benefit payments may be affected if you go abroad, or if you go into hospital or a care home.

The rules are complicated, so it is a good idea to get advice from a welfare rights adviser. You can call our welfare rights advisers on **0808 808 00 00**. Or visit **macmillan.org.uk/inyourarea** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.

You should let the benefits service know if anything changes:

- If you live in England, Scotland or Wales, you can do this by calling the AA helpline on **0800 731 0122** or use textphone **0800 731 0317**.
- If you live in Northern Ireland, you can call the Disability and Carers Service on **0800 587 0912** or use textphone **0800 012 1574**.

## If you are refused Attendance Allowance

If you are refused AA, you can ask the DWP or DfC to reconsider its decision within a month of the decision being made. This is known as mandatory reconsideration. You will need to explain why you think the decision is wrong and provide more evidence if you can.

If the DWP or DfC will not change the decision, you can appeal to the Social Security and Child Support Tribunal. You need to do this within a month of receiving a mandatory reconsideration decision letter.

If you miss a deadline, your request might still be accepted if you have a good reason. For example, if you were unable to contact the DWP or DfC earlier because you were in hospital. If you are unsure, speak to a welfare rights adviser about your situation.

For more information about appealing a benefits decision, visit:

- **[gov.uk/appeal-benefit](https://www.gov.uk/appeal-benefit)** if you live in England, Scotland or Wales
- **[nidirect.gov.uk/articles/appealing-against-a-benefits-decision](https://nidirect.gov.uk/articles/appealing-against-a-benefits-decision)** if you live in Northern Ireland.

You can also speak to a Macmillan welfare rights adviser by calling the Macmillan Support Line on **0808 808 00 00**. Or visit **[macmillan.org.uk/inyourarea](https://macmillan.org.uk/inyourarea)** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.

# Industrial Injuries Disablement Benefit

You can claim Industrial Injuries Disablement Benefit if you were employed in a job, or on an employment training scheme, that either:

- caused you to have a disease
- caused you to have an accident.

Cancers that can be caused by working in certain jobs include lung cancer and mesothelioma (a type of cancer caused by asbestos).

You cannot claim this benefit if you were self-employed.

- If you live in England, Scotland or Wales, visit **[gov.uk/industrial-injuries-disablement-benefit](https://www.gov.uk/industrial-injuries-disablement-benefit)** for more information.
- If you live in Northern Ireland, visit **[nidirect.gov.uk/articles/industrial-injuries-disablement-benefit](https://nidirect.gov.uk/articles/industrial-injuries-disablement-benefit)** for more information.

There are also two lump-sum payment schemes for people who have certain dust-related injuries, such as mesothelioma. These are:

- diffuse mesothelioma payments (the 2008 scheme)
- the Diffuse Mesothelioma Payment Scheme (DMPS).

If you have mesothelioma that was not caused through employment, you may still be able to get a payment. This may have happened, for example, because you washed the clothing of someone who worked with asbestos, or you were self-employed.

## How to claim

- If you live in England, Scotland or Wales, you can download an application form from **[gov.uk/industrial-injuries-disablement-benefit/how-to-claim](https://gov.uk/industrial-injuries-disablement-benefit/how-to-claim)** You can also call the Barnsley Industrial Injuries Disablement Benefit Centre on **0800 121 8379** or use textphone **0800 169 0314** and ask them to send you a form.
- If you live in Northern Ireland, you can download an application form from **[nidirect.gov.uk/articles/industrial-injuries-disablement-benefit](https://nidirect.gov.uk/articles/industrial-injuries-disablement-benefit)** You can also ask your local Social Security or Jobs and Benefits office for a form.

To find out more about mesothelioma, you can call our support line on **0808 808 00 00**, or visit the Mesothelioma UK website for details of local support groups. For more information about mesothelioma payments, visit **[gov.uk/diffuse-mesothelioma-payment](https://gov.uk/diffuse-mesothelioma-payment)** We also have a booklet called **Understanding mesothelioma** that we can send you (see page 152).

## Keeping a diary

Recording the problems that you have every day in a diary can help you show how your disability or illness affects you, or that you have problems looking after yourself. This may help you complete a claim form for benefits that support people with a disability or illness. You can also send it as supporting evidence along with your claim form. Other evidence could include reports or care plans from your GP, doctor, nurse or other health professionals.

If you cannot do an activity, such as washing or getting dressed, think about the following things:

- Do you need help to do a task, and what help do you need?
- How long does the activity or task take?
- Does it cause you pain or discomfort?

We have an example included in the pull-out diary for you to use on the opposite page.

# Help with toilet needs

## National Key Scheme for toilets

The National Key Scheme (NKS) offers people with a disability access to around 9,000 locked public toilets across the UK. You can buy a Radar NKS key for £4.50 (including postage and packaging) from Disability Rights UK. In Northern Ireland, these keys can be purchased at any local council office.

Visit **[disabilityrightsuk.org/shop/genuine-radar-key](https://disabilityrightsuk.org/shop/genuine-radar-key)** or call **0203 687 0790**.

## The Macmillan toilet card

Cancer treatment can affect the way the bowel or bladder works. Macmillan can send you a free toilet card and key ring, which explain why you may need to access a toilet urgently while out in public. We have a general version, and one for people who are experiencing late side effects after pelvic radiotherapy. Visit **[be.macmillan.org.uk](https://be.macmillan.org.uk)** and search for 'toilet card' to order these free resources.



# IF YOU LOOK AFTER SOMEONE WITH CANCER

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# Carer's Allowance

Carer's Allowance is the main benefit for carers and pays £66.15 a week.

If you look after someone with a lot of care needs, you could be entitled to Carer's Allowance. If you are receiving Universal Credit, you might be entitled to the carers element, even if you do not qualify for Carer's Allowance.

If you live in Scotland, a new extra payment is being introduced called the Carers Allowance Supplement. You can find out more about this at [gov.scot](https://www.gov.scot)

If you are entitled to Carer's Allowance, or the carers element of Universal Credit, you will not be affected by the benefit cap (see pages 12 to 13).

## Who can claim?

You might be able to get Carer's Allowance if:

- you are aged 16 or over
- you are caring for someone for at least 35 hours a week.

The person you care for must already be getting certain benefits – usually one of the following:

- the daily living component of Personal Independence Payment at either rate
- the care component of Disability Living Allowance at the middle or higher rate
- Attendance Allowance.

It is also important to know that:

- you do not need to be related to, or living with, the person you care for to claim Carer's Allowance
- you can be working, but there is a weekly earnings limit of £123 a week (after certain deductions)
- you cannot claim Carer's Allowance if you are studying for 21 hours a week or more
- means tested benefits, including a severe disability premium, cannot be paid to the person you care for if you get Carer's Allowance – check with the person you are caring for before you apply.

If there is more than one carer looking after the person you care for, the main carer should apply. Only one person can get Carer's Allowance.

If you are a carer but you do not qualify for Carer's Allowance, you may still be able to apply for Carer's Credit (see pages 77 to 79).

## Overlapping benefits

Carer's Allowance overlaps with certain other benefits, including:

- State Pension
- Severe Disablement Allowance
- contribution-based (or new style) Employment and Support Allowance
- Incapacity Benefit
- bereavement benefits (but not Bereavement Support Payment)
- contribution-based (or new style) Jobseeker's Allowance.

The rule for overlapping benefits is that you cannot be paid both benefits at the same time. Instead, you are paid the one that gives the highest amount.

Even if this rule means you cannot be paid Carer's Allowance, it may still be worth applying for it. This is because if you are entitled to the benefit, but cannot claim because of overlapping benefits, there may still be some advantages:

- You could get an additional carer premium in any income-related benefit you are entitled to.
- You may get credits that count towards National Insurance. This can protect your right to State Pension or other benefits.
- If the other overlapping benefit stops for any reason, you can be paid Carer's Allowance straight away without having to make a new claim.

If you are paid Carer's Allowance, it can affect the benefits claimed by the person you care for. You can speak to a welfare rights adviser about this. They can advise you about which would be the best benefit to claim for you and the person you care for.

## How to claim

- If you live in England, Scotland, or Wales, call the Carer's Allowance Unit on **0800 731 0297**, or use textphone **0800 731 0317**. You can also apply online at **gov.uk/carers-allowance** or by post.
- If you live in Northern Ireland, call the Disability and Carers Service on **0800 587 0912**, use textphone **0800 012 1574** or visit **nidirect.gov.uk**. You can also ask your local Social Security or Jobs and Benefits office for a claim form.

## Carer premium

If you get Carer's Allowance (or are entitled to it) and get certain other benefits, you may also be able to get the carer premium. This is an extra payment that can be added to:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Council Tax Reduction.

Extra payments for being a carer can also be added to:

- Pension Credit (the extra payment is called the carer addition)
- Universal Credit (the extra payment is called the carer element).

To claim any of these extra payments for carers, contact the service that pays you the benefit and tell them you are getting Carer's Allowance. The payment should then be added to any benefit you are getting.

# Carer's Credit

You need to pay National Insurance to qualify for a State Pension (see pages 86 to 87). If you are not working, you might not be paying National Insurance. Carer's Credit helps prevent gaps in your National Insurance record if you have to stop working while you are caring for someone else. It can also help if you are not paying National Insurance because you have had to reduce your hours.

If you get Carer's Credit you do not get any actual money, but it protects your right to a State Pension later in life.

## Who can claim?

To get Carer's Credit, you must look after at least one person for 20 hours or more a week.

Normally, each person you look after must be getting one of these disability benefits:

- the daily living component of Personal Independence Payment at either rate
- the care component of Disability Living Allowance at the middle or higher rate
- Attendance Allowance.

If the person you look after does not get one of these benefits, you may still be able to get Carer's Credit if you fill in the care certificate part of the application form. You will need to get a health or social care professional to sign it.

## Is it right for you?

You do not need to apply for Carer's Credit if you are already getting benefits such as:

- Carer's Allowance
- Universal Credit
- Jobseeker's Allowance
- Employment and Support Allowance
- Income Support as a carer (or based on incapacity)
- Child Benefit for a child under the age of 12.

These benefits will automatically help protect your right to a State Pension.

You may benefit from claiming Carer's Credit if you:

- look after for someone for 20 to 35 hours a week
- help look after an ill or disabled person, but someone else claims Carer's Allowance for looking after them
- look after several people, but do not care for any one person for 35 hours or more a week
- look after someone as well as doing paid work, but do not earn enough to pay National Insurance for the whole year
- look after someone and are self-employed
- look after someone and are a full-time student.

## How to claim

- If you live in England, Scotland, or Wales, call the Carer's Allowance Unit on **0800 731 0297** or use textphone **0800 731 0317**. You can also apply online at **gov.uk/carers-credit** or by post.
- If you live in Northern Ireland, call the Disability and Carers Service on **0800 587 0912** or use textphone **0800 012 1574**, or contact your local Social Security or Jobs and Benefits Office. You can also download a claim form from **nidirect.gov.uk**



# Bereavement benefits

Bereavement benefits can be paid to someone whose husband, wife or civil partner has died.

Currently, co-habiting couples are not eligible for bereavement benefits.

If your partner died on or before 5 April 2017, you may be getting Widowed Parent's Allowance – a weekly payment of up to £119.90 for people who have children or young adults and are receiving Child Benefit.

If you are making a new claim and your partner died on or after 6 April 2017, you will need to apply for Bereavement Support Payment.

If you claim Bereavement Support Payment, it is important to know the following:

- You need to apply within 3 months after the death of your husband, wife, or civil partner, or you may not receive the full amount.
- It will be paid for 18 months after the death of your husband, wife, or civil partner. This is to help pay for additional costs resulting from their death.
- The amount you can get will depend on the National Insurance contributions your partner made.
- You will not be affected by the benefit cap.

## Who can claim?

To get Bereavement Support Payment, you must have been under State Pension age when your partner died. We have more information about State Pension on pages 86 to 87.

You could be eligible if your husband, wife or civil partner either:

- paid National Insurance contributions for at least 25 weeks in any one tax year
- died because of an accident at work or a disease caused by work.

If you are already claiming Bereavement Payment, Bereavement Allowance or Widowed Parent's Allowance, you will continue to get that benefit in the same way as before.

You can find out more about these older benefits at **gov.uk**

In Scotland, if your relationship with the person who has died was established before 4 May 2006, you may be able to get bereavement benefits, even if you were not married or in a civil partnership.

You cannot get any bereavement benefits if you were divorced from your husband or wife when they died, or you and your civil partner had ended your civil partnership. You cannot claim bereavement benefits if you remarry, or register another civil partnership.

## How much you could get

How much bereavement benefit you could get depends on whether you have children.

If you are pregnant, or are getting Child Benefit for a child under the age of 16, you will get an initial payment of £3,500. You will also get this payment if you are getting Child Benefit for a child under the age of 20 who is in full-time education – this does not include a university degree or a course paid for by an employer. This initial payment will be followed by monthly payments of £350. You can get these monthly payments for up to 18 months.

If you do not have children, you will get an initial payment of £2,500. This will be followed by monthly payments of £100 for up to 18 months.

## How to claim

If you live in England, Scotland or Wales, you can download a Bereavement Support Payment form (BSP1) from **gov.uk/bereavement-support-payment** or order it over the phone from your local Jobcentre Plus.

For more information, call the Bereavement Service helpline on **0800 731 0469** or use textphone **0800 731 0464**.

If you live in Northern Ireland, you can download a claim form from **nidirect.gov.uk** or call the Bereavement Service on **0800 085 2463**.

## Other support

You may also be able to get help towards funeral costs if you get certain benefits. For more information, call our support line on **0808 808 00 00** to speak to a welfare rights adviser. Or visit **macmillan.org.uk/inyourarea** to find out whether you can see a Macmillan welfare rights adviser in person near where you live.



# IF YOU ARE OF PENSION AGE

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# State Pension

The State Pension is a regular payment you can get from the government when you reach a certain age.

The age you can get State Pension depends on when you were born. The current State Pension age for men and women is 65. From 2019 it will start increasing in stages. It will reach:

- 66 by October 2020
- 67 between 2026 and 2028.

You can check when you will reach State Pension age at **gov.uk/state-pension-age** or by calling the Future Pension Centre on **0800 731 0175**. Or use textphone **0800 731 0176**.

## The new State Pension

A new State Pension has been introduced for people who reach State Pension age after 6 April 2016.

You will need to have paid National Insurance (or got National Insurance credits) for at least 10 years to get any State Pension, but they do not need to be 10 years in a row.

To get the full rate of new State Pension, you will need to have paid National Insurance (or got National Insurance credits) for at least 35 years.

The full new State Pension pays £168.60 a week. The amount you can get depends on how many years you have paid National Insurance for. If you would have been entitled to more under the old State Pension, you may receive an additional amount. This is called a protected payment.

You do not have to claim the new State Pension as soon as you reach State Pension age. By choosing to claim later, you could get more money when you do claim. But this may affect any benefits you get, such as Pension Credit.

For more information, visit [\*\*gov.uk/new-state-pension\*\*](https://gov.uk/new-state-pension)

## Basic State Pension

If you reached State Pension age before 6 April 2016, there are two parts to the State Pension. They are the:

- basic State Pension
- additional State Pension.

To get the full basic State Pension, you need to have paid National Insurance (or got National Insurance credits) for at least 30 years. If you have paid less National Insurance than this, you may still be able to get some State Pension, but the amount will be lower.

The highest amount of basic State Pension you can get is £129.20 a week. Depending on how much National Insurance you have paid, you may be able to get more. This is known as Additional State Pension.

For more information, visit [\*\*gov.uk/state-pension\*\*](https://gov.uk/state-pension)

We have got more information about pensions, including private pensions, in our booklet **Pensions** (see page 152).



# Pension Credit

Pension Credit is a benefit for people who have reached a certain age and have a low income. To get Pension Credit, whether you are a man or a woman, you must have reached the current State Pension age for women. From 15 May 2019, if you live with your partner, you can only apply for Pension Credit if both you and your partner have reached State Pension age.

## Who can claim?

Pension Credit is made up of two different parts. They are:

- Guarantee Credit
- Savings Credit.

Guarantee Credit increases your weekly income if it is below a certain amount. You may get extra payments if you are a carer or have a severe disability.

The money you earn (your income) will be checked to see whether it is below a certain amount. Some of the money you earn will be ignored. They will usually ignore:

- £5 a week for single people
- £10 a week for couples
- £20 a week for certain other people, such as those who are severely disabled.

This means you can still earn some money and be considered to have a low income. Savings Credit is a weekly payment for people who saved some money towards their retirement (for example, in a personal pension).

If you reached State Pension age on or after 6 April 2016, you may not be able to get the Savings Credit part of Pension Credit.

For more information, or to find out the exact date when you can get State Pension and Pension Credit, speak to a welfare rights adviser or visit **gov.uk**

## How much you could get

For single people, you can get a weekly guarantee credit of whatever amount is needed to increase your weekly income to £167.25. You will also get a weekly savings credit of up to £13.72.

For couples, you can get a weekly guarantee credit of whatever amount is needed to increase your weekly income to £255.25. You will also get a weekly savings credit of up to £15.35

You could get more if you are a carer, if you have a disability or if you pay service charges.

People who get Pension Credit can also apply for a loan to help with mortgage interest payments. We have more information about this on page 102.

## How to apply

- You can call the Pension Credit claim line on **0800 99 1234**, or use textphone **0800 169 0133**. Or you can get a claim form from your local Citizens Advice (see page 157).
- If you live in Northern Ireland, call **0808 100 6165** or use textphone **0808 100 2198**. You can also download a claim form from **nidirect.gov.uk**



# HOUSING COSTS

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# Housing Benefit

Housing Benefit helps with your rent payments if you have a low income. If you live in England, Scotland or Wales, it is paid by your local council. If you live in Northern Ireland, it is paid by the Housing Executive.

Universal Credit (see pages 97 to 98) has replaced Housing Benefit in most circumstances. If you are making a new claim, or there is a change in your circumstances, you may need to apply for Universal Credit instead of Housing Benefit. This will depend on the type of housing you live in.

To find out if you need to apply for Universal Credit in your area, visit **[gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit](https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit)**

## Who can claim?

To claim Housing Benefit, you must:

- have a low income
- have under £16,000 in savings (unless you get Pension Credit – see pages 88 to 89)
- be responsible for paying the rent.

Most full-time students are not eligible for Housing Benefit.

## How much you could get

The amount of Housing Benefit you get will depend on:

- where you live
- your age
- who lives with you
- the number of bedrooms in your home
- your savings and income
- the savings and income of your partner, if you have one
- the income of any other adults living with you
- any other benefits you get
- how much your rent is.

If you are renting from a private landlord, the amount of Housing Benefit you get will be based on Local Housing Allowance rates. These are based on the cost of renting in your area.

If you live in England, Scotland or Wales, you can find out the rate in your area at **[lha-direct.voa.gov.uk/search.aspx](http://lha-direct.voa.gov.uk/search.aspx)**

If you live in Northern Ireland, contact the Northern Ireland Housing Executive.

If your rent is higher than Local Housing Allowance rates, you will need to pay the difference. But you may also be able to get help through a Discretionary Housing Payment.

If your rent is lower than Local Housing Allowance rates, you could get the full amount of your rent in Housing Benefit. You cannot get more than this amount. The amount must not be higher than the benefit cap, if the cap applies to you.

There are different rules if you have been getting Housing Benefit regularly since 1996 or 2008. For more information, speak to a welfare rights adviser.

### **Limits for single people under the age of 35**

Single people under the age of 35 who rent from a private landlord are only entitled to Housing Benefit for:

- bed-sit accommodation
- a single room in shared accommodation.

In this case, a single person means someone who:

- is not living with someone as a couple
- does not have dependent children.

This limit might not apply to you if you get the severe disability premium. This is an extra amount added to some benefits. You can find more information about this at **gov.uk** or by speaking to a welfare rights adviser.

### **Spare bedrooms (bedroom tax)**

If you live in social housing and your council or the Northern Ireland Housing Executive decides that your home is too big for your needs, you may get a lower rate of Housing Benefit. This is sometimes called the under-occupancy rule or bedroom tax. It also applies to the housing element of Universal Credit.

You will not be affected by this if you are at the qualifying age (or above) for Pension Credit.

You may be allowed to get Housing Benefit for an extra bedroom if:

- you need an overnight carer
- you are a couple who cannot share a room because of a disability
- you have children who cannot share a room because of a disability.

For more information about the bedroom tax, call our welfare rights advisers on **0808 808 00 00**.

If you live in Northern Ireland and you are affected by the bedroom tax, you will get a welfare supplementary payment to cover the difference. This scheme is only in place until 31 March 2020. You can find out more at **nidirect.gov.uk**

## The benefit cap

The benefit cap is a limit on how much you can get in benefits each week. This may affect how much Housing Benefit you can get. We have more information about the benefit cap on pages 12 to 13.

For more information, call **0808 808 00 00** to speak to a welfare rights adviser.

## Discretionary Housing Payments

Housing Benefit may not cover all your rent. If you are having problems paying the rest of your rent, you may be able to claim a Discretionary Housing Payment from your local council or the Northern Ireland Housing Executive.

Discretionary Housing Payments are awarded for a certain length of time. You should be told how long you have been awarded the payment for and what to do if you need to claim again.



## Special circumstances

If you now have a spare room in your house because someone has died recently, your Housing Benefit will not be reduced until 12 months after the death.

If you have not had Housing Benefit in the past 12 months, but you now need support with your rent because your situation has changed, you will not be affected by the bedroom tax for up to 13 weeks.

You can speak to a welfare rights adviser for more information.

## How to claim

To find out more about Housing Benefit or to apply for it, contact your local council or the Northern Ireland Housing Executive. If you are applying for Income Support, Employment and Support Allowance or Jobseeker's Allowance, you might also be able to claim Housing Benefit as part of the application process.

You should be able to find contact details in your phone book or by visiting one of the websites we have listed on pages 157 to 159.

To contact the Northern Ireland Housing Executive, call **0344 8920 902** or visit **nihe.gov.uk**

# Universal Credit for housing costs

You may be eligible for a housing payment to help with:

- rent
- some service charges.

This is called the housing element of Universal Credit. If you rent your home, the amount of money you can get will be worked out in a similar way to Housing Benefit. It cannot be higher than the benefit cap, if this applies to you.

The money is usually paid directly to you and it will be your responsibility to pay your landlord. Or you can ask for it to be paid directly to your landlord. The money can be paid to you once or twice a month.

If you live in Northern Ireland, the money will be paid directly to your landlord unless you have asked for the money to be paid directly to you.

For more information about the housing element of Universal Credit, visit **[gov.uk/housing-and-universal-credit](https://www.gov.uk/housing-and-universal-credit)** or speak to a welfare rights adviser.

## How to claim

You can apply online at **gov.uk/universal-credit/how-to-claim**

If you have difficulty using a computer, you can apply by calling the Universal Credit helpline on **0800 328 5644** or use textphone **0800 328 1344**.

It helps to have as much information about your circumstances as you can, including your tenancy agreement if you have one, the amount of rent you pay, and information about your landlord or your mortgage.

You will usually have to attend an interview at your local Jobcentre within 7 days of making your claim. If you cannot attend because of your condition or treatment, you should tell them straight away. You will also have to complete a claimant commitment. We have more information about claimant commitments on pages 36 to 37.

# Council tax reduction in England, Scotland and Wales

Local council tax reduction schemes can help towards the cost of your council tax if you are on a low income.

Council tax reduction schemes are different across the UK:

- In England and Wales, each local council has its own council tax reduction scheme. The support available will depend on where you live.
- In Scotland, there are national council tax reduction schemes. The support available is the same across each area.

In some areas, councils also have schemes where they can choose to offer extra support with council tax. These are sometimes called discretionary funds for council tax. In these areas, it may be possible to get an extra payment to help with your council tax, in addition to the normal council tax reduction scheme. These discretionary schemes have different names in different areas.

If you are a single person, or if your home has been adapted due to a disability, you may be able to get your council tax bill reduced.

If you live with another adult, such as an adult son or daughter, and they are on a low income, you can apply for a second adult rebate. This means your council tax bill could be reduced by up to 25%.

## How to claim

Contact your local council to find out what support they offer. You should be able to find contact details in your phone book or by visiting one of the websites we have listed on pages 157 to 159.

# Help with rates in Northern Ireland

If you cannot afford to pay your rates bill, there are different options available to help, including Housing Benefit and Rate Relief or Rate Rebate if you are claiming Universal Credit.

If you are aged over 70 and you live alone, you might be eligible for Lone Pensioner Allowance. This gives you a 20% discount on your rates.

If you have had certain adaptations made to your home for health reasons, you might be eligible for Disabled Persons Allowance. This gives you a 25% discount on your rates.

If you are a tenant, or a co-ownership tenant with a share in the property, call the Housing Executive on **03448 920 902** or use Text Relay **18001 03448 920 902**.

If you are a homeowner, call the Land and Property Service on **0300 200 7802** or use Text Relay **18001 0300 200 7801**.

Before calling, make a list of all the money you have coming in (your income). You should also make a list for anyone living with you. The list should include any benefit payments.

Visit **[nidirect.gov.uk](https://www.nidirect.gov.uk)** to find out more.

## Support with mortgage interest

If you own your home, you might be able to apply for a loan from the government to help pay your mortgage interest payments.

To apply, you must be entitled to one of the following benefits:

- Income-related Employment and Support Allowance.
- Income Support.
- Income-based Jobseeker's Allowance.
- Pension Credit.
- Universal Credit (if you do not have any earnings).

If you are getting Pension Credit, the loan will help to pay the interest on up to £100,000. If you are below State Pension age, the loan will help you to pay the interest on up to £200,000 of your loan or mortgage. There will also be a waiting time of 39 weeks (around 9 months) before you will start getting payments.

You will need to repay the loan with interest when you sell or transfer ownership of your home. You can choose to start repaying the loan sooner. The minimum repayment will be £100 per month.

You can speak to our welfare rights advisers or financial guides for more information. Call us on **0808 808 00 00**.

# Help with service charges

If you are a leaseholder, you may pay service charges on your property. These can include bills for repairs and maintenance. You might be able to get help with these charges if you claim:

- income-related Employment and Support Allowance
- Income Support
- income-based Jobseeker's Allowance
- Pension Credit
- Universal Credit.

To apply for help, you need to contact your local benefits office. They will ask to see details about your service charges, for example your invoices. You may also need to provide information about your lease. Not all types of service charge are covered.

If you live in Northern Ireland, contact the Northern Ireland Housing Executive for information about help with service charges (see page 159).

To find out if you are eligible for help with paying your services charges, or if there are any other grants you could apply for to help with the cost, speak to a welfare rights adviser.



## Grants for your home

Local councils or the Northern Ireland Housing Executive can give you financial help if you need to repair, improve or adapt your home for health reasons. For example, if you need to:

- widen doors and install ramps
- improve access to the bathroom or bedroom
- provide a heating system that is suitable for your needs.

In England, Wales and Northern Ireland, these grants are called Disabled Facilities Grants.

In Scotland, local councils may provide a grant to help cover the cost of adapting your home.

There are also grants to help you improve the heating and insulation in your home. These are mainly for people who are disabled, on a low income or aged over 60. We have a booklet called **Managing your energy costs** which has more information (see page 152).

You can find out more about grants and other financial support by visiting one of the following websites:

- In England or Wales, visit **gov.uk**
- In Northern Ireland, visit **nihe.gov.uk**
- In Scotland, you should contact your local council to find out what support they offer. You can find contact details in your phone book or at **cosla.gov.uk**

We also have more information in our booklet **Housing costs** (see page 152).

## How to claim

Contact your local council, or your local health and social care trust if you live in Northern Ireland. You should be able to find contact details in your phone book or by visiting one of the websites we have listed on pages 157 to 159.

# Prescription

WIDE



# HEALTH COSTS

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# Prescriptions

The help you can get to pay for prescriptions is different across the UK.

In England, prescriptions are free for people with cancer. If you need prescriptions for anything related to cancer or its effects, you can apply for an exemption certificate. You need to collect an FP92A form from your GP surgery.

In England, if you are a carer or someone who is not having cancer-related treatment, you can get free prescriptions in some situations. To find out more, visit [nhs.uk/NHSEngland/healthcosts](https://nhs.uk/NHSEngland/healthcosts)

In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

## Prescription pre-payment certificates in England

If you live in England and do not qualify for free prescriptions, you may want to buy a prescription pre-payment certificate for 3 months or a year. It will save you money if you need:

- more than 3 prescriptions in 3 months
- more than 13 prescriptions in a year.

You can buy the certificate online from [gov.uk/get-a-ppc](https://gov.uk/get-a-ppc)  
Or you can buy it over the phone using a credit or debit card.  
Call the NHS Business Services Authority on **0300 330 1341**.

You will need to show the pharmacist your prescription pre-payment certificate when you collect your prescription.

# Wigs and fabric supports

The help you can get to pay for wigs and fabric supports is different across the UK.

In Wales and Northern Ireland, wigs and fabric supports are free for everyone. There are special arrangements for patients who are registered with GPs in Wales but have treatment in England.

In England and Scotland, you can qualify for free NHS wigs or fabric supports if:

- you are aged under 16
- you are aged under 19 and are in full-time education
- you get a valid war pension and need the items for your war injury
- you are a hospital inpatient when the wig or fabric support is given to you
- your weekly income is low enough – we have more information about the Low Income Scheme on pages 116 to 117
- you are entitled to, or named on, a valid NHS tax credit exemption certificate
- you are entitled to, or named on, a valid NHS certificate for full help with health costs (such as an HC2 certificate).



You may also qualify if you get:

- Income Support
- Tax Credits (in certain situations)
- the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- Universal Credit (if you meet certain criteria).

Some hospitals in England and Scotland may cover the cost of wigs for outpatients having chemotherapy. Speak to your healthcare team for more information.

If you are entitled to a free wig or fabric support, you will need to tell the person who fits it. You will need to show proof that you qualify. For example, this could be the letter showing which benefits you get.

If you do not qualify for free wigs or fabric supports, you may be able to reclaim the VAT on these items. Contact the HMRC VAT helpline on **0300 200 3700** or use textphone **0300 200 3719**. You can also visit **gov.uk**



# Dental examinations and treatment

## Dental examinations

Help with the cost of dental care is different across the UK.

- In England, there is a cost for NHS dental examinations. You may qualify for a free examination if you meet one or more criteria (see the opposite page).
- In Scotland, NHS dental examinations are free for everyone.
- In Wales, you can get free NHS dental examinations if you are aged under 25 or over 60.
- In Northern Ireland, there can be a charge for Health Service dental examinations. Visit **nidirect.gov.uk** for more information.

## Dental treatment

In England, Scotland and Wales, you may qualify for free NHS dental treatment and dentures. You need to meet one or more of the criteria listed here when the dental treatment starts.

You will need to show your dentist proof that you qualify. For example, this could be the letter showing which benefits you get.

In England, meeting one of these criteria also means you can get your examination for free:

- You are aged under 18.
- You are aged under 19 and are in full-time education.
- You are pregnant or have had a baby in the last 12 months. You will need either a MatEx exemption certificate or a MATB1 maternity certificate. Speak to your doctor, midwife or health visitor.
- You receive a valid war pension and need treatment for your war injury.
- You are an NHS hospital inpatient and a hospital dentist does the treatment.
- You are an NHS hospital dental service outpatient (but there may be a charge for dentures and bridges).
- Your weekly income is low enough – we have more information about the Low Income Scheme on pages 116 to 117.
- You get Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.
- You receive Universal Credit and meet certain criteria.
- You are entitled to, or named on, a valid NHS tax credit exemption certificate.

In Northern Ireland, you may be entitled to free Health Service dental treatment if you are on a low income or meet other criteria. Visit **[nidirect.gov.uk](https://www.nidirect.gov.uk)** for information on help with health care costs.

# Eye treatment

Help with the cost of sight tests is different across the UK.

Sight tests are free for everyone in Scotland. You qualify for free NHS sight tests in England and Wales, and Health Service sight tests in Northern Ireland, if you meet one of the following criteria:

- You are aged under 16.
- You are aged under 19 and are in full-time education.
- You are aged 60 or over.
- You are registered blind or are partially sighted.
- You have been diagnosed with diabetes or glaucoma.
- You have been advised that you are at risk of glaucoma.
- You are aged 40 or over and are the parent, brother, sister or child of someone with glaucoma.
- Your sight test is carried out through the hospital eye department.
- You receive a valid war pension and have eyesight issues due to your war injury.
- Your income is low enough (we have more information about the Low Income Scheme on pages 116 to 117).
- You need complex or powerful lenses.
- You get Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.
- You get Universal Credit and meet certain criteria.
- You are entitled to, or named on, a valid NHS tax credit exemption certificate.

If you live in England, Scotland, Wales or Northern Ireland, you qualify for vouchers towards the cost of glasses or contact lenses if you meet one of the following criteria:

- You are aged under 16.
- You are aged under 19 and are in full-time education.
- You need complex or powerful lenses.
- Your weekly income is low enough (see details of the Low Income Scheme on pages 116 to 117).
- You get Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.
- You get Universal Credit (see pages 34 to 39) and meet certain criteria.
- You are entitled to, or named on, a valid NHS tax credit exemption certificate.

The vouchers can be used with any optician. You will need to show proof that you qualify. For example, you could bring any letters showing which benefits you get.

# NHS Low Income Scheme

This scheme helps people on a low income to afford their health costs. You do not have to be receiving benefits to access this scheme. It is run by the NHS in England, Scotland and Wales and by the Health Service in Northern Ireland.

The scheme includes help with:

- prescriptions
- dental treatment
- wigs and fabric supports
- sight tests, glasses and contact lenses
- travel to receive treatment.

You cannot qualify if you have more than £16,000 in savings, unless you live permanently in a care home. If you live in a care home, the savings limit is:

- £23,250 in England, Scotland and Northern Ireland
- £24,000 in Wales.

## How to claim

- If you live in England, Scotland or Wales, call **0300 330 1343** and ask for an HC1 form, or visit **nhsbsa.nhs.uk** You can also get an HC1 form from your local NHS hospital or Jobcentre Plus.
- If you live in Northern Ireland, download the HC1 form from **nidirect.gov.uk** You can also get an HC1 form from your local Jobs and Benefits or Social Security office.

You may also be able to get an HC1 form from your GP, dentist or optician.

If you have already paid the healthcare costs, you can claim a refund using an HC5 form. You must apply within 3 months. You must have the relevant receipt, such as an FP57 form for prescriptions.

## Equipment to help you at home

You may need special equipment or aids to help you manage at home. For example, you may need a raised toilet seat or hand rails. If your doctor or nurse agree that you need equipment, they can arrange for this to be provided. Or they can refer you to a social worker. You can also contact your local social services or social work department directly. They can arrange for a social worker or occupational therapist to assess your needs. They may be able to supply what you need for free.

You can also get general advice and information about all types of equipment from the Disabled Living Foundation. You can find their contact details on page 160.





# VAT-exempt goods and services

If you have a long-term illness or are registered disabled, you do not have to pay VAT on certain products. These are products that are designed or adapted for your own personal or domestic use. For example, you may not have to pay VAT on items to help your mobility.

VAT-exempt goods and services include:

- cars
- adjustable beds
- stair lifts
- wheelchairs
- medical appliances to help with severe injuries
- alarms
- Braille paper or low-vision aids (but not glasses or contact lenses)
- building work such as widening doors or installing ramps, lifts or toilets.

For more information, visit **gov.uk** or call **0300 200 3700**.

# Nursing home charges

People who pay for their own nursing home charges should check whether they are entitled to financial help. Speak to your healthcare professional or call our support line on **0808 808 00 00**.





# CHILDREN'S NEEDS

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# Looking after children

## Childcare costs

You might be able to get some help from the government towards childcare costs. This might include a certain amount of free childcare, or some money to help pay for childcare. You can find out about the different types of support available from the government's Childcare Choices website at **[childcarechoices.gov.uk](https://childcarechoices.gov.uk)** You can also estimate how much help you can get using its free childcare calculator.

## Benefits

You may get help with the cost of government-approved childcare through Working Tax Credit. How much you get depends on how much you earn. The maximum you can get is £122.50 a week for one child, or £210 a week for two or more children. You can find out more at **[gov.uk/help-with-childcare-costs](https://gov.uk/help-with-childcare-costs)**

If you get Housing Benefit (see pages 92 to 96), some of your childcare costs can be taken into account.

If you get Universal Credit, you may also be able to get help with childcare costs. You usually need to have a job or a job offer. If you live with a partner, they will need to have a job or job offer, too.

You may also be able to get help with looking after children. This could be from:

- social services – contact your local council in England, Scotland or Wales, or Health and Social Care Trust in Northern Ireland
- charities such as Home-Start – visit **[home-start.org.uk](https://www.home-start.org.uk)**
- family and friends.

Flexible working may also help, if this is possible for you.

# Disability Living Allowance for children

Disability Living Allowance (DLA) for children is a benefit that may help with the costs of looking after a child with a disability.

You may be able to claim DLA for children if your child:

- is aged under 16
- has difficulty walking or needs extra care (more than a child of the same age who does not have a disability).

There are two parts to DLA for children:

- the care component – to help with the cost of extra care
- the mobility component – to help with supervising a child, aged 3 or over, moving around outdoors.

## What you could get

Each component is paid weekly at a low, medium or high rate, depending on your child's needs.

Rate	Care component	Mobility component
Low	£23.20	£23.20
Medium	£58.70	—
High	£87.65	£61.20

## How to claim

- If you live in England, Scotland or Wales, visit **gov.uk**. You can also call the Disability Living Allowance helpline on **0800 121 4600** or textphone **0800 121 4523** and ask for a DLA claim form. You can ask for alternative formats such as braille, large print, or audio CD.
- If you live in Northern Ireland, you can download or print an application form from **nidirect.gov.uk**. You can also call the Disability and Carers Service on **0800 587 0912** or textphone **0800 012 1574** and ask for a claim pack.



# School and education costs

## Free school meals

There are different rules about free school meals across the UK.

- In England, school meals are free for all children at state school in reception, year one and year two.
- In Scotland, school meals are free for all children in primary school years one, two and three.
- In Wales, all primary school children can have a free school breakfast.
- In Northern Ireland, contact the Education Authority in your region to find out whether your child qualifies and how to apply.

In England, Scotland and Wales, school meals are free for all children whose parents or carers get certain benefits.

These include:

- Universal Credit (if you meet certain criteria)
- Income Support
- income-related Employment and Support Allowance, income-based Jobseeker's Allowance or the guarantee element of Pension Credit
- Child Tax Credit (in certain cases)
- Working Tax Credit run-on (paid for 4 weeks after you stop qualifying for Working Tax Credit).

Contact your local council to find out whether your child qualifies and how to apply:

- For England, visit **gov.uk**
- For Scotland, visit **cosla.gov.uk**
- For Wales, visit **wlga.wales**

## School clothing

Many local councils give grants for school clothing, including PE kits, to families on a low income.

In Northern Ireland, pupils are entitled to a school uniform grant if their parents or carers get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, the guarantee element of Pension Credit, Child Tax Credit (in certain cases) or Universal Credit (in certain cases).

In England, Scotland or Wales, contact your local council to find out what help is available in your area and how to apply for it.

- For England, visit **gov.uk**
- For Scotland, visit **cosla.gov.uk**
- For Wales, visit **wlga.wales**

In Northern Ireland, contact the Education Authority.

## School travel costs

You may also be able to get help with school travel costs from your local school, college or council, or from the Education Authority in Northern Ireland. Contact them for more details.

## Educational Maintenance Allowance

Educational Maintenance Allowance is only available in Scotland, Wales and Northern Ireland.

This allowance helps young people aged 16 to 19 stay in education. The amount is based on the income of the adults who are responsible for the young person. It will not affect any benefits the adult is claiming.

In Scotland, contact your school, college or local council. Visit **mygov.scot** for more information.

In Wales, call **0300 200 4050** or visit **studentfinancewales.co.uk** to download an application form.

In Northern Ireland, you can download a form at **nidirect.gov.uk** or collect one from your school, college or local Social Security or Jobs and Benefits office.

## 16 to 19 bursary fund

The 16 to 19 bursary fund is only available to students in England.

Students aged 16 to 19 who might struggle with the cost of full-time education or training may be eligible for a bursary of up to £1,200 a year. It can be used for costs like equipment, lunch and transport. It is not available to people at university. For more information, visit **gov.uk/1619-bursary-fund**

Speak to the school, college, academy or training provider about how to apply for a bursary.

## Discretionary Learner Support

Some colleges, including sixth form colleges, have loans, grants or funds to help people aged 19 or over with learning costs.

In some cases, this will come from the Discretionary Learner Support scheme. The funds are prioritised for those facing financial hardship. They can be used to help with:

- financial hardship and emergencies
- childcare costs (if you qualify)
- accommodation costs, for those who have to study a certain distance from home
- essential course-related equipment, materials and field trips
- travel costs.

Check with your college to see whether this option is available to you.



# TRANSPORT AND PARKING COSTS

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# Travelling to hospital

## Claiming a refund

If you have to travel to and from hospital for treatment, you may be able to claim a refund on:

- your bus or train fares
- some petrol costs
- taxi fares (in some situations).

If you need someone to travel with you to hospital for medical reasons, you may be able to get a refund on their travel costs too.

## Who can claim?

You can claim a refund if you get one of the following benefits:

- Income Support
- the guarantee element of Pension Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit (if you meet certain criteria).

You can also claim if:

- you are entitled to, or named on, a valid NHS tax credit exemption certificate
- you have a low income – this means you can get help with travel costs as part of the NHS Low Income Scheme.

You can usually get your refund at the hospital from the cashier's office. Check what you have to do before you travel. You will need to bring proof of:

- one of the qualifying benefits – for example, your benefit award, letter tax credit exemption card or certificate awarded under the NHS Low Income Scheme
- your travel costs – for example tickets or receipts
- proof of your appointment.

Some voluntary organisations have drivers who can take people to hospital and other places (for example to the shops). Check at your local library or search online for details of voluntary organisations in your area.

## Hospital parking

Hospital car parking policies are different across the UK.

- In England, many hospitals give people with cancer free car parking or discounts. But this is not always well-advertised. You should ask your hospital for more information.
- In Scotland, hospital parking is free at all hospitals except Glasgow Royal Infirmary, the Royal Infirmary of Edinburgh and Ninewells Hospital in Dundee.
- In Wales, hospital parking is free.
- In Northern Ireland, hospital parking is free at all hospitals if you are having chemotherapy or radiotherapy.



# Local transport services

## Services available across the UK

- **Free or reduced-cost bus travel.** In England, Wales and Scotland, people with a disability, can get a free bus pass if they meet certain criteria. Contact your local council for more information. In Northern Ireland, you can travel for half-price if you are getting certain disability benefits. Contact Translink on **0289 066 6630** or use text phone number **18001 9066 6630**.
- **Community transport services.** If you have problems using public transport, these services may be available in your area. For example, services providing trips to local shopping centres. Some areas have wheelchair-accessible transport that can pick you up from home (dial-a-ride services). To find out what is available in your area, visit **ctauk.org**, or speak to your local council.
- **Disability Action Transport Scheme (Northern Ireland).** This scheme provides low-cost transport for people with disabilities in Northern Ireland. Find out more at **disabilityaction.org**
- **Local voluntary groups (good neighbour schemes).** Some areas have local groups that provide practical help such as help with transport to hospital or to see your GP.
- **The British Red Cross.** It can provide personal transport services across the UK. This includes a companion for a public transport journey, or a private car with a driver. You will usually be asked to contribute towards the cost. But you will not be refused the service if you cannot pay.

- **Shopmobility schemes.** These provide wheelchairs and scooters to help disabled people get around their local area or shopping centres. In England, Scotland or Wales, call **01933 229 644** or visit **nfsuk.org** In Northern Ireland, call **07934 190 242** or visit **shopmobilityni.org**
- **Reduced taxi fare schemes.** These are available in some areas. Speak to your local council for more information. Or visit **gov.uk** if you live in England, **cosla.gov.uk** if you live in Scotland, or **wlga.wales** if you live in Wales.



## Regional transport services

- **St John Wales.** This organisation can provide transport for people in Wales who have problems using public transport or their own vehicle. Visit **[stjohnwales.co.uk](http://stjohnwales.co.uk)** or call **0292 044 9600**.
- **The Highlands and Islands Travel Scheme.** Under this scheme, people from the Highlands and Islands in Scotland can claim a refund on their travel costs to hospital. To qualify, you must live or work in the former Highlands and Islands Development Board area. Or you must need to travel at least 30 miles from your home (or more than 5 miles by water) to hospital. You must pay £10 of any fare you are claiming, unless you are getting certain income-related benefits. If you need someone to travel with you, their expenses can also be paid for. A health professional has to confirm that this is medically necessary for you. Ask your GP or the cash office at the hospital for a claim form.
- **Isles of Scilly Travel Cost Scheme.** The NHS funds transport for all Isles of Scilly residents to get to and from the mainland for hospital treatment. You have to pay a £5 booking fee.
- **London Taxicard Scheme.** This scheme provides discounts on door-to-door transport for people who have problems using public transport because of serious mobility problems. Taxicard holders can make journeys in licensed London taxis. The discount is applied to each trip. For more information and an application form, visit **[londoncouncils.gov.uk/services](http://londoncouncils.gov.uk/services)** or call **020 7934 9791**.

# Bus, coach and train fares

There are special rates for bus, coach and train travel for eligible older people and people with disabilities.

People of State Pension age in England, people aged over 60 in Scotland, Wales and Northern Ireland, and eligible disabled people can apply for a bus pass. This gives you a reduced price, or often free travel, on local buses. There may also be local support towards taxi costs. For details, contact your local council. Visit **gov.uk** if you live in England, **cosla.gov.uk** if you live in Scotland, **wlga.wales** if you live in Wales and **nidirect.gov.uk** if you live in Northern Ireland. You can also ask at your local bus or coach station.

You may also be able to save up to a third on rail fares with a Disabled Person's Railcard or a Senior Railcard (for people aged over 60). Visit **disabledpersons-railcard.co.uk** for more information. You can also check at your local train station for details, or visit the National Rail website at **nationalrail.co.uk**. This website covers rail travel all over the UK.

## Blue Badge Scheme

If you have problems with mobility, you may be able to get a Blue Badge. A Blue Badge allows you to park in parking spaces closer to where you need to go. It may let you park for free in some private car parks, such as in hospitals or supermarkets.

Certain parking restrictions will still apply. You will need to receive the higher mobility component of Disability Living Allowance (DLA) or the enhanced component of Personal Independence Payment (PIP). If you live in Northern Ireland, you can apply for a Blue Badge if you get 8 points under the moving around descriptor on your PIP assessment.

'I've got a blue badge for parking and a freedom pass for travel. And thanks to Macmillan, I don't wake up in the morning worrying whether I can cope with work that day.'

**Pat**

## How to apply for a badge

- If you live in England, Scotland or Wales, visit **gov.uk/apply-blue-badge** or contact your local council. Visit **gov.uk/find-local-council** if you live in England, **cosla.gov.uk/councils** if you live in Scotland, or **wlga.wales/welsh-local-authority-links** if you live in Wales.
- If you live in Northern Ireland, apply online at **nidirect.gov.uk** or call **0300 200 7818**.

Your healthcare professional or a welfare rights adviser may be able to help you fill out the application forms.

There are special badge schemes for people with restricted mobility who live, study or work in areas where the Blue Badge Scheme does not apply. In London, there is a green badge for Camden, red for the City of London, purple for Kensington and Chelsea, and white for Westminster. Visit **disabledmotoring.org** for more information.

## Tunnels, bridges and toll roads

Blue Badge holders and other disabled people pay a reduced rate, or no fee, at some river crossings, bridges and tunnels. In most cases, you have to apply in advance to get a discount. Toll discounts can change, so check before you travel. Contact your local council for advice. If you live in Northern Ireland, call the Blue Badge Unit on **0300 200 7818**.

## London Congestion Charge and T-Charge

There is a charge to drive within central London at certain times. If you have a Blue Badge, you do not have to pay the charge. However, you will have to make a one-off payment of £10 to register for this discount.

If you need to pay the Congestion Charge to get to a medical appointment, you may be able to claim this money back from the hospital. A health professional, such as your cancer doctor or nurse, would need to confirm you are too ill to travel on public transport. Remember to keep your receipt for the Congestion Charge so you can claim your refund.

For drivers of older vehicles in central London, there is also a T-charge of £10 per day. This is payable on top of the Congestion Charge. Its aim is to reduce air pollution. If your vehicle is registered for any discount for the Congestion Charge, you automatically get the same discount for the T-charge. For more information, visit **tfl.gov.uk** or call **0343 222 2222**. You can also use textphone **0207 649 9123**.

## Seat belts

If you cannot wear a seat belt for medical reasons, you can get a medical exemption certificate from your doctor. There are also aids and adaptations that make it easier for people with disabilities to wear a seat belt. For more information, speak to your doctor or contact the Disabled Living Foundation. You can find their contact details on page 160.

## Road (vehicle) tax exemption

You may be able to get free road tax if you are disabled. You may qualify if you get any of the following:

- the mobility component of Personal Independence Payment at the enhanced rate
- the mobility component of Disability Living Allowance at the higher rate
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

If you get the mobility component of Personal Independence Payment at the standard rate, you may qualify for a 50% discount on your road tax. For more information, call **0300 123 4321** or visit **gov.uk** You can also get renewal forms from your local Post Office.

## Motability Scheme

Under this scheme, you can get help to buy or hire a car, scooter or powered wheelchair instead of receiving the cash benefit of:

- the mobility component of Personal Independence Payment at the enhanced rate
- the mobility component of Disability Living Allowance at the higher rate
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

Contact the Motability Scheme to apply. See page 160 for their contact details.





# GRANTS AND LOANS

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# Macmillan Grants

Macmillan Grants are small payments to help people with the extra costs that cancer can cause. They are usually a one-off payment. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing break, you may be able to get a Macmillan Grant.

How much you get will depend on your situation and needs. The average grant is around £380, although this may change. A grant from Macmillan would not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

## Who can apply?

You can apply for a Macmillan Grant if you have cancer, or if you are still seriously affected by your illness or treatment. You can also apply if you have a particular need related to the cancer or treatment. Both of the following must also apply:

- You have less than £6,000 in savings if you are single, or less than £8,000 as a couple or family.
- You have a low total income after you have paid rent, mortgage and council tax. This means a weekly income of £170 for a single person, £289 for a couple or household of two people and £85 for each child. In some situations we may also take into account any additional adults in the household.

We do not count Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA) in our calculations.

These are general rules, but we do consider individual situations. Please contact us if you have any questions.

## How to apply

We aim to make our application process as simple and quick as possible.

1. You apply through a health or social care professional. This may be a social worker, a district nurse, a benefits adviser, or a Macmillan nurse, if you have one.
2. They fill in a grant application form with you online or by post and send it to the Grants team at Macmillan. If they are not a health professional, they will also include a short medical report from your specialist nurse, doctor or consultant.
3. The Macmillan Grants team processes your application on the day they get it.
4. If your application is approved, payments are usually sent out within 3 working days.

Any personal or medical information included in your application will be treated confidentially. If you have any questions about Macmillan Grants, or if you are having problems getting someone to fill in an application form with you, contact us on **0808 808 00 00**.

## Other grants and loans

As well as Macmillan Grants, there may be other grants and loans available from local and national organisations you could get if you need financial help.

### Government and local councils

Different areas have local welfare schemes that provide grants and loans. Contact your local council to find out what help you can get in your area. Visit **gov.uk** if you live in England, **cosla.gov.uk** if you live in Scotland, or **wlga.wales** if you live in Wales. Or speak to a Macmillan welfare rights adviser on **0808 808 00 00** for more information.

### Grants and loans for heating costs

There are different types of support available if you are struggling with heating bills. Your energy supplier may be able to give you a grant, a discount or a better payment arrangement. There are also energy-saving schemes and government grants to reduce your costs.

We have a booklet called **Managing your energy costs** that you may find helpful (see page 152).

## Charities and other organisations

Other sources of help include occupational funds, help from utility companies (gas, electricity and water companies) and help from charities. For more information, call us on **0808 808 00 00**.

CLIC Sargent provides one-off grants to children and young people with cancer and their families. These can help with the extra costs that cancer can cause. Applications need to be made through a CLIC Sargent social worker. For more information, call **0300 330 0803**.

Turn2us helps people find specific charities that may be able to offer financial help. Visit **[turn2us.org.uk](https://turn2us.org.uk)** for more information.

Your local library may have books about organisations that provide grants. This might include **A guide to grants for individuals in need**, published by the Directory of Social Change.



# FURTHER INFORMATION

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# About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

## Order what you need

You may want to order more leaflets or booklets like this one. Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.

We have booklets on different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer and information for carers, family and friends.

## Online information

All of our information is also available at **macmillan.org.uk/information-and-support**

There you'll also find videos featuring real-life stories from people affected by cancer, and information from health and social care professionals.

## Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- eBooks
- large print
- translations.

Find out more at **macmillan.org.uk/otherformats**

If you'd like us to produce information in a different format for you, email us at **cancerinformationteam@macmillan.org.uk** or call us on **0808 808 00 00**.

## Help us improve our information

We know that the people who use our information are the real experts. That's why we always involve them in our work. If you've been affected by cancer, you can help us improve our information.

We give you the chance to comment on a variety of information including booklets, leaflets and fact sheets.

If you'd like to hear more about becoming a reviewer, email **[reviewing@macmillan.org.uk](mailto:reviewing@macmillan.org.uk)** You can get involved from home whenever you like, and we don't ask for any special skills – just an interest in our cancer information.



# Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you.

## Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

### Macmillan Support Line

Our free, confidential phone line is open 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **[macmillan.org.uk/talktous](https://macmillan.org.uk/talktous)**

## Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.

Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **[macmillan.org.uk/informationcentres](https://macmillan.org.uk/informationcentres)** or call us on **0808 808 00 00**.

## Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That's why we help to bring people together in their communities and online.

## Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting **[macmillan.org.uk/selfhelpandsupport](https://macmillan.org.uk/selfhelpandsupport)**

## Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at **[macmillan.org.uk/community](https://macmillan.org.uk/community)**

## The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

'Everyone is so supportive on the Online Community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

**Mal**

## Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you've been affected in this way, we can help.

### Financial guidance

Our financial team can give you guidance on mortgages, pensions, insurance, borrowing and savings.

### Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

### Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants. We can also tell you about benefits advisers in your area.

Visit **[macmillan.org.uk/financialsupport](https://macmillan.org.uk/financialsupport)** to find out more about how we can help you with your finances.

## Help with work and cancer

Whether you're an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work. Visit **[macmillan.org.uk/work](https://macmillan.org.uk/work)**

### My Organiser app

Our free mobile app can help you manage your treatment, from appointment times and contact details, to reminders for when to take your medication. Search 'My Organiser' on the Apple App Store or Google Play on your phone.

# Other useful organisations

There are lots of other organisations that can give you information or support.

## Financial support or legal advice and information

### Carer's Allowance Unit

**Tel** 0800 731 0297

**Textphone** 0800 731 0317

(Mon to Fri, 8am to 6pm)

**[www.gov.uk/  
carers-allowance](http://www.gov.uk/carers-allowance)**

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

### Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use their online webchat or find details for your local office in the phone book or by contacting:

#### England

**Helpline** 03444 111 444

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

#### Wales

**Helpline** 03444 77 2020

**[www.citizensadvice.org.uk/  
wales](http://www.citizensadvice.org.uk/wales)**

#### Scotland

**Helpline** 0808 800 9060

**[www.cas.org.uk](http://www.cas.org.uk)**

### Macmillan Benefits Advice Service (Northern Ireland)

**Tel** 0300 1233 233

### Civil Legal Advice

**Helpline** 0345 345 4345

(Mon to Fri, 9am to 8pm,  
Sat, 9am to 12.30pm)

**Textphone** 0345 609 6677

**[www.gov.uk/civil-legal-  
advice](http://www.gov.uk/civil-legal-advice)**

Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English is not your first language.

## **Disability and Carers Service**

**Tel** 0800 587 0912

(Mon to Fri, 9am to 5pm)

**Textphone** 028 9031 1092

**[nidirect.gov.uk/disability-and-carers-service](http://nidirect.gov.uk/disability-and-carers-service)**

Manages Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland. You can apply for these benefits and find information online or through its helplines.

## **GOV.UK**

**[www.gov.uk](http://www.gov.uk)**

Has information about social security benefits and public services in England, Scotland and Wales.

## **Jobs and Benefits**

**Office Enquiry Line**

**Northern Ireland**

**Helpline** 0800 022 4250

(Mon, Tue, Wed and Fri, 9am to 5pm, Thu, 10am to 5pm)

**Textphone** 028 9031 1092

**[www.nidirect.gov.uk/money-tax-and-benefits](http://www.nidirect.gov.uk/money-tax-and-benefits)**

Provides information and advice about disability benefits and carers' benefits in Northern Ireland.

## **Law Centres Network**

**[www.lawcentres.org.uk](http://www.lawcentres.org.uk)**

Local Law Centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

## **Local councils (England, Scotland and Wales)**

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland). You should be able to find your local council's contact details in your phone book or visit:

### **England**

**[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)**

### **Scotland**

**[www.cosla.gov.uk/councils](http://www.cosla.gov.uk/councils)**

### **Wales**

**[www.wlga.gov.uk/authorities](http://www.wlga.gov.uk/authorities)**

**Money Advice Scotland****Tel** 0141 572 0237**Email** [info@moneyadvice.scotland.org.uk](mailto:info@moneyadvice.scotland.org.uk)**[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)**

Use the website to find qualified financial advisers in Scotland.

**NiDirect****[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

Has information about benefits and public services in Northern Ireland.

**Northern Ireland Housing Executive****Tel** 03448 920 902

(Daily, 8.30am to 5pm)

**Textphone**

18001 03448 920 900

**[www.nihe.gov.uk](http://www.nihe.gov.uk)**

Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

**StepChange Debt Charity****Tel** 080 0138 1111**[www.stepchange.org](http://www.stepchange.org)**

Provides free debt advice through phone, email, the website and online through live chats with advisers.

**Unbiased.co.uk****Helpline** 0800 023 6868**Email** [contact@unbiased.co.uk](mailto:contact@unbiased.co.uk)**[www.unbiased.co.uk](http://www.unbiased.co.uk)**

You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

**Work support****Access to Work****Tel** 0800 121 7479**Textphone** 0800 121 7579**[www.gov.uk/access-to-work](http://www.gov.uk/access-to-work)**

Provides advice and practical support to people with long-term health conditions and their employers. This helps pay for practical support so you can do your job.

**Access to Work (NI)****[www.nidirect.gov.uk/articles/access-work-practical-help-work](http://www.nidirect.gov.uk/articles/access-work-practical-help-work)**

Gives support and advice to employees with disabilities and their employers. To apply for assistance through this programme, speak to an adviser at your local Jobs and Benefits Office.



## **Equipment and advice on living with a disability**

### **British Red Cross**

**Tel** 0344 871 11 11

**Textphone** 020 7562 2050

#### **Email**

information@redcross.org.uk

**www.redcross.org.uk**

Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

### **Disabled Living Foundation (DLF)**

**Helpline** 0300 999 0004

(Mon to Fri, 10am to 4pm)

**Email** info@dlf.org.uk

**www.dlf.org.uk**

Provides free, impartial advice about all types of disability equipment and mobility products.

### **Disability Rights UK**

**Tel** 0207 250 8181

(Mon to Fri, 10am to 12.30pm, then 1.30pm to 4pm)

#### **Email**

enquiries@disabilityrightsuk.org

#### **www.**

**disabilityrightsuk.org**

Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including information on going back to work, direct payments, human rights issues, and advice for disabled students.

### **Motability Scheme**

**Tel** 0300 456 4566

(Mon to Fri, 8am to 7pm, Sat, 9am to 1pm)

**Textphone** 0300 037 0100

**www.motability.co.uk**

The scheme enables disabled people to exchange mobility allowances they have as part of benefits (including the enhanced rate mobility component of Personal Independence Payment) to lease a new car, scooter or powered wheelchair.

**Scope****Helpline** 0808 800 3333

(Mon to Fri, 9am to 5pm)

**Textphone** Use Type Talk by dialling **18001** from a textphone followed by **0808 800 3333**.**Email** [helpline@scope.org.uk](mailto:helpline@scope.org.uk)  
**www.scope.org.uk**

Offers confidential advice and information on living with disability. Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

**Cancer registries****The cancer registry**

A national database that collects information on cancer diagnoses and treatment. This information helps the NHS and other organisations plan and improve health and care services. There is one in each country in the UK:

**National Cancer Registration and Analysis Service****Tel** 020 7654 8000**Email** [enquiries@phe.gov.uk](mailto:enquiries@phe.gov.uk)  
**www.ncras.nhs.uk****Northern Ireland Cancer Registry****Tel** 028 9097 6028**Email** [nicr@qub.ac.uk](mailto:nicr@qub.ac.uk)  
**www.qub.ac.uk/nicr****Scottish Cancer Registry****Tel** 0131 275 7777**Email** [nss.csd@nhs.net](mailto:nss.csd@nhs.net)  
**www.isdscotland.org/Health-Topics/Cancer/Scottish-Cancer-Registry****Welsh Cancer Intelligence and Surveillance Unit (WCISU)****Tel** 02920 373500**Email** [general.enquiries@wales.nhs.uk](mailto:general.enquiries@wales.nhs.uk)  
**www.wcisuwales.nhs.uk**

## Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date, but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites referred to in it. Some photos are of models.

## Thanks

This booklet has been written, revised and edited by Macmillan's Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Integrated Financial Support Specialist.

With thanks to: Roy Beeson, Advice Service Manager, Disability Solutions West Midlands; Justine Burton, Macmillan Welfare Rights Technical Lead; Denise Forde, Macmillan Welfare Rights Adviser, Northern Ireland; Nuala Harraghy, Macmillan Benefits Adviser; Anthony Martin, Macmillan Benefits Advice Project Manager; Andrew Montgomery, Macmillan Benefits Advice Project Manager; Kathryn Phillips, Macmillan Welfare Rights Technical Lead; and Tina Smith, Macmillan Welfare Benefits Manager, Neath Port Talbot Council.

Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **[cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)**

## Sources

We have listed a sample of the sources used in this publication below. If you would like further information about the sources we use, please contact us at **[cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)**

Gov.uk [www.gov.uk](http://www.gov.uk) (accessed April 2018).

Nidirect.gov.uk [www.nidirect.gov.uk](http://www.nidirect.gov.uk) (accessed April 2018).

# Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



## **Share your cancer experience**

Support people living with cancer by telling your story, online, in the media or face to face.

## **Campaign for change**

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

## **Help someone in your community**

A lift to an appointment. Help with the shopping.  
Or just a cup of tea and a chat. Could you lend a hand?

## **Raise money**

Whatever you like doing you can raise money to help.  
Take part in one of our events or create your own.

## **Give money**

Big or small, every penny helps.  
To make a one-off donation see over.

**Call us to find out more**

**0300 1000 200**

**[macmillan.org.uk/getinvolved](http://macmillan.org.uk/getinvolved)**

## Please fill in your personal details

Mr/Mrs/Miss/Other

Name

Surname

Address

Postcode

Phone

Email

Please accept my gift of £

(Please delete as appropriate)

I enclose a cheque / postal order /  
Charity Voucher made payable to  
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity  
Card / Switch / Maestro

Card number

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Security number

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Signature

Date / /

## Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- ☐ I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box. ☐

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to [macmillan.org.uk/donate](https://macmillan.org.uk/donate)

Please cut out this form and return it in an envelope (no stamp required) to:  
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,  
89 Albert Embankment, London SE1 7UQ

**This booklet is about getting benefits and other financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland. It is for anyone living with cancer and their family, friends and carers.**

**The booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan's welfare rights advisers.**

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you. For information, support or just someone to talk to, call **0808 808 00 00** or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

**MACMILLAN**  
**CANCER SUPPORT**  
**RIGHT THERE WITH YOU**

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 <b>The Information Standard</b>  Certified member	This organisation has been certified as a producer of reliable health and social care information. <a href="http://www.theinformationstandard.org">www.theinformationstandard.org</a>
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