

A guide to benefits and financial help for people affected by cancer

Benefit rates apply April 2011– April 2012



**HELP
WITH THE
COST OF CANCER**

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MACMILLAN.
CANCER SUPPORT**

Contents

1	About <i>Help with the cost of cancer</i>	2
2	Introduction to the benefits system	7
3	Help for people of working age	11
4	Help for carers	25
5	Help for pensioners	31
6	Help with housing costs	39
7	Help with health costs	45
8	Help with children's needs	55
9	Transport	61
10	Loans and grants for other expenses	69
11	Other benefits and more information	75
12	How we can help you	83
13	Other useful organisations	87
14	Further resources	98
15	Index	102

1. About *Help with the cost of cancer*

When you or someone close to you has been diagnosed with cancer, money may not be one of the first things you think about. But having cancer can be expensive in ways you may never have expected – you may have to pay for telephone calls, special dietary needs, childcare or travel to hospital. If you're struggling to cope with the financial effect of cancer, remember that there is help available.

The aim of this guide is to explain what benefits are available and to show you how you can get this help. As benefits change from time to time, it's a good idea to speak to an experienced benefits adviser.

If you'd like to discuss this information, call the Macmillan Support Line free on **0808 808 00 00**, Monday–Friday, 9am–8pm. If you're hard of hearing you can use textphone **0808 808 0121**, or Text Relay. For non-English speakers, interpreters are available. Alternatively, visit **macmillan.org.uk**

Turn to pages 87–100 for some useful addresses, helpful books and websites.

If you find this booklet helpful, you could pass it on to your family and friends. They may also want information to help them support you.

We hope that with the right advice and information, you'll be able to get the help you need with your money worries – allowing you to focus on what really matters.

Benefit rates apply from April 2011–April 2012.

Getting help from a benefits adviser

Some of the people mentioned in this booklet began to turn their lives around after getting help from an experienced benefits adviser.

Benefits advisers can look at your individual situation and find the best solutions for you. They can also help you fill in claim forms, which isn't always an easy task to do on your own.

To speak to an experienced benefits adviser for free, you can call the Macmillan Support Line free on **0808 808 00 00**. They can answer your questions about claiming benefits and other forms of financial support.

If you'd prefer to talk to someone face-to-face, come to one of our local benefits services, which we run in partnership with local organisations across the UK.

To find your nearest benefits service, call us or visit **macmillan.org.uk/financialsupport**

How to get the most from your meeting with a benefits adviser

The more information you can give to your benefits adviser, the more they will be able to help you. Whether you are meeting face-to-face or talking over the phone, try to have the following items with you:

- any forms you need help filling in
- your national insurance number
- proof of benefit payments, such as bank or Post Office® account statements, or recent award letters
- letters about your existing benefits, including letters about benefit applications that weren't successful
- details of any savings or investments, for example, recent statements
- proof of expenses such as mortgage payments, rent and council tax
- proof of earnings, such as recent payslips and details of any other income, for example, maintenance payments.

For health-related benefits, please have ready:

- a record of your diagnosis, details of your medical condition, treatment(s), and the names of any medication you're currently taking
- a diary of your care needs
- contact details for your GP and any other health or social care professionals you see.

Macmillan's online benefits guide

We've developed an interactive online guide that provides advice and information about the benefits you may be able to claim. If you've got access to a computer, you'll be able to find out about the following benefits: Disability Living Allowance, Attendance Allowance, Carer's Allowance and Statutory Sick Pay.

Once you've logged on, you'll be taken through a series of questions to find out what benefits you may be eligible for. It's a great way to get a head start before meeting a benefits adviser – and could boost your confidence when dealing with the system generally. To access the guide, visit [**macmillan.org.uk/benefitsmadeclar**](https://www.macmillan.org.uk/benefitsmadeclar)



2. Introduction to the benefits system

The Department for Work and Pensions

The Department for Work and Pensions is responsible for administering social security benefits through its two executive agencies: Jobcentre Plus and Pension, Disability and Carers Service (which incorporates The Pension Service and the Disability and Carers Service).

A lot of information about benefits and Jobcentre Plus employment services is available on the Directgov website – **direct.gov.uk** The 'Money, Tax and Benefits' and 'Employment' sections are good places to start.

You can also contact Department for Work and Pensions agencies for help with other enquiries. See page 89 for contact details.

Jobcentre Plus is the main agency for people of working age (16–65). Jobcentre Plus helps people find work and administers a number of benefits including Employment and Support Allowance, Income Support, Jobseeker's Allowance, Bereavement benefits and Industrial Injuries Disablement Benefit.

The Pension Service is responsible for encouraging pension planning for later life, as well as administering State Pension and Pension Credit. The Pension Service can arrange for you to visit a local office or book a home visit if your query can't be dealt with over the phone.

The **Disability and Carers Service** administers Disability Living Allowance, Attendance Allowance, Carer's Allowance and Vaccine Damage Payments.

Types of benefits

Benefits available from the Department for Work and Pensions can be **contributory** or **non-contributory**, and **means-tested** or **non means-tested**.

Means-tested benefits (MT) These depend on your income and savings, and those of your partner. These are always non-contributory.

Non means-tested benefits (NMT) Non means-tested benefits can be either contributory or non-contributory.

Contributory benefits (C) These are based on contributions you have made to the national insurance contribution scheme.

Non-contributory benefits (NC) You can claim these even if you haven't paid national insurance contributions.

These abbreviations are used throughout this booklet to help you understand the type of benefits that are being described.

Further information

The Department for Work and Pensions produces leaflets that give more detail on specific benefits mentioned in this guide. These include:

- *Attendance Allowance (AAA5DCS)*
- *Disability Living Allowance (DLAA5DCS)*

- *Carer's Allowance (CAA5DCS)*
- *Going into hospital (what happens to your benefits and pension – DWP1029).*

It also a range of basic information leaflets to help you find information online:

- *Support if you are looking for work (DWP001)*
- *Support for planning your retirement (DWP002)*
- *Support if you are ill or disabled (DWP003)*
- *Support after a death (DWP004)*
- *Support for parents and guardians (DWP005)*
- *Support for carers (DWP006)*
- *Support for arranging Child Maintenance (DWP007)*

You can download these leaflets from the Department for Work and Pensions website – **[dwp.gov.uk/publications](https://www.dwp.gov.uk/publications)**
You can also ask for copies at your local Jobcentre.

There is also help available from other organisations. These include your local authority (council) and HM Revenue & Customs (HMRC) (see page 89–90).



3. Help for people of working age

David and Susan's story

David, 45, was diagnosed with lung cancer. He works full-time as a self-employed plumber and lives with his wife Susan in a mortgaged property.

David had surgery and was undergoing a 24-week course of chemotherapy. The side effects of surgery and cancer treatment meant that David had difficulty walking due to breathlessness, and simple tasks, such as getting dressed, were difficult.

Susan, 43, worked 22 hours per week, and they were struggling to pay their mortgage and bills.

After contacting a benefits adviser, David found out that because his national insurance contributions were up-to-date, he could apply for Employment and Support Allowance.

David applied for and received the following:

Employment and Support Allowance

£67.50 per week for 13 weeks, increasing to **£99.85**

Disability Living Allowance (care and mobility)

Worth an extra **£100.70** a week

Road Tax exemption

Blue Badge Scheme

Disabled parking badge

Free prescriptions as a person undergoing treatment for cancer

If David had not found out about his entitlements, they would have had to live on Susan's income of £250 per week. By claiming the benefits he was entitled to, their income increased to **£418.20** per week.

As David's case shows, people of working age are entitled to a wide range of benefits. If you fall within the 16–65 age group, it's important to explore all of the following areas.

Employment rights

You may be covered by employment law if:

- your employer dismisses you because of your illness
- your employer doesn't pay you what you are entitled to
- your employer discriminates against you in any way because of your illness.

Under the Equality Act 2010, people with cancer are defined as disabled from the time of diagnosis. This protection from discrimination continues even when there is no longer any evidence of the cancer.

For more advice about your employment rights, contact us for a copy of *Work and cancer* or *Working while caring for someone with cancer*.

Statutory Sick Pay (NMT/NC)

Statutory Sick Pay is paid by your employer for up to 28 weeks of sickness. The standard rate of Statutory Sick Pay is currently **£81.60** a week. When your Statutory Sick Pay is due to end, you should check your entitlement to Employment and Support Allowance (see pages 14–15).

How can I claim? Ask your employer, who is responsible for making these payments. Statutory Sick Pay is a legal minimum and if you qualify for it, your employer can't pay you less.

Occupational or company sick pay

You may be entitled to this on top of Statutory Sick Pay – check your employment contract or contact the human resources department at your work.

Self-employed people

If you are self-employed you can still apply for benefits. If you've been paying national insurance, you may qualify for Employment and Support Allowance (see pages 14–15). You may also qualify for other benefits depending on your personal circumstances, income, savings, care and/or mobility needs. Please contact a benefits adviser for advice.

We have a booklet called *Self-employment and cancer*, which you may find helpful.

Employment and Support Allowance (MT/C)

This benefit replaced Incapacity Benefit and Income Support paid on the grounds of incapacity for work.

Employment and Support Allowance has both a contributory part and a means-tested part. People may get either or both depending on their contribution record and their income and capital (savings).

Employment and Support Allowance is paid at a basic rate for the first 13 weeks of the claim. During this time, unless you are terminally ill, you will probably need to attend a face-to-face medical assessment to consider your capability for work. You may also need to attend a work-focused interview.

The work capability assessment process includes a questionnaire about how your illness or disability affects your ability to complete everyday tasks. Your own doctor may be asked to complete a report. This evidence will be considered by an approved healthcare official who may recommend that you attend a face-to-face assessment if more information is needed about your condition.

If the work capability assessment shows that your illness or disability limits your ability to work, you'll be placed into one of two groups: the support group or the work-related activity group.

During the assessment period, you'll be paid at a rate comparable to Jobseeker's Allowance. If you have any concerns or question about this, please speak to a benefits adviser.

After 13 weeks, you enter the main phase of the benefit. If your illness or disability has a severe effect on your ability to work, you'll be placed in the support group and you won't have to undertake work-related activities. An additional payment of **£32.35** will be paid to anyone in the support group.

If your ability to work is limited, but not severely limited, you'll be placed in the work-related activity group, and you'll have to attend six work-focused interviews. A smaller additional payment of **£26.75** will be paid to anyone in this group.

If you are self-employed, you're entitled to claim Employment and Support Allowance as long as you have paid the correct level of national insurance contributions.

Depending on your circumstances you may be able to get more money if you qualify for means-tested Employment and Support Allowance. People who haven't paid the relevant national insurance contributions may also qualify for Employment and Support Allowance under the means-tested route.

How can I claim? Call the New Claims Contact Centre on **0800 055 6688**, apply online at **dwp.gov.uk/eservice** or download an application form at **direct.gov.uk/disabledpeople**

Incapacity Benefit (NMT/C or NC)

Incapacity Benefit has been replaced by Employment and Support Allowance for new claimants applying after October 2008. Incapacity Benefit was paid to people of working age who had paid the relevant national insurance contributions in the relevant tax years.

Incapacity Benefit is paid at three rates:

- short-term lower rate of **£71.10**, for the first 28 weeks
- short-term higher rate of **£84.15**, for 29–52 weeks
- long-term rate of **£94.25** for one year and over (people who are terminally ill or receiving the care component of Disability Living Allowance at the higher rate, can get the long-term rate of Incapacity Benefit after 28 weeks of sickness).

Existing claimants on Incapacity Benefit and Income Support through incapacity will be transferred to Employment and Support Allowance between February 2011 and March 2014. Claimants will be assessed using the work capability assessment (see page 14).

This change won't affect claimants who are due to reach State Pension age before 6 April 2014.

All new claims on or after 31 January 2011 will be treated as Employment and Support Allowance claims, with no linking back to previous claims for Incapacity Benefit.

Income Support (MT)

This is a means-tested benefit for people on a low income, aged between 16 and the age at which they can claim Pension Credit (see page 33). It's intended to cover your basic living expenses. Income Support is for people who don't have to sign on for work, such as carers and single parents. If you're unemployed and looking for work, you can claim **Jobseeker's Allowance** instead (see page 23).

You can claim Income Support if your savings and capital are worth £16,000 or less. The value of your home is usually ignored. You usually can't get Income Support if you work more than 16 hours a week (or if your partner works more than 24 hours a week). If you receive Income Support, the amount won't be reduced if you or your partner claim Disability Living Allowance (see pages 18–20) or Attendance Allowance (see pages 35–36) – in fact, you may become eligible for more.

Many factors will be taken into account when you claim Income Support. They are:

- your age
- your income
- your health
- your housing costs
- your savings and investments
- the number of hours you work
- the number of people in your household
- your personal circumstances, such as being a carer or single parent.

Income Support is made up of the following:

Personal allowances

These are payments for living expenses for you and your partner. If you have dependant children you should claim Child Tax Credit as well (see page 56).

Premiums

This is an extra amount that is paid because of special circumstances, for example, if you are a carer or have a disability.

Housing costs

Income Support can help with mortgage interest payments (see page 42). Income Support also acts as a 'passport' to other benefits, such as free school meals (see page 57), free prescriptions (see pages 46–48), full Housing Benefit and Council Tax Benefit (see pages 41–42) and certain payments from the Social Fund (see page 72).

How can I claim? Call the New Claims Contact Centre on **0800 055 6688**, or apply online at **[dwp.gov.uk/eservice](https://www.dwp.gov.uk/eservice)**

Disability Living Allowance (NMT/NC)

This benefit is for **people under 65** who have difficulty walking or looking after themselves (or both). For example, if you need help cooking, walking or dressing yourself, you may be eligible for Disability Living Allowance. You may also be eligible if you need someone to look out for you, for example, because you have a mental health condition.

To qualify, you need to have had difficulty walking or looking after yourself for at least three months. These difficulties should be expected to last for at least the next six months.

Disability Living Allowance is awarded for a set time or for an indefinite period, which may be subject to review.

Disability Living Allowance is made up of:

- a care component (for difficulties with looking after yourself)
- a mobility component (for difficulties with walking or getting around).

The amount of Disability Living Allowance you receive depends on how much help or supervision you need to walk or take care of yourself (or both). **You don't have to be getting the help to qualify.**

You should also know:

- When you claim Disability Living Allowance, your income and savings are not taken into account.
- If you are receiving other benefits, they won't be reduced if you are awarded Disability Living Allowance, and they even may increase.
- You may also become eligible for an extra benefit such as Income Support, income-related Employment and Support Allowance, Housing Benefit or Council Tax Benefit, if you're awarded Disability Living Allowance.
- You can claim Disability Living Allowance if you're working.

Mobility component

This component is paid at one of two rates, depending on how much help or supervision you need when walking:

- the lower rate of **£19.55** a week
- the higher rate of **£51.40** a week.

Care component

To qualify for the care component, you don't need to have a carer. It's the care you need that makes you eligible for Disability Living Allowance, not the care you get. For example, you could be eligible for the care component because you find it difficult to get out of bed, have a bath or cook yourself a meal. The care component is paid at one of three rates, depending on the amount of help and care you need:

- the lowest rate of **£19.55** a week
- the middle rate of **£49.30** a week
- the highest rate of **£73.60** a week.

If you qualify for the middle or highest rate care component and you have a carer, your carer may be entitled to Carer's Allowance (see pages 26–27).

If you are receiving Disability Living Allowance and your care or mobility needs increase, you may become entitled to an increase in your Disability Living Allowance.

You need to make a claim for Disability Living Allowance before you turn 65, but if you are awarded the benefit, it will still be paid to you after you have turned 65.

Terminal illness

If you are terminally ill, you can apply for Disability Living Allowance under the special rules. Under these rules, you don't need to meet the three and six-month qualifying conditions mentioned on page 18. Your claim will be dealt with quickly and you will receive the Disability Living Allowance care component at the highest rate. You may also be eligible for the mobility component if you have difficulty walking.

All special rules claims for Disability Living Allowance are reviewed after three years.

How can I claim? It's a good idea to get help from an experienced benefits adviser when filling in the claim form. For an application pack, call the free Benefit Enquiry Line (BEL) on **0800 882 200** or textphone **0800 243 355**. You can also get a pack from your local Jobcentre, apply online at **dwp.gov.uk/eservice** or download an application form at **direct.gov.uk/doitonline**

Income Tax refund

If you have to give up work and your income falls, you may be eligible for a tax refund.

How can I claim? Your employer may be able to organise this, or contact your local HM Revenue & Customs Enquiry Centre (see pages 89–90). If your circumstances have changed, it's also worth asking if you're still paying the correct amount of tax.

Working Tax Credit (MT)

This is a payment made to working people on a low income to top up their earnings. It can be claimed by single people, couples, parents and people without children. It's also paid to working people with a physical or mental disability that puts them at a disadvantage when getting a job. Working Tax Credit also includes payments towards the cost of childcare. Working Tax Credit is means-tested and you must be aged 16 or over when you make a claim. You must also be working at least 16 hours a week.

Working Tax Credit is made up of different elements to suit people's different circumstances. These include a single parent element, a disability element, a childcare element, and a 50-plus element.

You may still be able to claim Working Tax Credit for up to 28 weeks if you're off work due to illness. See also Child Tax Credit (page 56).

How can I claim? You can call the HMRC Tax Credits Helpline on **0845 300 3900** or textphone **0845 300 3909**. You can also get an application pack from your local HMRC Enquiry Centre or Jobcentre. For more information, visit **[hmrc.gov.uk/taxcredits](https://www.hmrc.gov.uk/taxcredits)**

Industrial Injuries Disablement Benefit (NMT/NC)

If you are ill or disabled because of disease caused by certain types of work, you may be able to claim Industrial Injuries Disablement Benefit (diseases). The amount you may get depends on your individual circumstances.

You can claim the benefit if you were employed in a job that caused your disease. Relevant health conditions include pneumoconiosis, diffuse mesothelioma and lung cancer.

How can I claim? Contact your local Jobcentre or regional Industrial Injuries Disablement Benefit delivery centre, or visit **[direct.gov.uk/doitonline](https://www.direct.gov.uk/doitonline)**

Jobseeker's Allowance (MT/NC or NMT/C)

If you are under pension age and capable of working, Jobseeker's Allowance can give you a weekly income while you look for work.

Advisers at your local Jobcentre will give you ongoing help with your job search. If you need specialist advice due to an illness or disability, ask to see a disability employment adviser.

The Access to Work programme provides support to disabled people and their employers to help overcome work-related obstacles resulting from a disability. This includes people who are already in work. Speak to a disability employment adviser or visit **[direct.gov.uk/disabledpeople](https://www.direct.gov.uk/disabledpeople)** for more information.

How can I claim? You can apply online at **[direct.gov.uk/doitonline](https://www.direct.gov.uk/doitonline)** or call the New Claims Contact Centre on **0800 055 6688**. You will need to attend a New Jobseeker Interview with an adviser at your local Jobcentre.

Are you insured?

Look through your policies and you may find that you are covered for loss of income, medical treatment, credit cards, mortgage payments and other expenses. It's certainly worth checking.



4. Help for carers

Peter and Helen's story

Peter, 69, had led a comfortable and active life since retiring. With his State Pension and occupational pension, he didn't have to worry about paying the bills. He enjoyed gardening, playing golf and volunteering at the local charity shop twice a week.

Last year he was diagnosed with throat cancer. He had surgery followed by months of chemotherapy and radiotherapy. The side effects of treatment left him feeling tired and depressed, and unable to do even the most basic tasks.

His daughter Helen lived nearby with her husband and children. Helen, who was a full-time mother and homemaker, visited her father after she dropped the children at school to help him to get dressed, and to encourage him to eat and take his medication.

At the next hospital appointment, Helen spoke to a Macmillan welfare rights adviser to see what support was available.

Helen found that both she and her father were entitled to the following benefits:

Attendance Allowance

Worth an extra **£49.30** a week for Peter

Carer's Allowance

Worth an extra **£55.55** a week for Helen

Peter was also given details of a local support group so he could meet other people affected by cancer. As Helen was entitled to Carer's Allowance, she received Class 1 national insurance contribution. This would count towards her State Pension and other contribution-based benefits that she may need to claim in the future.

Carer's Allowance (NMT/NC)

If you're caring for someone who is receiving the care component of Disability Living Allowance at the middle or highest rate, or Attendance Allowance (see pages 35–36), you may be eligible for Carer's Allowance. You need to be aged 16 or over and be caring for someone for at least 35 hours a week to qualify for this benefit.

You don't need to be related to or living with the person you care for. You can be working, but there is a weekly earnings limit of £100 a week after certain deductions. You cannot claim Carer's Allowance if you are studying for 21 hours a week or more (full or part-time). Students and carers who don't qualify for Carer's Allowance may be able to protect their State Pension entitlement by applying for Carer's Credit (see pages 28–29).

Carer's Allowance is **£55.55** a week. If you're awarded Carer's Allowance you may also be entitled to the **carer premium**. This is an extra amount of money that can be added to Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Council Tax Benefit and Pension Credit.

Carer's Allowance overlaps with certain benefits, including:

- contribution-based Employment and Support Allowance (see pages 14–15)
- State Pension (see page 33)
- Widow's and Bereavement benefits (see pages 78–79)
- Maternity Allowance
- Severe Disablement Allowance
- contribution-based Jobseeker's Allowance (see page 23).

You can't be paid Carer's Allowance if you receive the same amount or more from these overlapping benefits. However, it may still be worth claiming Carer's Allowance because you may become eligible for a means-tested benefit such as Pension Credit or Council Tax Benefit. If you are already receiving means-tested benefits, you could receive the carer premium (see page 26).

You may also receive a Christmas bonus and national insurance contribution credits towards other benefits.

Claiming Carer's Allowance can affect the benefits claimed by the person you care for. It's a good idea to speak to a benefits adviser (see pages 3–4) who will be able to advise you on the best course of action for you and the person you care for.

How can I claim? For an application pack, call the free Benefit Enquiry Line (BEL) on **0800 882 200** or textphone **0800 243 355**. You can also get a pack from your local Jobcentre, or download an application form at **[direct.gov.uk/doitonline](https://www.direct.gov.uk/doitonline)**

You may be entitled to other financial help such as Income Support, Pension Credit, disability benefits or help with health costs. Please see the other sections in this guide that are relevant to your situation.

Carer's Credit

Carer's Credit is a national insurance credit for carers of working age. It helps carers build up qualifying years for the basic State Pension and additional State Pension. To qualify for Carer's Credit, you must care for one or more disabled people for 20 hours or more per week. Each person you care for must receive one of the disability benefits listed below or qualify for a Care Certificate (see below).

The qualifying benefits are:

- Disability Living Allowance (care component at the middle or highest rate)
- Attendance Allowance (either rate)
- Constant Attendance Allowance at any rate.

If the person you're caring for doesn't receive an appropriate qualifying benefit, Carer's Credit can still be awarded if you supply a Care Certificate. This will need to be signed by a health or social care professional. Carer's Credit isn't a cash benefit.

Is it right for you?

You don't need to make a separate application for Carer's Credit if you're already receiving benefits such as Carer's Allowance, Income Support as a carer or Child Benefit for

a child under 12. Your State Pension is already protected in these cases.

Carers who may benefit include those who:

- care for someone for more than 20 hours but fewer than 35 hours per week
- look after someone who isn't claiming disability benefits
- help to care for an ill or disabled person where someone else is claiming Carer's Allowance for looking after them
- look after several people but don't care for just one of them for 35 hours or more a week
- combine caring responsibilities with paid work and don't earn enough to pay national insurance contributions for the whole year
- care for someone and are self-employed
- are full-time students.

Carers who are claiming Jobseeker's Allowance or Employment and Support Allowance may benefit from extra national insurance contributions towards their State Pension if they apply for Carer's Credit.

Help with finding paid work

If you want to combine caring with paid work or would like help to find work when you stop being a carer, your local Jobcentre can help. Find out more at [direct.gov.uk/en/caringforsomeone](https://www.direct.gov.uk/en/caringforsomeone)



5. Help for people of pension age

Stefan and Rasine's story

Stefan, 66, and his wife Rasine, 64, live in a small rented bungalow. Stefan was diagnosed with bowel cancer two years ago. Since then, he has found it increasingly difficult to do things for himself and relies on his wife for help with tasks such as dressing and bathing.

With the added expenses of travelling to and from hospital, and extra clothing due to weight loss, they were struggling to make ends meet.

Although they received help with their rent and council tax, all they had to live on were their State Pensions totalling £163.35 per week. (Stefan's State Pension was £102.15 and Rasine's State Pension was £61.20)

Stefan was to be admitted to hospital for surgery and treatment and Rasine was concerned that she couldn't afford the fares to visit him.

Rasine decided to seek advice on what help was available. She then successfully applied for the following:

Pension Credit to top up their State Pension

Worth an extra **£46.35** a week

The additional carer premium

Worth an extra **£31.00** a week

Carer's Allowance

Worth £55.55 per week (but not paid in this case as Rasine's State Pension is more)

Attendance Allowance

Worth an extra £49.30 a week for Stefan

Community Care Grant

£100 one-off payment for visiting fares for Rasine

Macmillan Grant

£200 for the cost of clothing for Stefan

Their weekly income increased from **£163.35–£290** when they were awarded Pension Credit and Attendance Allowance. Plus, the guarantee credit of Pension Credit gave Stefan help with fares to hospital. Rasine was able to claim a Community Care Grant towards the cost of visiting fares.

By finding out exactly what they were entitled to, Stefan and Rasine increased their income, which greatly reduced their worries.

Remember, if you're still working, the benefits in the Help for people of working age section (see pages 11–23) are also relevant to you. Your entitlements will also differ if you receive a War Pension or financial support from the Armed Forces Compensation Scheme – ask a benefits adviser what this means for you.

State Pension

The way people qualify for a State Pension has changed. It's now easier for parents and carers to build up qualifying years of national insurance and get a State Pension. To get a full basic State Pension, you'll only need 30 qualifying years of national insurance contributions.

The State Pension age is also changing for most people. This is the age when people can choose to start getting their State Pension:

- The age you can claim your State Pension will be determined by when you were born.
- The State Pension age for women born on or after 6 April 1950 has started to increase from 60.

For more information, visit [direct.gov.uk/pensionsandretirementplanning](https://www.direct.gov.uk/pensionsandretirementplanning)

Pension Credit (MT)

Pension Credit is a means-tested benefit for people who have reached the minimum qualifying age. The age from which you may receive Pension Credit is rising in line with the increase in the State Pension age for women, which is gradually increasing to 65.

For further details and to find out the exact date on which you can claim your State Pension and Pension Credit, please speak to a benefits adviser or visit [direct.gov.uk/spacalculator](https://www.direct.gov.uk/spacalculator)

Pension Credit guarantees a weekly income of at least:

- **£137.35** if you are single
- **£209.70** if you have a partner.

Extra amounts can be paid if you have special circumstances, such as if you are a carer or have a severe disability. This part of Pension Credit is called guarantee credit. Pension Credit is means-tested, but there is no upper savings limit. You can claim Pension Credit if you are working, although your earnings will affect how much benefit you receive.

If you are 65 and over and have savings or income above the basic State Pension level, you may also be eligible for the savings credit element of Pension Credit. This can increase your weekly income by up to:

- **£20.52** if you are single
- **£27.09** if you have a partner.

Many pensioners are entitled to this extra financial help, so do check with a benefits adviser.

If you receive Pension Credit, you can also apply for help from the Social Fund (see page 72). If you receive the guarantee credit element of Pension Credit, you'll be entitled to other help such as full Housing Benefit and Council Tax Benefit, and NHS costs.

How can I apply? You can apply by phoning The Pension Service on **0800 99 1234** or textphone **0800 169 0133**. You can also visit **[direct.gov.uk/pensioncredit](https://www.direct.gov.uk/pensioncredit)** for a copy of the application form. It's a good idea to get help filling in the claim form from an experienced benefits adviser.

Private pensions

Do you have a private pension that you can access earlier than planned because of your illness? This could provide you with a lump sum payment and/or monthly income.

Please discuss this with a benefits adviser as personal pensions can affect your entitlement to certain benefits.

Tracing a pension

The Pension Tracing Service can help you trace an old pension scheme if the details are unclear or lost. The service is free. See page 90 for contact details.

Attendance Allowance (NMT/NC)

This benefit is for people **aged 65 or over** who have difficulty looking after themselves. You may qualify if, for example, you need help getting out of bed, having a bath or dressing yourself. Attendance Allowance is based on the amount of care you need and not any care you may currently be getting. You don't need to have a carer to be eligible for this benefit. You must have needed care for at least six months to qualify for Attendance Allowance.

The benefit is paid at one of two rates:

- the lower rate of **£49.30** a week – for people who need help during the day or at night
- the higher rate of **£73.60** a week – for people who need help both during the day and at night.

There is no help for mobility problems. If you are aged under 65, you should claim Disability Living Allowance instead

of Attendance Allowance (see pages 18–20). You should also note that:

- your income and savings aren't taken into account for Attendance Allowance
- you can claim Attendance Allowance if you are working
- you don't need to pay national insurance contributions to claim Attendance Allowance
- if you are awarded Attendance Allowance your other benefits won't be reduced – they may actually increase or you may become eligible for other benefits, such as Pension Credit.

Terminal illness

You can apply for Attendance Allowance under the special rules if you are terminally ill. Under these rules you don't need to meet the six-month qualifying conditions. Your claim will be dealt with quickly and you will receive the benefit at the highest rate. All special rules claims for Attendance Allowance will be reviewed after three years.

How can I claim? For an application pack, call the free Benefit Enquiry Line (BEL) on **0800 882 200** or textphone **0800 243 355**. You can also get a pack from your local Jobcentre, apply online at **[dwp.gov.uk/eservice](https://www.dwp.gov.uk/eservice)** or download an application form at **[direct.gov.uk/doitonline](https://www.direct.gov.uk/doitonline)**

It's a good idea to get help from an experienced benefits adviser when filling in your application form.





6. Help with housing costs

Joanne's story

Joanne is the single parent of Samuel, aged 14. She worked hard to provide for herself and her son.

However, when Samuel was diagnosed with Hodgkin lymphoma, their family life was severely disrupted.

Joanne gave up work to be with Samuel, as the chemotherapy was making him feel very weak and tired. He was spending most of his time in bed.

Joanne survived on her savings for a few months, but it was being used quickly. She began to worry about the future and decided to speak to a benefits adviser.

After the meeting, Joanne realised there was help available which would allow her concentrate on being with Samuel.

Joanne applied for and successfully qualified for the following:

Disability Living Allowance

Worth an extra **£68.85** a week for Samuel

Carer's Allowance

Worth an extra **£55.55** a week for Joanne

Income Support for Joanne

To help with mortgage costs after 13 weeks

Council Tax Benefit

Macmillan Grant

£300 for the cost of extra bedding and clothing needed for Samuel due to weight loss

With regular income coming into the household and the interest on her mortgage being paid, Joanne could concentrate on her son and his treatment. The Income Support also entitled Joanne to free prescriptions, dental and eye care for herself.

Housing Benefit (MT)

If you're on a low income and living in rented accommodation, this benefit helps with your rent. You can claim Housing Benefit if your savings and capital are worth £16,000 or less, unless you receive the guarantee element of Pension Credit. Housing Benefit is handled by your local authority (council). You don't have to be a council tenant to qualify for this benefit. In certain cases, students can be eligible for Housing Benefit.

Local Housing Allowance

If you are a private tenant renting a property or room from a private landlord and you are on a low income, you may be able to claim and receive Local Housing Allowance. The Local Housing Allowance is used to work out how much Housing Benefit you get. The amount of Housing Benefit you may get will depend on where you live and who lives with you, and you and your partner's income and savings. It isn't based on how much rent you pay. If your rent is higher than the Local Housing Allowance, you'll need to make up the difference.

If your rent is lower than the Local Housing Allowance, you will receive the full amount of your rent.

Previously, claimants could keep the difference up to a maximum of £15 per week, but this has now been stopped. Existing recipients will be able to keep the difference until the anniversary of their claim.

Local Housing Allowance rates are based on local rents so they may be different for each area. Contact your local authority (council) for further information.

Discretionary housing payments

If you are entitled to Housing Benefit or Council Tax Benefit and you need extra financial help because your Housing Benefit doesn't meet your housing costs in full, you may be able to claim a discretionary housing payment from your local authority (council).

How can I claim Housing Benefit, Local Housing Allowance and Discretionary housing payments?

Contact your local authority (council) to ask for a form. If you are claiming Income Support or Jobseeker's Allowance, your application pack will include a claim form for Housing Benefit.

Council Tax Benefit (MT)

If you are on a low income, this benefit can help with your council tax payments. You can claim Council Tax Benefit if your savings and capital are worth £16,000 or less, or if you receive the guarantee element of Pension Credit.

How can I claim? Contact your local authority (council) to make a claim. If you are claiming Income Support or Jobseeker's Allowance, your application pack will include a claim form for Council Tax Benefit.

Council Tax Disability Reduction Scheme

You can claim a reduction in your council tax if you are disabled and have special needs at home.

Discounts on council tax

You may be able to get a discount on your council tax, for example, if you live alone or someone in the household is a carer or a full-time student.

How can I claim? Contact your local authority (council) or visit [direct.gov.uk/disabledpeople](https://www.direct.gov.uk/disabledpeople)

Help with housing costs (MT)

If you claim Income Support, Pension Credit, income-based Jobseeker's Allowance or Employment and Support Allowance, your award can include help with your mortgage interest payments and certain other housing costs, for example, service charges and ground rent. It's a good idea to get advice on what help you are entitled to from an experienced benefits adviser.

Adaptations

Local authorities can provide financial help if you need to repair, improve or adapt your home for health reasons. You could, for example, apply for help to install a stair lift or ramp or to put in central heating. Help includes Disabled

Facilities Grants. For more information, contact your local authority (council) or visit **[direct.gov.uk/disabledpeople](https://www.direct.gov.uk/disabledpeople)**

How can I claim? Contact your local authority (council).

Grants may also be available to help you improve the heating systems and insulation in your home. These grants are mainly for people who are disabled, on a low income or over 60. Contact your local authority for more information.

In Scotland, the Energy Saving Scotland Advice Centre takes all initial enquiries for the energy assistance package. To apply, call the Energy Savings Trust on **0800 512 012**.



7. Help with health costs

Joseph's story

Joseph, 57, was diagnosed with tonsil cancer and received chemotherapy and radiotherapy treatment. The side effects of treatment caused mouth ulcers, severe nausea and ruined his teeth.

Until recently, his only income was Employment and Support Allowance totalling **£67.50**. He urgently needed dental treatment but couldn't afford to have the work done.

An experienced benefits adviser made Joseph aware of the benefits and other financial help he was entitled to:

Council Tax Benefit

Amount depending upon Joseph's personal circumstances

Help with health costs under the Low Income Scheme

Provides help with dental and eye treatment, and fares to hospital

The costs of cancer can seem never ending when you have to keep buying things relating to your illness. If this sounds like you, the benefits on the following pages could make life easier.

Prescriptions

Prescriptions are free in Wales, Scotland and Northern Ireland.

Prescriptions in England

People with cancer in England are eligible for free prescriptions. All people undergoing treatment for cancer, or the effects of cancer or its treatment, can apply for an exemption certificate by collecting form FP92A from their GP surgery or oncology clinic.

You also qualify for free prescriptions if:

- you are 60 or over
- you are under 16, or under 19 and in full-time education
- you are a hospital inpatient
- you are included in an award of: Income Support; the guarantee credit of Pension Credit; income-based Jobseeker's Allowance; income-related Employment and Support Allowance; Working Tax Credit with a disability element; or Child Tax Credit and your income for tax credit purposes is £15,276 or less
- you are pregnant or have had a baby in the last 12 months
- you receive a War Disablement Pension and need prescriptions for your war injury
- your weekly income is low enough (see details of the Low Income Scheme on page 51).

You will need to show your pharmacist proof that you qualify for free prescriptions.

You can also get free prescriptions if you have:

- a long-term physical disability that prevents you from leaving home without the help of another person
- a permanent fistula, such as a caecostomy, colostomy, laryngostomy or ileostomy which needs continuous dressing, or an appliance
- epilepsy that needs continuous anti-convulsive therapy
- diabetes mellitus (except where treatment is by diet only)
- diabetes insipidus or other kinds of hypopituitarism
- myxoedema
- hypoparathyroidism
- myasthenia gravis
- forms of hypoadrenalism (including Addison's disease) for which specific substitution therapy is essential.

How can I apply? If you have any of the above medical conditions, ask your doctor to fill in form FP92A (England only).

Prescription Prepayment Certificate

If you don't qualify for free prescriptions, consider buying a Prescription Prepayment Certificate for three months or a year. It will save you money if you need more than four prescriptions in three months or more than 14 items in one year.

- The charge for a single prescription item is **£7.40**. For items prescribed in combination/duo packs, there is a prescription charge for each different drug in the pack.

- A Prescription Prepayment Certificate for three months costs **£29.10**.
- A Prescription Prepayment Certificate for 12 months costs **£104**.

How can I apply? You can buy a certificate over the phone using a recognised credit or debit card. Phone the Prescription Pricing Authority on **0845 850 0030**. You can also buy the certificate online from **nhsbsa.nhs.uk** You can pay for the certificate by direct debit over 10 monthly payments.

You will need to show your pharmacist your Prescription Prepayment Certificate when you collect your prescription.

Wigs and fabric supports

You qualify for free NHS wigs or fabric supports if:

- you are under 16, or under 19 and in full-time education
- you are included in an award of: Income Support; the guarantee credit of Pension Credit; income-based Jobseeker's Allowance; income-related Employment and Support Allowance; Working Tax Credit with a disability element; or Child Tax Credit and your income for tax credit purposes is £15,276 or less
- you receive a War Disablement Pension and need the items for your war disability
- you are a hospital inpatient when the wig or fabric support is supplied or when you receive chemotherapy treatment as an outpatient

- your weekly income is low enough (see details of the Low Income Scheme on page 51).

Wigs and fabric supports are free for everyone in Wales and there are special arrangements for patients who are registered with GPs in Wales but have treatment in England.

The HM Revenue & Customs National Advice Service can tell you how to claim back VAT on wigs and other items related to your treatment. Phone **0845 010 9000** or visit **[hmrc.gov.uk/vat](https://www.hmrc.gov.uk/vat)**

You will need to tell the person who fits your wig or fabric support that you can get it free. You will need to show proof that you qualify, for example, the letter showing which benefits you receive.

Dental treatment

You qualify for free NHS dental treatment and dentures if:

- you are under 18, or under 19 and in full-time education
- you are included in an award of: Income Support; the guarantee credit of Pension Credit; income-based Jobseeker's Allowance; income-related Employment and Support Allowance; Working Tax Credit with a disability element; or Child Tax Credit and your income for tax credit purposes is £15,276 or less
- you are pregnant or have had a baby in the last 12 months
- you receive a War Disablement Pension and need treatment for your war disability
- you are in hospital when you receive the treatment

- your weekly income is low enough (see details of the Low Income Scheme opposite).

If you live in Wales, you can get free NHS dental examinations if you are under 25 or aged 60 or over. If you live in Scotland, NHS dental examinations are free.

You will need to show your dentist proof that you qualify, for example, the letter showing which benefits you receive.

Eye treatment

You qualify for free NHS eyesight tests and vouchers for glasses or contact lenses (vouchers only in Scotland where NHS eyesight tests are now free) if:

- you are under 16, or under 19 and in full-time education
- you are included in an award of: Income Support; the guarantee credit of Pension Credit; income-based Jobseeker's Allowance; income-related Employment and Support Allowance; Working Tax Credit with a disability element; or Child Tax Credit and your income for tax credit purposes is £15,276 or less
- you have been prescribed complex or powerful lenses
- you are a patient of the Hospital Eye Service
- your income is low enough (see details of the Low Income Scheme opposite).

You also qualify for free NHS eyesight tests if:

- you are 60 or over
- you are registered blind or partially sighted

- you have been diagnosed with diabetes or glaucoma
- you are 40 or over and are the parent, brother, sister or child of someone with glaucoma
- you receive a War Disablement Pension and need the treatment for your war disability
- your weekly income is low enough (see details of the Low Income Scheme below).

You will need to show your optician proof that you qualify, for example, the letter showing which benefits you receive.

See also Fares to hospital for treatment on pages 61–62.

Low Income Scheme (MT)

Under this means-tested scheme, you are entitled to free prescriptions if your income and savings are low enough. To qualify, there is a capital (savings) limit of £16,000 (or £23,250 for those who live permanently in a care home). You can also get full or partial help with the cost of dental treatment, wigs and fabric supports, eyesight tests and glasses, and fares to hospital. There's no partial help with the cost of prescriptions, but you can buy a Prescription Prepayment Certificate (see pages 47–48).

How can I claim? Phone **0845 610 1112** and ask for form HC1, or visit **nhsbsa.nhs.uk** You can also get form HC1 from your local Jobcentre or NHS hospital. You may also be able to get one from your doctor, dentist or optician. If you have already paid for your prescriptions, fares to hospital, dental and eye treatment, or a wig, you can claim a refund if you apply within three months using form HC5. This only applies

if you have got the relevant receipt (such as form FP57 for prescriptions) at the time you paid for it. For more information, see the Department of Health leaflet HC11 – *Help with health costs* online at **[dh.gov.uk/publications](https://www.dh.gov.uk/publications)**

Aids and equipment

If you need special equipment or aids to help you manage at home, for example, a raised toilet seat or hand rails, your GP or specialist nurse can refer you to a social worker to get these on your behalf. Or you can contact your local social services (the social work department in Scotland). They can arrange for a social worker or occupational therapist to assess your needs, and may be able to supply what you need at no cost. You can also get general advice and information about all types of equipment from the Disabled Living Foundation (see page 91).





8. Help with children's needs

Lindsey and Dave's story

Lindsey lives with her partner, Dave, and their two children, Henry, 17 and Chloe, 12. After Chloe was diagnosed with leukaemia, Dave gave up work to be with and care for his daughter.

Lindsey continued to work. With the loss of one wage, the couple wondered how they would cope.

Henry was a full-time college student living at home and couldn't pay anything towards household costs. Lindsey and Dave felt they couldn't ask their son to give up college and find a job.

Due to chemotherapy, Chloe was very ill and weak and needed lots of personal care.

The solution came when the couple found out about the benefits they were entitled to. Among these, the following related specifically to their children:

Disability Living Allowance – middle rate care for Chloe

Worth an extra **£49.30** per week

Working Tax and Child Tax Credit*

Amount dependant on Lindsey and Dave's joint income

Carer's Allowance – for Dave

Worth an extra **£55.55** per week

Educational Maintenance Allowance – for Henry

Worth up to £30 a week (Scotland, Wales and Northern Ireland only)

* the Child Tax Credit includes the Disabled Child element as Chloe is in receipt of Disability Living Allowance.

If you have children and are struggling to make ends meet, the following benefits are designed to help.

Child Tax Credit (MT)

This is a payment made to parents and carers of children or young people still in education. You don't have to be working to claim it. Child Tax Credit is means-tested and the person claiming must be at least 16. To qualify for Child Tax Credit, you or your partner must be responsible for a child or young person who normally lives with you. A child is someone under 16. A young person is someone aged between 16 and 19, who is in full-time education.

The amount of Child Tax Credit you can get is made up of several elements. These include the family element and the child element for each child in the family. There are extra amounts for children with disabilities.

How can I claim? You can call the HMRC Tax Credits Helpline on **0845 300 3900** or textphone **0845 300 3909**. You can also get an application from your local HMRC Enquiry Centre or Jobcentre. For more information, visit **[hmrc.gov.uk/taxcredits](https://www.hmrc.gov.uk/taxcredits)**

Free school meals

School meals are free for children whose parents or carers receive income-related Employment and Support Allowance, income-based Jobseeker's Allowance or Child Tax Credit (in certain cases).

How can I apply? Contact your local authority (council).

School clothing

Local authorities can give grants for school clothing to families on a low income.

How can I apply? Contact your local authority (council) to find out what help is available in your area and how to apply for it.

Educational Maintenance Allowance

This allowance helps young people aged 16–19 stay in education. It's available in Wales, Scotland and Northern Ireland. The amount paid is based on the income of the adults who are responsible for the young person. It won't affect any benefits they are claiming.

The allowance closed to new applicants studying in England in January 2011. Eligible recipients who applied for the allowance before 31 December 2010 will continue to receive the payments until end of the academic year.

Learner support funds will be available through schools, colleges and training providers to help students who most need it to continue in learning.

How can I apply?

In Wales, call **0845 602 8845** or visit **studentfinancewales.co.uk** In Scotland, contact your school/college or local council or visit **emascotland.com** In Northern Ireland, you can get a claim form from your school, college or local Social Security or Jobs and Benefits office. You can also download an application form at **nidirect.gov.uk**

Your local authority or college may also be able to help with the cost of travel to school or college. Contact them for more details.

Childcare vouchers and employer help

If you're off work and getting sick pay, any vouchers or other childcare help through work may continue either as part of your contract or if you have an understanding employer. For more information, visit **hmrc.gov.uk/childcare**





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9. Transport

Barbara's story

Barbara has breast cancer. She has had surgery and is due to start a course of chemotherapy. Barbara has to travel to a regional hospital for chemotherapy and she was concerned about the travelling costs for this.

Barbara's income was just £100 per week – her Statutory Sick Pay and a small amount of contractual sick pay.

Barbara applied for and received the following financial help:

Macmillan Grant for the cost of travelling to hospital

Amount awarded in line with Barbara's personal circumstances

The cost of travelling to and from the hospital was a worry Barbara didn't need. Now her life is much easier. The help described on the following pages could make your life easier, too.

Fares to hospital for treatment

If you have to travel to hospital for treatment, you can claim a refund on your bus or train fares, petrol costs or in exceptional circumstances, taxi fares, if the following conditions apply:

- you are included in an award of: Income Support; the guarantee credit of Pension Credit; income-based

Jobseeker's Allowance; income-related Employment and Support Allowance; Working Tax Credit with a disability element; or Child Tax Credit and your income for tax credit purposes is £15,276 or less

- you receive a War Disablement Pension and are being treated for your war disability
- your weekly income is low enough.

If you need someone to travel with you to hospital for medical reasons, you can get their travel costs paid as well. If you're not receiving any of the above benefits, but are still on a low income, see page 51 for details of the Low Income Scheme. This may be another way to get help with your fares to hospital.

How can I claim? You can usually get your refund at the hospital – check the procedure when you arrive. You will need to bring proof of your entitlement to one of the above benefits, such as your payment book or benefit award letter. You will also need to bring proof of your travel costs, for example, tickets or receipts. Some voluntary organisations have volunteer drivers who can give people lifts to hospital and other destinations. Check at your local library for details of voluntary organisations in your area.

The Highlands and Islands Travel Scheme

Under this scheme, people from the Highlands and Islands in Scotland can claim a refund of their travel costs to hospital. This refund is not means-tested for amounts over £10.

To qualify, you must live or work in the former Highlands and Islands Development Board area. You must travel 30 miles or more from your home, or you must travel by water for more

than five miles. If you have an escort, their expenses can also be paid if medical staff can confirm that an escort is medically necessary for you.

Isles of Scilly Scheme

There is a similar scheme to the Highlands and Islands Travel Scheme on the Isles of Scilly. People travelling to hospital for treatment can get a non means-tested refund on their fares for amounts over £5.

Bus, coach and train fares

There are special rates for bus, coach and train travel for people with disabilities. Check at your local bus, coach or train station. For example, you can buy a Disabled Person's Railcard, which entitles you to one-third off the cost of most train journeys. For more information, visit [direct.gov.uk/en/travelandtransport](https://www.direct.gov.uk/en/travelandtransport)

Local transport

There may be community transport services available in your area for people who have difficulty using public transport. For example, services providing trips to local shopping centres.

Other local services include Dial-a-ride (wheelchair accessible transport, which can be booked to take you from door-to-door) and reduced fare taxi schemes. The Shopmobility scheme (visit [shopmobilityuk.org](https://www.shopmobilityuk.org) or call **0845 644 2446**) provides wheelchairs and scooters for disabled people to help them get around town and shopping centres. Local authorities must also offer people with a disability free off-peak bus travel on local bus services.

Contact your local authority (council) for details of transport services available to people with a disability in your area.

Road tax exemption

This is available to people who receive the higher rate of the mobility component of Disability Living Allowance (see pages 18–19) or the War Pensioners' Mobility Supplement. Contact the Department for Work and Pensions for more information (see page 89).

Tunnels, bridges and toll roads

If you are disabled and have to pay to use a tunnel, bridge or toll road, you should find out whether you can get an exemption. For more information, call the Department for Transport on **0300 330 3000** or visit **dft.gov.uk** then go to 'Blue Badge Scheme' where you will find more information on toll concessions for Blue Badge holders.

London congestion charge

There is a charge to travel within the congestion charging zone in central London at certain times. If you have a Blue Badge (see page 66) you can register for a 100% discount so you won't have to pay the charge.

For more information, phone **0845 900 1234** or visit **tfl.gov.uk/congestioncharging**

Certain NHS employees and patients can claim back 100% of the congestion charge. The 100% refund (paid back by the NHS) only applies for vehicles used by certain patients going to NHS appointments (including GP appointments) in the

charging zone. To be eligible, patients must:

- have a compromised immune system **or**
- need regular assessment or therapy, eg chemotherapy **or**
- need recurrent surgery **and**
- be clinically assessed as too ill, weak or disabled to travel to an appointment using public transport.

You, or the person driving you, will have to pay the congestion charge. You can then claim back the charge from the transport department of the NHS hospital, clinic or GP's surgery where you receive treatment. It's important that you keep your receipt to show you have paid the congestion charge so you can claim your refund.

Hospital parking

Hospital car parking policies in England vary. Many hospitals have concessions for people with cancer, but they aren't always well-publicised. You should ask your hospital what their policy is, as you may be entitled to free or reduced cost parking.

In Scotland, parking is free except at three private hospitals in Dundee, Edinburgh and Glasgow. Hospital parking has been free in Wales since April 2008, except where trusts have external contracts in place. Almost all of these trusts are due to introduce free parking by 2011.

Visitors' fares

Are you visiting your partner or a close relative in hospital? If you receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance

or Pension Credit, you may be able to get help with travel costs from the Social Fund (see page 72).

How can I claim? Contact your local Jobcentre for form SF300 to claim a Community Care grant from the Social Fund.

Motability

Under this scheme, people who receive the highest rate of the mobility component of Disability Living Allowance (see pages 18–19) can use it to buy or hire a car, scooter or powered wheelchair. The scheme is also available to people receiving the War Pensioners' Mobility Supplement.

How can I apply? Contact the Motability Scheme to apply (see page 92).

The following are non-financial sources of help that may give you peace of mind while you're travelling

Blue Badge Scheme

This scheme provides parking concessions for people with severe mobility problems who have difficulty using public transport. The badge enables holders to park close to where they need to go. To apply for a badge, contact the social services department of your local authority or council. Your healthcare professional or a benefits adviser may be able to help fill out the application forms. If you live in Scotland, contact the social work department.

To find Blue Badge parking bays, contact your local authority or council. There are special badge schemes for people with restricted mobility who live, study or work in the area where the

blue badge scheme doesn't apply. In London, there is a special green badge for Camden, red for The City, purple (previously blue) for Kensington and Chelsea, and white for Westminster. There are a few parking bays reserved for these badge holders only – check the signs before parking so you don't accidentally use these if you only have a blue badge. If you think you may be entitled to a special badge for one of these areas, contact the relevant council. For more information, visit [direct.gov.uk/disabledpeople](https://www.direct.gov.uk/disabledpeople)

Seat belts

If you can't wear a seat belt for medical reasons, you can get a medical exemption certificate from your doctor. There are also aids and adaptations available that make it easier for people with disabilities to wear a seat belt. For more information contact the Department for Transport on **0300 330 3000** or visit [direct.gov.uk/think](https://www.direct.gov.uk/think)

National Key Scheme for toilets

This scheme offers disabled people access to around 8,000 locked public toilets across the UK. You can buy a key for a small fee from the Royal Association for Disability and Rehabilitation (RADAR). See page 92 for contact details.

London Taxicard Scheme

Taxicard is a method of providing subsidised door-to-door transport for people who have difficulty using public transport due to serious mobility impairment. Taxicard holders make journeys in licensed London taxis and the subsidy applies directly to each trip. The scheme is funded by the participating London boroughs. For more information and an application form, visit [taxicard.org.uk](https://www.taxicard.org.uk) or phone **020 7934 9791**.

Reduced taxi fare schemes are available in other locations. Contact your local authority for more information.



10. Loans and grants for other expenses

Rachel's story

Rachel is a young mother with three children. Last year she was diagnosed with breast cancer following the birth of her third child. She was unable to return to work following maternity leave due to ongoing chemotherapy treatment.

Rachel's husband had to increase his work hours to meet the additional expenses that had arisen from his wife's cancer and treatment.

Fortunately, Rachel and her husband had family close by who were able to look after the children, allowing Rachel to rest after her chemotherapy sessions.

Although the long-term outcome following treatment was good, the lack of quality time with her young family had taken its toll.

Rachel's Macmillan nurse suggested that a Macmillan Grant might help. Her nurse filled in the application form and within three days of receiving the application, Macmillan awarded Rachel a grant towards the cost of a break in the UK, which was seen as very important to her recovery.

Macmillan Grants

What are they?

These are one-off payments for adults, young people or children with cancer that cover a wide range of practical needs. Some of the typical expenses Macmillan Grants help with are fares to and from hospital for treatment, heating bills, buying washing machines and other household items to help make life easier.

Who are they for?

You can apply for a Macmillan Grant if you have cancer or are still affected by your illness or treatment and:

- your savings amount to no more than £6,000 if you are single, or £8,000 as a couple or family
- your household disposable income is under £100 a week for each person.*

* This means that once you have paid your mortgage or rent, council tax, insurance, child maintenance and water rates, the total amount left – from the combined income of everyone living in the house – is under £100 per person, when divided by the number of people living in the house. Please note that Disability Living Allowance and Attendance Allowance do not count as disposable income.

These are the general conditions, but individual circumstances are taken into account.

How do I get one?

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

Step one You need to apply through a health or social care professional, such as a nurse, benefits adviser, social worker, or a Macmillan nurse if you have one.

Step two They will fill in a grant application form with you and send it to the Grants team at Macmillan, together with a short medical report from your doctor, consultant or specialist nurse.

Step three The Grants team will process your application on the day they receive it.

Step four If your application is approved, payments are generally sent out within three working days.

A grant from Macmillan won't affect the benefits you are entitled to.

Any personal or medical information included in your application will be treated confidentially.

More than 550 people receive a grant from Macmillan every week. If you have any questions about Macmillan Grants, or if you're having difficulty getting someone to fill in an application form with you, please contact us on **0808 808 00 00**.

Social Fund

The Social Fund is a government fund that makes payments to people in need. These include Maternity Grants and Funeral Payments. Funeral Payments can cover certain funeral expenses, including transport, burial or cremation fees.

You can also apply for a Community Care Grant or Budgeting Loan to cover a range of other needs, including clothing, household items and travel expenses.

The Social Fund also includes cold weather payments. These are paid automatically when the temperature drops below 0°C for seven days in a row.

For most Social Fund payments, you need to be receiving certain benefits when you apply for the payment. These include Income Support, income-related Employment and Support Allowance, Pension Credit, income-based Jobseeker's Allowance and, in some cases, tax credits. However, you don't need to be claiming benefits to be eligible for a Winter Fuel Payment or a Crisis Loan. The Winter Fuel Payment is a one-off payment to people aged 60 and over who are of Pension Credit age (see pages 33–34), to help with the cost of heating. A Crisis Loan can help with expenses arising from an emergency or disaster, such as a loss of money, homelessness, fire or flood.

How can I apply? The Social Fund is run by the Department for Work and Pensions. To apply for a loan or grant, contact your local Jobcentre, or visit [direct.gov.uk/money](https://www.direct.gov.uk/money)

Other grants

There are other grants available from a range of sources, including occupational funds, utility companies (gas, electricity and water companies) and charities. For more information contact your local Macmillan benefits adviser, or our cancer support specialists on **0808 808 00 00**.

People under 24 who are receiving treatment for cancer or palliative care can apply for grants from CLIC Sargent. You need to apply through a health or social care professional. You can get further information by phoning **020 8752 2800** or emailing **grants@sargent.org.uk**

The Association of Charity Officers (ACO) is an organisation that helps individuals find specific charities that may be able to offer financial assistance. Using information about you, for example, your occupation, where you live, your religion and your type of cancer, it's usually able to find relevant charities.

Turn2us is now handling all calls previously directed to the ACO. See page 89 for contact details.

A Guide to Grants for Individuals in Need 2011/2012 gives details of all the trusts and organisations that provide financial support to people in the UK. It's available from bookshops or local libraries.



11. Other benefits and more information

Dealing with debt

If the costs of living with cancer have caused you to fall into debt, you can take some simple steps to regain control of your finances.

First, check you are receiving all the benefits that you're entitled to. Many people with cancer miss out on benefits which are rightfully theirs – are you one of them? You may be surprised at how much you can increase your income.

Then, try to prioritise your debts. It's crucial to deal with the most important ones first, for example, mortgage, rent arrears, council tax, and utilities such as gas, electricity and water. Contact the organisations involved to discuss paying a reduced amount, or to arrange affordable monthly repayments. Most companies prefer to come to this kind of agreement rather than taking the matter to court.

You can use the same approach to deal with arrears in payments for furniture and other goods bought on credit. It can help if you let your creditors know why you are having financial problems.

Where to get help

Contact National Debtline for free, confidential and independent advice on how to deal with debt problems (see page 88).

You could also try Citizens Advice, a Community Legal Advice centre, or Law Centre – see pages 87–88. If you live in Scotland, contact Money Advice Scotland on **0141 572 0237** or **moneyadvicescotland.org.uk**

The Consumer Credit Counselling Service is a charity which provides free and confidential professional counselling, and help with money management. Contact it on freephone **0800 138 1111** or visit **cccs.co.uk**

We have a booklet called *Managing your debt: a self-help guide*. It contains a step-by-step process for dealing with your debts. We can send you a copy for free.

Hospital inpatients

You should tell Jobcentre Plus, the Disability and Carers Service or The Pension Service when you go into hospital, because some benefits are affected by this change in your circumstances. It's also important that you tell the relevant agency when you leave hospital, so that payments can start up again in full.

Some benefits won't be affected by a stay in hospital, and others may only be affected if the hospital stay is over a year.

However, Disability Living Allowance, Attendance Allowance and Carer's Allowance will be reduced after you, or the person you're caring for, has been an inpatient in hospital for four weeks (84 days if the patient is under 16). If stays in hospital are less than 28 days apart, it's important to know that different stays are linked together and treated as a continuous period.

If you are terminally ill and staying in a hospice that isn't fully funded by the NHS, your Disability Living Allowance or Attendance Allowance won't be affected.

The way your benefits will be affected by your stay in hospital depends on your individual circumstances and which combination of benefits you are claiming. Speak to a benefits adviser for advice about your situation.

Nursing care

People who are responsible for their own nursing home charges should check if they are entitled to financial help.

In England and Wales, the NHS is responsible for the cost of care provided by a registered nurse in a nursing home. In England, financial help from the NHS to cover the cost of this care is awarded at one of three rates – low, medium or high. This depends on the level of care you need as assessed by the NHS. In Wales, the NHS pays a set amount towards the cost of your nursing care.

In Scotland, the local authority will pay a set amount towards both your nursing and personal care costs if you are 65 or over. If you are under 65, the local authority will pay a set amount towards your nursing care costs only.

Insurance

We understand that you may experience problems getting affordable travel, and other types of insurance products, after receiving a diagnosis of cancer.

We have a booklet called *It all adds up*, which has more information about getting insurance when you're affected by cancer.

We also have a booklet called *Getting travel insurance when you have been affected by cancer*, which has detailed information and advice about getting travel insurance. You can also view this information online at **macmillan.org.uk/travelinsurance**

For more information and advice, you can call the free Macmillan Support Line on **0808 808 00 00**.

Bereavement benefits (NMT/C)

Bereavement benefits can be paid to a man or woman whose spouse or civil partner has died. These benefits depend on the national insurance contributions of the person who has died. The following benefits are available:

- A bereavement payment of **£2,000** at the time of your spouse or civil partner's death. You can claim this if you were under pension age when your husband, wife or civil partner died, or if your husband, wife or civil partner wasn't entitled to a State Pension.
- Widowed Parent's Allowance of **£100.70** per week for widows or widowers under pension age who are bringing up children.
- A Bereavement Allowance paid for up to 52 weeks for widows or widowers and civil partners aged 45 and over, but who are under pension age. The payments range from **£30.21–£93.65** per week, depending on your age and the day your spouse or civil partner died.

In Scotland, an irregular marriage known as ‘cohabitation with habit and repute’ counts for bereavement benefit purposes. This type of marriage is more than simply living together – other people must generally believe that you are married. Speak to a benefits adviser for more information.

VAT exempt goods and services for disabled or chronically ill people

If you have a long-term illness or are registered disabled, you don’t have to pay VAT on certain goods and services. For example, you may not have to pay VAT on items such as cars and other equipment to help your mobility. For more information, visit [hmrc.gov.uk/vat](https://www.hmrc.gov.uk/vat) or call **0845 302 0203**.

Appealing against an unsuccessful benefit application

If you have been turned down for a benefit, tax credit or Social Fund payment, you may be able to appeal against that decision or ask for a review. You must do this within a certain timeframe. As this can be a complicated process, please ask a benefits adviser for help as soon as possible.

See pages 87–97 for a list of useful organisations.

Non-UK nationals

People who have come from other countries to live or work in the UK, or as asylum seekers or refugees, may not be eligible to claim certain state benefits. The rules are complex. Independent legal and benefits advice is available from Law Centres (see page 88), Citizens Advice (see page 87) or other advice agencies that specialise in immigration issues.

Summary

We hope that this booklet has given you a much better idea of the range of benefits available. Above all, we hope that you will remember:

- if you are worried about finances or would like to find out more about benefits, help and advice is available (see pages 83–100)
- a change in your circumstances can mean a change in the benefits to which you are entitled – it's a good idea to talk to a benefits adviser to find out for sure.





12. How we can help you

Macmillan Cancer Support

89 Albert Embankment,
London SE1 7UQ

General enquiries

020 7840 7840

Questions about living

with cancer? Call the
Macmillan Support Line
free on **0808 808 00 00**

(Mon–Fri, 9am–8pm)

Alternatively, visit

macmillan.org.uk

Hard of hearing?

Use textphone 0808 808

0121, or Text Relay.

Non-English speaker?

Interpreters available.

Macmillan Cancer Support improves the lives of people affected by cancer. We are a source of support: providing practical, medical, emotional and financial help. We are a force for change: listening to people affected by cancer and working together to improve cancer care locally and nationally.

We have a wide range of services and activities that might be of help and interest.

Clear, reliable information

We provide expert, up-to-date information about cancer – the different types, tests and treatments, and living with the condition.

We can help you by phone, email, via our website and publications, or in person. And our information is free to all – people with cancer, families and friends, as well as professionals.

Just call and speak to one of our cancer support specialists. Or visit one of our information and support centres – based in hospitals, libraries and mobile centres – and speak with someone face-to-face.

Need out-of-hours support?

Our phone service is open Monday–Friday, 9am–8pm. At any time of day, you can find a lot of information on our website, **macmillan.org.uk**, or join our online community at **macmillan.org.uk/community**. For medical attention out of hours, please contact your GP for their ‘out-of-hours’ service.

The following organisations can offer immediate information and support:

NHS Direct

0845 4647

www.nhsdirect.nhs.uk

NHS Scotland

0845 24 24 24

www.nhs24.com

Samaritans

0845 790 9090

www.samaritans.org.uk

Someone to talk to

When you, or someone close to you, has cancer, it can be difficult sometimes to talk about how you’re feeling. You can call our cancer support specialists to talk about how you feel and what’s worrying you.

Alternatively, we can help you find support in your local area, so you can speak face-to-face with people who understand what you’re going through.

Professional help

Our Macmillan nurses, doctors and other health and social care professionals offer expert treatment and care. They help individuals and families deal with cancer from diagnosis onwards, until people decide they no longer need this help.

You can ask your GP, hospital consultant, district nurse or hospital ward sister if there are any Macmillan professionals available in your area, or call us.

Support for each other

No one knows more about the impact cancer has on a person's life than those who have been affected by the disease themselves. That's why we help to bring people with cancer and carers together in their communities and online.

You can find out about people affected by cancer who meet in your area to support each other by calling us or by visiting **macmillan.org.uk/selfhelpandsupport**

You can also share your experiences, ask questions and get support from others by heading to our online community at **macmillan.org.uk/community**

Helping you to help yourself

People affected by cancer want to take control of their lives again and regain their independence. We help you do this by providing opportunities to learn how

to manage the impact cancer can have on your life.

You can do this online through Learn Zone – **macmillan.org.uk/learnzone** – which offers a wide range of courses and information.

We produce booklets on specific cancers and treatments to help you manage the disease and side effects. And we provide a range of face-to-face training that offers practical advice to help you help yourself.

Get involved

There are many ways that you, your friends or family can get involved with Macmillan and help other people affected by cancer.

Use your experience to speak out

Share your experiences – online, in the media, with each other. Or use your experience to improve cancer care – join

Macmillan Cancer Voices and get involved in opportunities that can make a real difference to people's lives.

Find out more about all these opportunities on [be.macmillan.org.uk](https://www.be.macmillan.org.uk)

Campaign with us

Join one of our campaigns – help us fight discrimination, tackle inequalities and get a better deal for people affected by cancer.

Give your time

Become a volunteer – give a bit of your time and energy to make a difference to others, and meet new friends at the same time.

Fundraise

Raise some money – host a coffee morning, hold a street collection or organise your own sponsored event.

Donate

Give some money – whether you give a one-off donation, set up a direct debit, donate through payroll giving or leave a legacy, we'll use every penny to help support people affected by cancer.

13. Other useful organisations

Money or legal advice and information

Benefit Enquiry Line

2nd Floor, Red Rose House,
Lancaster Road, Preston,
Lancashire PR1 1HB

Tel 0800 882 200

Textphone 0800 243 355

Email BEL-Customer-
Services@dwp.gsi.gov.uk

**www.direct.gov.uk/en/DI1/
Directories/DG_10011165**

Gives advice about benefits,
and can also provide help
to complete some disability
related claim packs.

Citizens Advice

Find contact details for your
local office in the phone book
or at **citizensadvice.org.uk**

Find advice for the UK online,
in a range of languages, at
adviceguide.org.uk

Citizens Advice Bureaux
provide free, confidential,
independent advice on a
variety of issues including

financial, legal, housing
and employment.

Citizens Advice Scotland **www.cas.org.uk**

Community Legal Advice Helpline 0845 345 4345 **www.communitylegal advice.org.uk**

Provides free initial advice
on benefits, tax credits,
debt, education, housing,
and employment in England
and Wales.

Independent Financial Advisers Promotion (IFAP)

2nd Floor, 117 Farringdon
Road, London EC1R 3BX

Consumer hotline
0800 085 3250

Email ifacontact@
unbiased.co.uk

www.unbiased.co.uk

Helps people search for details
of local member independent
financial advisers via the
consumer hotline and

online searches at
unbiased.co.uk and
moneymadeclear.fsa.gov.uk

Law Centres

22 Tudor Street,
London EC4Y 0AY
Tel 020 7842 0720

Email info@lawcentres.org.uk
www.lawcentres.org.uk

These are not-for-profit legal practices providing free legal advice and representation to disadvantaged people.

The Law Society

113 Chancery Lane,
London WC2A 1PL
Tel 0870 606 2555

Email info.services@lawsociety.org.uk

www.lawsociety.org.uk

Represents solicitors in England and Wales and can provide details of local solicitors.

Law Society of Scotland

26 Drumsheugh Gardens,
Edinburgh EH3 7YR
Tel 0131 226 7411

Email lawscot@lawscot.org.uk
www.lawscot.org.uk

Law Society of Northern Ireland

96 Victoria Street,
Belfast BT1 3GN
Tel 028 9023 1614

Email info@lawsoc-ni.org
www.lawsoc-ni.org

National Debtline (England, Wales and Scotland)

Tricorn House, 51–53 Hagley Road, Edgbaston,
Birmingham B16 8TP

Freephone 0808 808 4000
(Mon–Fri, 9am–9pm, Sat, 9.30am–1pm)

Email from the website
www.nationaldebtline.co.uk

A national telephone helpline for people with debt problems. The service is free, confidential and independent, and the call handlers also distribute free self-help materials.

Personal Finance Society – ‘Find an Adviser’ service

42–48 High Road, South Woodford, London E18 2JP
Tel 020 8530 0852

Email info@findanadviser.org
www.findanadviser.org

The UK’s largest professional body for independent financial

advisers. Use the 'Find an Adviser' website to find qualified financial advisers in your area.

Turn2Us

1 Derry Street,
London W8 5HY

Helpline 0808 802 2000
(Mon–Fri, 8am–8pm)

Email info@turn2us.org.uk

www.turn2us.org.uk

A charity providing an online service to help the millions of people in financial need in the UK. Use its website for free to see information about the benefits and grants available to you from both statutory and voluntary organisations. You can often apply for support directly from the website.

Government organisations

Department for Work and Pensions (DWP)

The Department for Work and Pensions is responsible for social security benefits. Visit **direct.gov.uk** for information and practical

advice about public services. There are sections covering financial support, rights, employment and independent living.

Bereavement benefits

0845 608 8601

Disability and Carers Service

Contact the Benefit Enquiry Line on page 87.

Jobcentres 0845 604 3719

Jobseeker Direct

0845 606 0234

(Textphone 0845 6055 255)

New claims 0800 055 6688

(Textphone 0800 023 4888)

Pension Credit application line

0800 99 1234

(Textphone 0800 169 0133)

The Pension Service

national telephone helpline

0845 60 60 265

(Textphone 0845 60 60 285)

State Pension application line

0845 300 0168

(Textphone 0800 731 7339)

HM Revenue & Customs

Tax Credits Helpline

0845 300 3900

Textphone 0845 300 3909

www.hmrc.gov.uk

Contact for tax-related matters, or to claim tax credits.

Details of your local enquiry centre can be found on the website or in the phone book.

Local authorities

Your local authority (council) may have a welfare rights unit that can help you with benefits. You can also contact your local authority to claim Housing Benefit and Council Tax Benefit, education benefits, and for help from social services (social work in Scotland).

The Pension Tracing Service

Tyneview Park, Whitley Road
Newcastle-upon-Tyne
NE98 1BA

Tel 0845 600 2537

(Mon–Fri, 8am–6pm)

Textphone 0845 300 0169

www.direct.gov.uk/pensions

Equipment and advice on living with disability

Assist UK

Redbank House, 1 Portland Street, Manchester M1 3BE

Tel 0161 238 8776

Email

general.info@assist-uk.org

www.assist-uk.org

An independent voluntary organisation with a network of disabled living centres throughout the UK. Centres offer advice and a range of products and equipment designed to make life easier for people who have difficulty with daily activities.

The Blue Badge Scheme (Department of Transport)

www.dft.gov.uk/transportforyou/access/bluebadge

The scheme allows people with severe walking difficulties, who travel either as drivers or passengers, to park close to their destination. The scheme operates throughout the UK, and is administered by local authorities who deal with applications and issue badges. The Community Transport Association (**ctauk.org**) provides a Blue Badge Advice Line on **020 7944 2914** or **0161 367 0009** (9am–5pm).

British Red Cross

44 Moorfields,
London EC2Y 9AL

Tel 0844 871 11 11

Email information@redcross.org.uk

www.redcross.org.uk

Offers a number of services for people with a disability, including a medical equipment and a transport loan service.

British Red Cross Scotland, Northern Ireland and the Isle of Man

4 Nasmyth Place, Hillington,
Glasgow G52 4PR

Tel 0141 891 4000

Email

scotland@redcross.org.uk

www.redcross.org.uk

DIAL UK

St Catherine's, Tickhill Road,
Balby, Doncaster DN4 8QN

Tel 0130 231 0123

Email informationenquiries@dialuk.org.uk

www.dialuk.info

A national network of approximately 120 local Disability Information and Advice Line services (DIALs) run by and for disabled

people. Based throughout the UK, the services provide information and advice to disabled people and others on all aspects of living with a disability. You can search for your local DIAL on its website.

Disability Alliance

Universal House,
88–94 Wentworth Street,
London E1 7SA

Tel (voice and minicom)

020 7247 8776

Email

office@disabilityalliance.org

www.disabilityalliance.org

A national charity which works to improve the living standards of disabled people. Provides information about social security benefits and disability rights.

Disabled Living Foundation (DLF)

380–384 Harrow Road,
London W9 2HU

Helpline 0845 130 9177
(Mon–Fri, 10am–4pm)

Email helpline@dlf.org.uk

www.dlf.org.uk

A national charity providing free, impartial advice about

disability equipment and mobility products.

Motability Scheme

Tel 0845 456 4566 (cars)

Tel 0845 60 762 60
(scooters and wheelchairs)

www.motability.co.uk

RADAR (Royal Association for Disability and Rehabilitation)

12 City Forum, 250 City Road
London EC1V 8AF

Tel 020 7250 3222

www.radar.org.uk

A national network of disability organisations and disabled people. Campaigns to promote equality for all disabled people. Provides keys to the national toilet scheme (see page 67).

Support for carers

Carers Direct

PO Box 4338,
Manchester M61 0BY
Helpline 0808 802 0202

(Mon–Fri, 8am–9pm,
weekends, 11am–4pm)

Email from the website

www.nhs.uk/carersdirect/ Pages/CarersDirectHome. aspx

Aims to offer all the information you should need as a carer to access financial help, and gives advice on getting a break from caring, going to work and much more.

Carers UK

20 Great Dover Street,
London SE1 4LX

Tel 020 7378 4999

Carers line 0808 808 7777

(Wed and Thurs, 10am–12pm
and 2–4pm)

Email info@carersuk.org

www.carersuk.org

Offers information and support to carers. Can put people in contact with local support groups. Has national offices for Scotland, Wales and Northern Ireland:

Carers Scotland

The Cottage, 21 Pearce Street,
Glasgow G51 3UT

Tel 0141 445 3070

Email info@carerscotland.org

www.carerscotland.org

Carers Wales

River House, Ynsbridge Court,
Gwaelod-y-Garth,
Cardiff CF15 9SS

Tel 029 2081 1370

Email info@carerswales.org

www.carerswales.org

Carers Northern Ireland

58 Howard Street,
Belfast BT1 6PJ

Tel 028 9043 9843

Email info@carersni.org

www.carersni.org

Crossroads Care

10 Regent Place, Rugby,
Warwickshire CV21 2PN

Tel 0845 450 0350

Fax 01788 565498

Email from the website

www.crossroads.org.uk

Services are provided through a network of local independent charities across England and Wales, each offering Crossroads' core service where a trained carer support worker comes into the home to take over the caring responsibilities. Each charity can provide additional services according to funding and demand at a local level.

Crossroads Caring Scotland

24 George Square,
Glasgow G2 1EG

Carers Information and Support Line 0141 353 6504

Email info@crossroads-scotland.co.uk

www.crossroads-scotland.co.uk

A charity providing short breaks for carers within their own homes. Has services throughout Scotland, which provide practical support for carers of all ages.

Crossroads Caring for Carers (Northern Ireland)

7 Regent Street, Newtownards,
Co Down, Northern Ireland
BT23 4AB

Tel 028 9181 4455

Email mail@crossroadscare.co.uk

www.crossroadscare.co.uk

A Northern Ireland-based charity providing respite for carers by giving them a much-needed break, providing peace of mind that their loved one is well taken care of by a Crossroads care attendant.

The Princess Royal Trust for Carers

Unit 14, Bourne Court,
Southend Road, Woodford
Green, Essex IG8 8HD

Tel 0844 800 4361

Email info@carers.org

www.carers.org and

www.youngcarers.org

The largest provider of carers' support services in the UK. Through its network of 144 independently managed carers' centres, 85 young carers' services and interactive websites, the trust currently provides information, advice and support services to over 400,000 carers, including approximately 25,000 young carers.

Support for older people

Age UK

207–221 Pentonville Road,
London N1 9UZ

Advice Line 0800 169 6565
(daily, 8am–7pm)

Email from the website

www.ageuk.org.uk

Age UK combines Age Concern and Help the Aged.

If you are an older person and if you need information or advice on anything from health to housing, call its free national information line. Age UK also publishes impartial and informative fact sheets and advice guides.

Age Cymru

Ty John Pathy, Units 13/14
Neptune Court, Vanguard
Way, Cardiff CF24 5PJ

Tel 0800 169 6565

Email

enquiries@agecymru.org.uk

Age Northern Ireland

3 Lower Crescent,
Belfast BT7 1NR

Tel 0808 808 7575

Email [info@](mailto:info@ageconcernhelptheagedni.org)

ageconcernhelptheagedni.org

Age Scotland

Causewayside House,
160 Causewayside,
Edinburgh EH9 1PR

Tel 0845 125 9732

Email [ageconcernand](http://ageconcernandhelptheagedscotland.org.uk)

helptheagedscotland.org.uk

Other voluntary organisations

Mesothelioma UK

National Macmillan Mesothelioma Resource Centre, Hospital Management Offices, Glenfield Hospital, Groby Road, Leicester LE3 9QP

Helpline 0800 169 2409

Email mesothelioma.uk@uhl-tr.nhs.uk

www.mesothelioma.uk.com

Provides impartial up-to-date information for people diagnosed with mesothelioma and their carers on a range of topics including treatments, support groups, benefits and legal advice.

Shelter

88 Old Street,
London EC1V 9HU

Housing advice line

0808 800 4444

www.shelter.org.uk

A UK-wide charity offering free, confidential advice on housing, including the financial help available to meet housing costs.

Skill

Helpline 0800 328 5050

Textphone 0800 068 2422

Email info@skill.org.uk

www.skill.org.uk

Provides a UK-wide information service for disabled students. Topics include education after 16, training and benefits.

Your local library will have details of local agencies that provide benefits advice. Some of these may cater for specific groups such as single parents or black and minority ethnic communities.

General cancer support organisations

Cancer Black Care

79 Acton Lane,
London NW10 8UT

Tel 020 8961 4151

(Mon–Fri, 9.30am–4.30pm)

Email info@

cancerblackcare.org

www.cancerblackcare.org.uk

org.uk

Offers a range of information and support for people

with cancer from ethnic communities, their friends, carers and families. Welcomes people from different ethnic groups including African, Asian, Turkish and West Indian communities.

Irish Cancer Society

43–45 Northumberland Road,
Dublin 4, Ireland

Cancer Helpline

1800 200 700 (Mon–Thurs,
9am–7pm, Fri, 9am–5pm)

Email helpline@irishcancer.ie

www.cancer.ie

Operates Ireland’s only freephone cancer helpline, which is staffed by qualified nurses trained in cancer care.

Leukaemia & Lymphoma Research

39–40 Eagle Street,
London WC1R 4TH

Tel 020 7405 0101

Email [info@](mailto:info@beatbloodcancers.org)

beatbloodcancers.org

www.beatbloodcancers.org

Dedicated to researching blood cancers including leukaemia, lymphoma and myeloma. Research focuses on finding causes, improving

diagnosis and treatments and running trials for people with blood cancer.

Maggie’s Cancer Caring Centres

8 Newton Place,
Glasgow G3 7PR

Tel 0300 123 1801

Email [enquiries@](mailto:enquiries@maggiescentres.org)
maggiescentres.org

www.maggiescentres.org

Located throughout the country, Maggie’s Centres are places to turn to for anyone affected by cancer. You can access information, benefits advice, and emotional or psychological support free of charge and under one roof. You don’t have to make an appointment or be referred.

Tak Tent Cancer Support – Scotland

Flat 5, 30 Shelley Court,
Gartnavel Complex,
Glasgow G12 0YN

Tel 0141 211 0122

Email taktent4u@gmail.com

www.taktent.org

Offers information and support for people with cancer, families, friends and

health professionals. Runs a network of monthly support groups across Scotland. Also provides counselling and complementary therapies.

Tenovus

9th Floor, Gleider House,
Ty Glas Road, Llanishen,
Cardiff CF14 5BD

Freephone helpline

0808 808 1010

Tel 029 2076 8850

Email post@tenovus.com

www.tenovus.org.uk

Based in Wales, Tenovus provides a range of services to people with cancer and their families, including counselling and a freephone cancer helpline.

Provides a range of services for people with cancer and their families, including a free telephone helpline, which is staffed by specially trained nurses with experience in cancer care.

The Ulster Cancer Foundation

40–44 Eglantine Avenue,
Belfast BT9 6DX

Freephone helpline

0800 783 3339

Helpline email

infocis@ulstercancer.org

Tel 028 9066 3281

Email info@ulstercancer.org

www.ulstercancer.org

14. Further resources

Related Macmillan information

You may want to order some of the booklets mentioned in this booklet. These include:

- *Getting travel insurance when you have been affected by cancer*
- *It all adds up*
- *Managing your debt: a self-help guide*
- *Self-employment and cancer*
- *Work and cancer*
- *Working while caring for someone with cancer*

To order, visit **be.macmillan.org.uk** To order our fact sheets, call **0808 808 00 00**.

Helpful books

A Guide to Grants for Individuals in Need 2011/2012

Directory of Social Change, 2011, £75

A directory of charities and trusts that provide financial assistance to people in need. A copy can be found in most public libraries.

Audiotapes and CDs

Our high-quality audio materials, based on our range of booklets, include information about cancer types and different treatments. They also give advice about living with cancer. To order your free CD or tape visit **be.macmillan.org.uk** or call **0808 808 00 00**.

Useful websites

A lot of information about cancer is available on the internet. Some websites are excellent, others have misleading or out-of-date information. The sites listed here are considered by doctors to contain accurate information and are regularly updated:

Macmillan Cancer Support **www.macmillan.org.uk**

Find out more about living with the practical, emotional and financial effects of cancer. Our website contains expert, accurate and up-to-date information on cancer and its treatments, including:

- our 100+ booklets and 300+ fact sheets
- how Macmillan can help, the services we offer and where to get support
- how to contact our cancer support specialists, including an email form to send your questions

- local support groups search, links to other cancer organisations and a directory of information materials
- a huge online community of people affected by cancer sharing their experiences, advice and support.

www.cancerhelp.org.uk **(Cancer Research UK)**

Contains patient information on all types of cancer and has a clinical trials database.

www.cancer.gov **(National Cancer Institute – National Institute of Health – USA)**

Gives information on cancer and treatments.

www.healthtalkonline.org **www.youthhealthtalk.org** **(site for young people)**

Both websites contain information about some cancers and have video and audio clips of people talking about their experiences of cancer and its treatments.

www.nhs.uk (NHS Choices)

NHS Choices is the online 'front door' to the NHS. It's the country's biggest health website and gives all the information you need to make choices about your health.

Also reviews and links to many health and illness related websites, some of which are overseas.

www.nhsdirect.nhs.uk (NHS Direct Online)

NHS health information site for England – covers all aspects of health, illness and treatments.

www.riprap.org.uk (Riprap)

Developed especially for teenagers who have a parent with cancer.

www.nhsdirect.wales.nhs.uk (NHS Direct Wales)

www.nhs24.com (NHS 24 in Scotland)

www.patient.co.uk (Patient UK)

Website providing non-medical people in the UK with good-quality information about health and disease. Includes evidence-based information leaflets on a wide range of medical and health topics.



15. Index

Adaptations	42
Aids and equipment	52
Appealing against an unsuccessful benefit application	79
Attendance Allowance (NMT/NC)	35
Bereavement benefits (NMT/C)	78
Blue Bagde Scheme	66
Bus, coach and train fares	63
Carer's Allowance (NMT/NC)	26
Carer's Credit	28
Child Tax Credit (MT)	56
Childcare vouchers and employer help	58
Congestion charge (London)	64
Contributory benefits (C)	8
Council Tax Benefit (MT)	41
Council Tax Disability Reduction Scheme	42
Dealing with debt	75
Dental treatment	49
Department for Work and Pensions	7
Disability and Carers Service	8
Disability Living Allowance (NMT/NC)	18
Discretionary housing payments	41

Educational Maintenance Allowance	57
Employment and Support Allowance (MT/C)	14
Employment rights	12
Eye treatment	50
Fares to hospital for treatment	61
Free school meals	57
Getting help from a benefits adviser	3
Help with housing costs (MT)	42
Hospital inpatients	76
Hospital parking	65
Housing Benefit (MT)	40
Incapacity Benefit (NMT/C or NC)	15
Income Support (MT)	16
Income Tax refund	21
Industrial Injuries Disablement Benefit (NMT/NC)	22
Isles of Scilly Scheme	63
Insurance	77
Jobcentre Plus	7
Jobseeker's Allowance (MT/NC or NMT/C)	23
Local Housing Allowance	40
Local Transport	63
London Taxicard Scheme	67
Low Income Scheme (MT)	51

Macmillan Grants	70
Means-tested benefits (MT)	8
Motability	66
National Key Scheme for toilets	67
Non means-tested benefits (NMT)	8
Non-contributory benefits (NC)	8
Nursing care	77
Non-UK nationals	79
Occupational or company sick pay	13
Other grants	73
Pension Credit (MT)	33
Prescription Prepayment Certificate	47
Prescriptions	46
Private pensions	35
Road tax exemption	64
Self-employed people	13
Social Fund	72
Statutory Sick Pay (NMT/NC)	13
State Pension	33
School clothing	57
Terminal illness – Disability Living Allowance	20
Terminal illness – Attendance Allowance	36
The Highlands and Islands Travel Scheme	62

The Pension Service	7
Tunnels, bridges and toll roads	64
VAT exemptions	79
Visitors' fares	65
Working Tax Credit (MT)	21
Wigs and fabric supports	48

Notes

Disclaimer

We make every effort to ensure that the information we provide is accurate and up-to-date. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third party information such as information on websites to which we link. We feature real life stories in all our articles. Some photographs are of models.

Thanks

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Macmillan Cancer Support improves the lives of people affected by cancer. We provide practical, medical, emotional and financial support and push for better cancer care.

One in three of us will get cancer. Two million of us are living with it. We are all affected by cancer. We can all help. We are Macmillan.

**General enquiries 020 7840 7840
Questions about living with cancer?
Call the Macmillan Support Line free on
0808 808 00 00 (Mon–Fri 9am–8pm)**

**Alternatively, visit macmillan.org.uk
Hard of hearing? Use textphone
0808 808 0121, or Text Relay.
Non-English speaker? Interpreters available.**

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