

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**

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Northern Ireland Edition

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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, help is available.

This guide explains what benefits are available in Northern Ireland and shows 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 83–96 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

Things became a bit easier for some of the people mentioned in this booklet after they had 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 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 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 or rent
- 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 what benefits you may be able to claim. If you've got a computer at home, 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 you may be able to claim. 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 Northern Ireland Social Security Agency

The **Social Security Agency (SSA)** is responsible for social security benefits, such as Income Support and Attendance Allowance, in Northern Ireland. The Social Security Agency has different offices that handle these benefits, including Social Security or Jobs and Benefits offices, the Disability and Carers Service, and the Pension Service.

You can use **Jobs and Benefits offices** to find work, claim benefits, or both. These offices are gradually replacing Jobcentres and Social Security offices. Your local Social Security or Jobs and Benefits office will be listed in the phone book under government or Social Security Agency, or visit **nidirect.gov.uk** for details.

The **Pension Service** in Northern Ireland looks after the benefit needs of people of pension age, as well as those planning for their pension and nearing retirement. You can contact the Pension Service if you have questions about your State Pension or want to claim benefits that are relevant to people of pension age, such as Pension Credit (see page 86 for contact details). The Pension Service can arrange a home visit or for you to visit your local Social Security or Jobs and Benefits office if your query can't be dealt with over the phone.

The **Disability and Carers Service** is the agency for people with a disability and their carers. It's responsible for the administration of Disability Living Allowance, Attendance

Allowance and Carer's Allowance (see page 85 for contact details). You can also contact the service locally through any Social Security or Jobs and Benefits office. The service deals with both new and existing claims.

Types of benefits

Benefits available from the Social Security Agency can be **contributory** or **non-contributory** and **means-tested** or **non means-tested**:

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.

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.

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

You may find it useful to read the following guides produced by the Social Security Agency:

- *Attendance Allowance – a guide to Attendance Allowance (AA5DCS)*
- *Disability Living Allowance – a guide to Disability Living Allowance (DLAA5DCS)*

- *Caring for someone – a guide to Carer's Allowance (CAA5DCS)*
- *Going into hospital? – a basic guide to benefits you may be able to get and the affect on benefits you already get (GIHA5NI)*
- *Income Support – a guide to Income Support (IS20)*
- *Social Security Benefits in general – Your guide to our services – a guide that gives information on all Social Security Benefits, Tax Credits, Housing Benefit and Child Support (YGTOS)*

You can ask for the leaflets at your local Social Security or Jobs and Benefits office, or download them from [dsdni.gov.uk/index/ssa/ssani-publications/ssa_leaflets_list](https://www.dsdni.gov.uk/index/ssa/ssani-publications/ssa_leaflets_list)

You can also get help available from the Northern Ireland Housing Executive and HM Revenue & Customs (HMRC). See page 86 for contact details, or visit [nidirect.gov.uk](https://www.nidirect.gov.uk)



3. Help for people of working age

David and Susan's story

David, 45, was recently 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 part-time (22 hours a 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 a 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

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

As David's case shows, people of working age may be entitled to a number of benefits.

If you're aged between 16 and 65, it's important to explore all of the following areas.

Employment rights

You may be covered by employment law if:

- your employer sacks 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 Disability Discrimination Act, 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 page 14).

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

Occupational or company sick pay

Your employer may run its own sick pay scheme – often called a company sick pay scheme. The amount you may get from this will depend on what is included in your employment contract, but your company can't offer you less than you are entitled to through Statutory Sick Pay.

Check your employment contract or contact your human resources department to see what you're entitled to.

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 page 14). 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 provides financial help to people who are unable to work because of illness or disability. It also provides personalised support to those who are able to work. It replaces 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. You may get either or both depending on your contribution record and your income and capital (ie money or assets).

Employment and Support Allowance is paid at a basic weekly rate for the first 13 weeks of the claim. The amount you get paid depends on your age and circumstances. It also depends on what effect your disability has on your ability to do any work.

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 questions 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 weekly 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 will have to attend six work-focused interviews. A smaller additional weekly 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 correct national insurance contributions may also qualify for Employment and Support Allowance under the means-tested route.

How can I claim? You can contact an adviser on **0800 085 6318** or textphone 0800 328 3419 and they will go through the forms with you. You can download an application form at [nidirect.gov.uk/do-it-online](https://www.nidirect.gov.uk/do-it-online)

Incapacity Benefit (NMT/C or NC)

Incapacity Benefit was replaced by Employment and Support Allowance in October 2008. 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.

Incapacity Benefit was paid to people of working age who had paid the correct national insurance contributions in the relevant tax years. For those still claiming the benefit, it is paid at one of three weekly 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 or more (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).

All those claiming 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 won't affect those claiming who are due to reach State Pension age before 6 April 2014.

Income Support (MT/NC)

This is a weekly, means-tested benefit for people on a low income. It's for people who don't have to sign on for work, such as carers and single parents. You must be aged between 16 and the age at which you can claim Pension Credit to apply for this benefit.

If you are 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 normally 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 page 18) or Attendance Allowance (see page 35) – 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 54).

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). Claiming Income Support also means you may be entitled to other benefits, such as free school meals for your children (see page 55), full Housing Benefit (see page 40) and certain payments from the Social Fund (see page 67).

How can I claim? Contact your local Social Security or Jobs and Benefits office for a claim form or visit nidirect.gov.uk

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 help looking after yourself because you have a mental disability.

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 may be awarded for a set time or for an indefinite period, and may be subject to review. If your circumstances change, you should tell the Disability and Carers Service (see page 85) as this may affect your entitlement.

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 already 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 – they may actually increase.
- You may also become eligible for an extra benefit, such as Income Support, income-related Employment and Support Allowance or Housing Benefit, if you're awarded Disability Living Allowance.
- If you're working, you can claim Disability Living Allowance.

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

You don't need to have a carer to qualify for the care component. It's the care you need that makes you eligible for Disability Living Allowance, not any care you may currently be receiving. 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 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 page 26).

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 19. 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 form, contact Disability and Carers service on **028 9090 6182** or your local Social Security or Jobs and Benefits office. You can also apply online at **[nidirect.gov.uk/do-it-online](https://www.nidirect.gov.uk/do-it-online)**

Income Tax refund

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

How can I claim? Your employer may be able to organise this or you can contact your local HM Revenue & Customs Enquiry Centre (see page 86). If your circumstances have changed, it's worth asking if you're still paying the correct amount of tax.

Working Tax Credit (MT/NC)

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 for 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 (see page 54).

How can I claim? You can call the Tax Credit Helpline on **0845 300 3900** or textphone 0845 300 3909. You can also get an application pack from your local HM Revenue & Customs Enquiry Centre, your local Social Security office or Jobs and Benefits office. For more information, visit 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 Industrial Injuries Disablement 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 Social Security office or Jobs and Benefits office for a claim form or visit nidirect.gov.uk

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 Jobs and Benefits office will give you ongoing help with your job search. If your cancer means you need specialist advice, ask to see a disability employment adviser.

The Access to Work (NI) programme provides support to disabled people and their employers to help overcome work-related obstacles resulting from a disability. Speak to a disability employment adviser for more information. You can also find out more about the scheme at nidirect.gov.uk/people-with-disabilities

How can I claim? Contact your local Social Security of Jobs and Benefits office to arrange an appointment for a New Jobseeker Interview. You will be sent a claim form to fill in and take to the interview.

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 is a full-time mother and homemaker, visited her father after she dropped the children off at school to help him get dressed and encourage him to eat and take his medication.

At the next hospital appointment, Helen spoke to a benefits 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 page 35), 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 can't 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 page 28).

Carer's Allowance is **£55.55** a week. If you're awarded Carer's Allowance you may also be entitled to 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 and Pension Credit.

Carer's Allowance overlaps with certain benefits, including:

- contribution-based Employment and Support Allowance (see page 14)
- State Pension (see page 33)
- widow's and bereavement benefits (see page 74)
- 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. 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 page 3) 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? You can apply online at [nidirect.gov.uk/do-it-online](https://www.nidirect.gov.uk/do-it-online) or you can get claim forms from the Disability and Carers Service on **028 9090 6186**. 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 at least one disabled person for a total of 20 hours or more a week. Each person you care for must receive one of the disability benefits listed below or qualify for a Care Certificate.

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 a week
- look after someone who isn't claiming disability benefits
- help 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 spend more than 35 hours caring for one person in particular
- 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.

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 rates, all they had to live on were their State Pensions totalling **£163.35** a 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** a week for Rasine



Carer's Allowance

Worth **£55.55** a 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 to go towards the cost of clothing for Stefan

Their weekly income increased from **£163.35** to **£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 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 depend on 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 [nidirect.gov.uk/pensions-and-retirement](https://www.nidirect.gov.uk/pensions-and-retirement)

Pension Credit (MT/NC)

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, for example 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 or 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 67).

If you receive the guarantee credit element of Pension Credit, you may be entitled to other help, such as full Housing Benefit (see page 40) and help with NHS costs.

How can I apply? You can apply by calling the Pension Service on freephone **0808 100 6165** or textphone 0808 100 1165. You can also visit **nidirect.gov.uk/pensions-and-retirement-planning**

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 86 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, rather than any care you may currently be receiving. 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 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 allowance for mobility problems. If you are under 65, you should claim Disability Living Allowance (see page 18) instead of Attendance Allowance. You should note that:

- your income and savings are not 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
- your other benefits will not be reduced if you are awarded Attendance Allowance – 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 form, call the Disability and Carers Service on **028 9090 6178** or contact your local Social Security or Jobs and Benefits office. You can also download a form or claim online at **[nidirect.gov.uk/do-it-online](https://www.nidirect.gov.uk/do-it-online)**

It's a good idea to get help filling in the claim form from an experienced benefits adviser.





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 that would allow her to concentrate on being with Samuel.

Joanne applied for and received 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

Macmillan Grant

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

With regular household income 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 dental and eye care for herself.

Housing Benefit (MT/NC)

If you live in rented accommodation and are on a low income, this weekly benefit helps with your rent. If you own your own property, you can only get help with your rates. 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 Northern Ireland Housing Executive office. You don't have to be a Northern Ireland Housing Executive tenant to qualify for this benefit. In certain cases, students can be eligible for Housing Benefit.

When you apply for Housing Benefit you are also assessed for Rate Relief. This means that if you don't qualify for Housing Benefit or only qualify for partial Housing Benefit, you may still be entitled to some help with your rates through the Rate Relief scheme.

How can I claim? To request a form, contact your local Northern Ireland Housing Executive (if you rent your home) or Land & Property Services (if you own and occupy your home). See page 86 for details. If you are claiming Income Support or Jobseeker's Allowance, you will be sent an application pack for Housing Benefit.

If you rent a property from a private landlord (excluding a Registered Housing Association) and there is a shortfall (less than the required amount) between the rent charged and the eligible rent, you may apply to the Northern Ireland Housing Executive for a Discretionary Housing Payment. This can be paid if you need further assistance to meet housing costs.

Local Housing Allowance (MT/NC)

If you're a private tenant renting a property or room from a private landlord and are on a low income, you may be eligible for 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 on 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 a 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 Northern Ireland Housing Executive office for further information.

Help with housing costs (MT)

If you claim Income Support, Pension Credit, Employment and Support Allowance or income-based Jobseeker's Allowance, your award can include help with your mortgage interest payments and certain other housing costs, such as service charges and ground rent (a fee paid by leaseholders to the freeholder). It's a good idea to get advice on what help you're entitled to from an experienced benefits adviser.

Adaptations

If you or someone living in your home has a disability, you may be eligible for help to adapt your home from your local Northern Ireland Housing Executive or housing association. You could, for example, apply for help to install a stair lift or a ground floor toilet. Anyone can apply regardless of whether you rent or own your home. You will need an assessment by a Health and Social Services Trust occupational therapist (unless it's a minor adaptation like fitting a hand rail) or a designated member of housing staff.

The Northern Ireland Housing Executive also has a grants scheme to help improve domestic property in the private sector. You may be eligible for financial help to repair, improve or adapt your home if you own it or rent it privately. There are different types of grants available, including Disabled Facilities Grants.

How can I claim? Contact your local Northern Ireland Housing Executive office (see page 86). Grants are also 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 (council) for more information.





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** a week. 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 may be entitled to:

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 for everyone in Northern Ireland. This includes wigs and surgical appliances, such as elastic hosiery and abdominal and spinal supports.

Dental treatment

You qualify for free Health Service (HS) dental treatment and dentures if:

- you're under 18, or under 19 and in full-time education (non-advanced)
- you and/or your partner get one or more of these benefits:
 - Income Support
 - the guarantee credit of Pension Credit
 - income-based Jobseeker's Allowance
 - income-related Employment and Support Allowance
 - Working Tax Credit with Child Tax Credit and your income is £15,276 a year or less
 - Working Tax Credit with a disability element and your income is £15,276 a year or less
 - Child Tax Credit and you are not eligible for Working Tax Credit, and your income is £15,276 a year or less.
- you are pregnant or have had a baby in the last 12 months
- you are in hospital when you receive the treatment
- you are a Hospital Dental Service outpatient (there may be charges for dentures and bridges)

- you are a Community Dental Service patient (there may be charges for dentures and bridges)
- your weekly income is low enough (see details of the Low Income Scheme on page 49).

You may be able to get money back for dental treatment if you receive a War Disablement Pension and need the treatment for your war disability.

Remember that 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 HS eyesight tests if:

- you're under 16, or under 19 and in full-time education (non-advanced)
- 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 have been advised by an ophthalmologist that you are at risk of glaucoma
- you are a patient of the Hospital Eye Service
- your weekly income is low enough (see details of the Low Income Scheme on page 49)

- you and/or your partner get one or more of these benefits:
 - Income Support
 - the guarantee credit of Pension Credit
 - income-based Jobseeker's Allowance
 - income-related Employment and Support Allowance
 - Working Tax Credit with Child Tax Credit and your income is £15,276 a year or less
 - Working Tax Credit with a disability element and your income is £15,276 a year or less
 - Child Tax Credit and you are not eligible for Working Tax Credit, and your income is £15,276 a year or less.
- you have been prescribed complex or powerful lenses
- your income is low enough (see details of the Low Income Scheme on page opposite).

You may be able to get money back for eyesight tests, glasses or contact lenses if you receive a War Disablement Pension and need the treatment or items for your war disability.

You qualify for vouchers towards the cost of glasses or contact lenses if:

- you are under 16, or under 19 and in full-time education (non-advanced)
- you have been prescribed complex or powerful lenses
- you and/or your partner get one or more of these benefits:
 - Income Support
 - the guarantee credit of Pension Credit

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit with Child Tax Credit and your income is £15,276 a year or less
- Working Tax Credit with a disability element and your income is £15,276 a year or less
- Child Tax Credit and you are not eligible for Working Tax Credit, and your income is £15,276 a year or less.

Remember that you will need to show your optician proof that you qualify – for example, the letter showing which benefits you receive. If the cost of your glasses or contact lenses is more than the voucher value, you will have to pay the difference.

See also *Fares to hospital for treatment* on page 60.

Low Income Scheme (MT/NC)

Under this means-tested scheme, you can get full or partial help with the cost of dental treatment, eyesight tests and glasses, and fares to hospital if your savings and income 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).

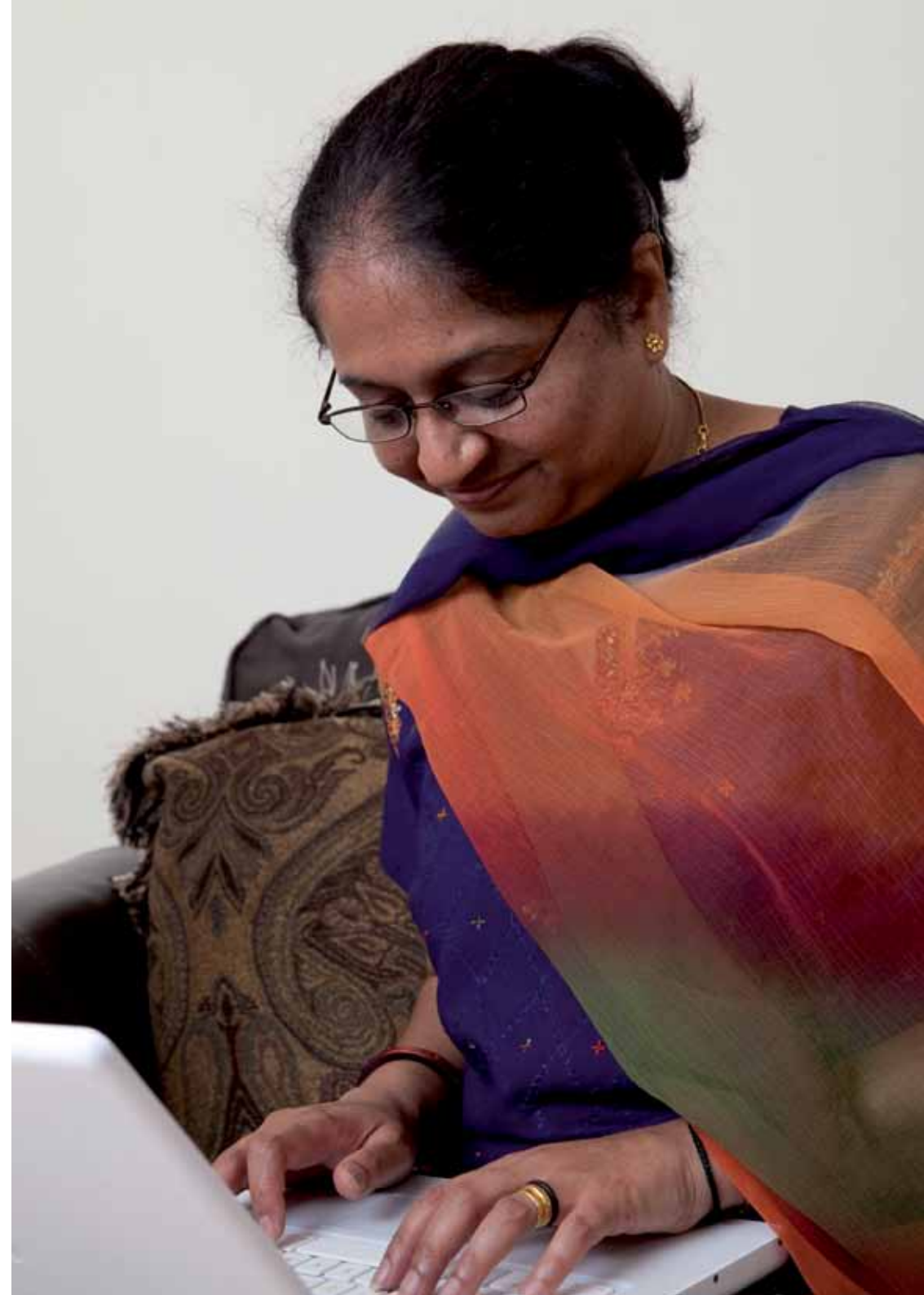
How can I claim? You can claim by completing form HC1, which you can get from your local Social Security or Jobs and Benefits office (see page 85). For more information, see the Department of Health, Social Services and Public Safety leaflet HC11 – *Help with health costs*. You can access this online at [dhsspsni.gov.uk/hc11_help_with_health_costs.pdf](https://www.dhsspsni.gov.uk/hc11_help_with_health_costs.pdf)

If you have already paid for your fares to hospital or for dental and eye treatment, you can claim a refund if you apply within three months using form HC5. You can get the form from any HS hospital and your local Social Security or Jobs and Benefits office. This can only be used to claim back charges if you get the relevant receipt at the time you pay for the item.

Aids and equipment

Social Services can provide equipment and adaptations, such as hand rails or a raised toilet seat, to make daily life easier at home. An occupational therapist will visit you to assess your needs.

Your GP or specialist nurse can refer you to an occupational therapy department for an assessment. Alternatively, you can contact your local Social Services office yourself and request a visit to assess your needs. You can also get general advice and information about all types of equipment from the Disabled Living Foundation (see page 88).





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, but 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** a week

Working Tax and Child Tax Credit
Amount dependent on Lindsey and Dave's joint income (the Child Tax Credit includes the Disabled Child element as Chloe receives Disability Living Allowance)

Carer's Allowance – for Dave

Worth an extra **£55.55** a week

Educational Maintenance Allowance – for Henry

Worth up to **£30** a week

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

Child Tax Credit (MT/NC)

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.

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.

Child Tax Credit 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 ring the Tax Credits Helpline on **0845 300 3900** or textphone 0845 300 3909. You can get an application pack for Child Tax Credit from your local HMRC Enquiry Centre. For more information, visit **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 Education and Library board.

School clothing

Pupils are entitled to a School Uniform Allowance if their parents or carers receive Income Support, income-based Jobseeker's Allowance, the guarantee credit of Pension Credit or Child Tax Credit (in certain cases).

How can I apply? Contact your Local Education and Library Board.

Educational Maintenance Allowance

This allowance helps young people aged 16–19 to stay in education. 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.

How can I apply? 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 Education and Library Board may also be able to help with the cost of travel to school. Contact them for more details.

Childcare vouchers and employer help

If you're off work and getting sick pay, any vouchers or other help with childcare you receive 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](https://www.hmrc.gov.uk/childcare)



9. Transport

Barbara's story

Barbara has breast cancer. She 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** a week – her Statutory Sick Pay and a small amount of occupational 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 may be able to claim a refund on your bus or train fares, petrol costs or, in exceptional circumstances, taxi fares. You may be able to claim a refund if the following conditions apply:

- you and/or your partner get one or more of these benefits:
 - Income Support
 - the guarantee credit of Pension Credit
 - income-based Jobseeker's Allowance
 - income-related Employment and Support Allowance
 - Working Tax Credit with Child Tax Credit and your income is £15,276 a year or less
 - Working Tax Credit with a disability element and your income is £15,276 a year or less
 - Child Tax Credit (but you're not eligible for Working Tax Credit) and your income is £15,276 a year 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 to hospital with you 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 49 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, but it's important to check their procedure before you travel. You will need to take proof of your entitlement to one of the benefits listed on page 60, such as your payment book or benefit award letter. You will also need to take proof of your travel costs – for example, tickets or receipts. Some voluntary organisations have volunteer drivers who can give people lifts to hospitals and other destinations. Check at your local library for details of voluntary organisations in your area.

Bus, coach and train concessions

There are special rates on bus, coach and train fares for people with disabilities. Check at your local bus, coach or train station or call Translink on **028 9066 6630**, textphone 028 9038 7505, or **visit translink.co.uk**

Local transport

There may be community transport services available in your area for people who have difficulty using public transport. These community transport operators provide accessible and affordable door-to-door and group travel services. For more information call **0845 650 1190** or visit **communitytransport-ni.com**

Other local services may include reduced fare taxi schemes and the Shopmobility scheme (visit **shopmobilityuk.org** or call **0845 644 2446**), which provides wheelchairs and scooters for people with a disability to help them get around their local area or shopping centre.

For more information, visit **nidirect.gov.uk/people-with-disabilities** You can also contact your local council for details

of transport services and concessions 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 page 18) or the War Pensioners' Mobility Supplement. For more information, contact the Disability and Carers Service on **028 9090 6182** or visit **nidirect.gov.uk**

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 67).

How can I claim? Contact your local Social Security or Jobs and Benefit office for form SF300 to claim a Community Care grant from the Social Fund.

Hospital parking

Hospital parking is free for people undergoing chemotherapy and/or radiotherapy. Concessions aren't always well-publicised, so it's a good idea to ask your hospital what its policy is.

Motability

Under this scheme, people who receive the higher rate of the mobility component of Disability Living Allowance (see page 18) 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 Motability Scheme to apply (see page 88).

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

Blue Badge Scheme

This scheme provides a variety of parking concessions for people with severe mobility problems who have difficulty using public transport. The badge enables holders to park close to the entrance of where they need to go. To apply for a badge, contact the Disabled Persons Badge Scheme Central Office on **0845 300 0613** or visit **roadsni.gov.uk** Your healthcare professional or a benefits adviser may be able to help you fill in the application form.

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 Road Safety Council of Northern Ireland on **028 9085 2026** or visit **roadsafetycouncil.com**

National Key Scheme for toilets

This scheme offers disabled people access to about 9,000 locked public toilets across the UK. Contact the Royal Association for Disability and Rehabilitation (RADAR) for more information (see page 88).

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 shortly after 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 working 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 her 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, and filled in the application form with her. 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 a very important part of her recovery.



Macmillan Grants

What are they?

These are one-off payments that cover a variety of practical needs for adults, young people or children with cancer. Macmillan Grants help with several different expenses, such as 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 less than £100 a week for each person.*

* This means that once you have paid your mortgage or rent, insurance, child maintenance and water rates, the total amount left – from the combined income of everyone living in the house – is under £100 a 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 Your health or social care professional 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, would like more information 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 variety of other needs, including clothing, household items and travel expenses.

The Social Fund also includes **Cold Weather Payments**, paid between 1 November and 31 March. These can help people who get certain benefits with additional heating costs during the winter. Payments are made if the local temperature is either recorded as or forecast to be an average of 0°C or below over seven consecutive days. If you are eligible for a Cold Weather Payment, it will be paid automatically into the same bank or building society account as your other benefit payments.

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.

Winter Fuel Payments are different from Cold Weather Payments. They are yearly one-off payments to help eligible people pay for their heating in the winter. They are paid to men and women who have reached the minimum age at which a woman can receive a state pension. They are not linked to temperature. 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 Social Security Agency. To apply for a loan or grant, contact your local Social Security or Jobs and Benefits office (see page 85), or visit nidirect.gov.uk/money-tax-and-benefits

Other grants

Other grants are available from a variety 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. It's usually able to find relevant charities based on your personal information, such as your occupation, where you live, your religion and your type of cancer.

Turn2Us is now handling all calls previously directed to the ACO. See page 84 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 you're entitled to. Many people with cancer miss out on benefits that are rightfully theirs – are you one of them? You may be surprised by how much you can increase your income.

Then try to prioritise your debts. It's crucial to deal with the most important ones first, such as mortgage, rent arrears and utilities such as gas, electricity and water. Contact the organisations involved to discuss paying a reduced amount or 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 Citizens Advice, a Community Money Advice centre or Law Centre for advice – see pages 83–84. The Consumer Credit Counselling Service is a charity that provides free and confidential professional counselling, and helps with money



management. Contact them 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 the Social Security Agency 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 lasts 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're 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 effect your hospital stay has on your benefits depends on your individual circumstances and the combination of benefits you are claiming. Speak to a benefits adviser for advice about your situation (see page 3).

Nursing care in Northern Ireland

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

In Northern Ireland, Health and Personal Social Services (HPSS) are responsible for the cost of care provided by a registered nurse in a nursing home. If you are in a nursing home or about to go into one and will be paying all or part of the fees yourself, you should be assessed by an HPSS nurse. If they agree that you need nursing care, the HPSS will make a contribution towards your nursing care fees. Visit **nidirect.gov.uk/payments_for_nursing_care_information_leaflet.pdf** for more information.

Insurance

You may experience problems getting affordable travel insurance and other types of insurance products after receiving a cancer diagnosis.

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, call the Macmillan Support Line free on **0808 808 00 00**.

Bereavement benefits (NMT/C)

If your spouse or civil partner has died, you may be entitled to bereavement benefits. 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 spouse or civil partner died, or if your spouse or civil partner wasn't entitled to a State Pension.
- Widowed Parent's Allowance of **£100.70** a week for widows or widowers under pension age who are bringing up children.
- A Bereavement Allowance paid for up to 52 weeks from the date that your spouse or civil partner died. This payment is for widows, widowers and civil partners aged 45 and over but who are under pension age. The payments range from **£30.21** to **£100.70** a week, depending on your age and the day your spouse or civil partner died.

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 time frame. As this can be a complicated process, please ask a benefits adviser for help as soon as possible.

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 84), Citizens Advice or other advice agencies that specialise in immigration issues.

See pages 83–92 for a list of useful organisations.

Summary

We hope this booklet has given you a good idea of the variety of benefits available. Above all, we hope you will remember the following important points:

- If you're worried about your finances or would like to find out more about the benefits you may be entitled to, help and advice is available (see pages 79–96)
- 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 variety of services and activities that may 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.

Financial information

We produce several booklets and leaflets on financial issues, including: *A quick guide to benefits and financial help*, *It all adds up: financial information for people affected by cancer*, *Managing your debt: a self-help guide* and *Money worries? How we can help*. You can order by calling **0808 808 00 00** or on **be.macmillan.org.uk**

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

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**

Financial and work-related support

Having cancer can bring extra costs, such as hospital parking, travel fares and higher heating bills. Some people may have to stop working.

If you’ve been affected in this way, we can help. All you need to do is call our helpline and one of our specialists will help explain the benefits and other financial help you may be entitled to.

We can also give you information about your rights as an employee, and help you find further support.

Helping you to help yourself

People affected by cancer often want to take control of their lives again and regain their independence. We help you to 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](https://www.macmillan.org.uk/learnzone) – which offers a variety of courses and information.

We produce booklets on specific cancers and treatments to help you manage the disease and its side effects. And we provide a variety 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.

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.

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

13. Other useful organisations

Financial, housing or legal advice and information

advice on a variety of issues including financial, legal, housing and employment.

Advice NI

1 Rushfield Avenue,
Belfast BT7 3FP

Tel 028 9064 5919

Email info@adviceni.net

www.adviceni.net

A membership organisation (for the independent advice sector) providing information and services to its members. A list of its members can be found on the website or you can telephone or email to find out if there is an Advice NI centre in your area.

Housing Advice NI

Housing Rights Service,
Middleton Buildings,
4th Floor, 10–12 High Street,
Belfast BT1 2BA

Helpline 028 9024 5640

(Mon– Fri, 9.30am–1.30pm
or 5pm for mortgage
debt queries)

Email from the website
www.housingadviceni.org
Helps people find answers to their housing problems and assists in the prevention of homelessness.

Citizens Advice

Find contact details for your local office in the phone book or at [citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Find advice for the UK online, in a variety of languages, at [adviceguide.org.uk](https://www.adviceguide.org.uk)

Citizens Advice provides free, confidential, independent

IFA Promotion (IFAP)

90 St Vincent Street,
Glasgow G2 5UB

Email
ifacontact@unbiased.co.uk
www.unbiased.co.uk

Helps people search for details of local member independent financial advisers and online

at **unbiased.co.uk** and **moneymadeclear.org.uk**

Law Centres

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

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

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

Law Society of Northern Ireland

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

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

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. The website provides 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

Social Security Agency (SSA)

The Social Security Agency (SSA) is responsible for social security benefits in Northern Ireland.

Visit **nidirect.gov.uk** for a variety of online information from the government for disabled people and carers.

The SSA’s **Benefit Enquiry Line (BEL)** provides general benefits advice for people with disabilities and their carers. They can also help you fill in certain claim forms.
Freephone 0800 220 674
Minicom 0800 243 787

Benefit Shop Castle Court

Castle Court, Royal Avenue,
Belfast BT1 1DF

Tel 028 9033 6958
Textphone 028 9033 6206
Email ssabenefitshop@nissa.gsi.gov.uk

A one-stop shop providing information and advice on all social security benefits. Also deals with queries relating

to other organisations and public services.

Disability and Carers Service

Castle Court, Royal Avenue,
Belfast BT1 1HR

Disability Living Allowance
028 9090 6182

Attendance Allowance
028 9090 6178

Carer’s Allowance
028 9090 6186

Carer’s Credit
028 9090 6186

Textphone 0800 243 787

Fax 028 9049 0220
Responsible for Disability Living Allowance, Attendance Allowance and Carer’s Allowance.

Jobs and Benefits office

Tel 0800 353 530
Visit **nidirect.gov.uk/jobs-an-benefits-offices** to find your local office.

Pension Service

PO Box 205
Londonderry BT48 6YB
Enquiry line 0845 601 8821
Textphone 0808 100 1165

Application line

0808 100 6165

Textphone 0808 100 2198**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.

Land & Property Services

Housing Benefit Central Unit, Lincoln Building, 27–45 Great Victoria Street, Malone Lower, Belfast BT2 7SL

Freephone 0800 5877 477**Textphone** 18001101**Fax** 028 9025 2639**Email** housingbenefit.rating@lpsni.gov.uk**www.dfpni.gov.uk/lps**

The agency responsible for mapping, land registration, rating and valuation in Northern Ireland.

Northern Ireland**Housing Executive****General enquiries**

03448 920 900

(8.30am–5pm)

Housing Benefit enquiries

03448 920 902

(8.30am–5pm)

Email from the website**www.nihe.gov.uk**

Northern Ireland's strategic housing authority. Offers a variety of services to people living in socially rented, privately rented and owner occupied accommodation.

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**

If you've lost the details of a pension, The Pension Tracing Service may be able to help by providing your pension scheme's address.

Equipment and advice on living with a 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

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. To apply for a badge, contact the Disabled Persons Badge Scheme Central Office on **0845 300 0613** or visit **roadsni.gov.uk**

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 01302 310 123**Fax** 01302 310 404**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 on all aspects of living with a disability. You can search for your local DIAL on its website.

Disability Action

Portside Business Park,
189 Airport Road West,
Belfast BT3 9ED

Tel 028 9029 7880

Textphone 028 9029 7882

www.disabilityaction.org

Offers a variety of services including information and policy, training and employment support, transport and mobility assessment and training on disability issues, all aimed at improving the quality of life of people with disabilities in Northern Ireland.

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 that works to improve the living standards of disabled people. Provides information on 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 that provides free, impartial advice about disability equipment and mobility products through its helpline, website and demonstration centre.

Motability Scheme

Tel 0845 456 4566 (cars)

Tel 0845 60 762 60

(scooters and wheelchairs)

www.motability.co.uk

The Motability Scheme enables disabled people to exchange either their Higher Rate Mobility Component of Disability Living Allowance or their War Pensioners' Mobility Supplement to obtain a new car, powered wheelchair or scooter.

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 63).

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 may need as a carer to access the financial help you're entitled to. Also gives advice on getting a break from caring, going to work and much more.

Carers Northern Ireland

58 Howard Street,
Belfast BT1 6PJ

Tel 028 9043 9843

Email info@carersni.org

www.carersni.org

Offers information and support to carers. Can put people in contact with support groups for carers in their area.

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

Provides respite for carers in the form of a much-needed break, with the 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 Northern Ireland

3 Lower Crescent,
Belfast BT7 1NR

Tel 0808 808 7575

Email info@ageconcernhelptheagedni.org
www.ageuk.org.uk/northern-ireland

Age UK, which formed when Age Concern and Help the Aged merged, provides information or advice on anything from health to housing on their free national information line and publishes impartial and informative fact sheets and advice guides.

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 topics including treatments, support groups, benefits and legal advice.

Northern Ireland Cancer Fund for Children

Tel 028 9080 5599

Email info@nicfc.com

www.nicfc.com

Offers support to children and young people with cancer, and their families throughout Northern Ireland. This includes financial help with the cost of travel to their Belfast hospital, and help with the cost of home

heating. This financial help is not means-tested.

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 further and higher education, 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 ethnic minorities.

General cancer support organisations

Cancer Black Care

79 Acton Lane,
London NW10 8U

Tel 020 8961 4151

(Mon–Fri, 9.30am–4.30pm)

Email

info@cancerblackcare.org

www.cancerblackcare.org.uk

Offers a variety 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 African-Caribbean 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@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 blood cancer patients.

Maggie's Cancer Caring Centres

8 Newton Place,
Glasgow G3 7PR
Tel 0300 123 1801

Email
enquiries@maggiescentres.org

www.maggiescentres.org

Provides places to turn to for help with any of the problems, small or large, associated with cancer. Under one roof, you can access information, benefits advice and emotional or psychological support. You don't have to make an appointment or be referred, and everything is free of charge.

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 variety of services for people with cancer and their families, including counselling and a freephone cancer helpline.

The Ulster Cancer Foundation

40–44 Eglantine Avenue,
Belfast BT9 6DX

Freephone helpline

0800 783 3339

Tel 028 9066 3281

Helpline email

infocis@ulstercancer.org

Email info@ulstercancer.org

www.ulstercancer.org

Provides a variety 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.



14. Further resources

Related Macmillan information

You may want to order some of the booklets we have mentioned. 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**. All our information is also available online at **macmillan.org.uk/cancerinformation**

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 variety 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 nurses and 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 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.cancer.gov **(National Cancer Institute – National Institute of Health – USA)**

Gives comprehensive information on cancer and its treatments.

www.cancer.org
(American Cancer Society)
Nationwide community-based voluntary health organisation dedicated to eliminating cancer as a major health problem. It aims to do this through research, education, advocacy and service.

www.cancerhelp.org.uk
(Cancer Research UK)
Contains patient information on all types of cancer and has a clinical trials database.

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 is the country's biggest health website and gives all the information you need to make decisions about your health.

www.n-i.nhs.uk
(Health and Social Care in Northern Ireland)

Gateway site to Health and Social Care Services in Northern Ireland.

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

www.riprap.org.uk
(Riprap)

Developed especially for teenagers who have a parent with cancer.

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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

This booklet has been written, revised and edited by a welfare rights adviser and Macmillan Cancer Support's editorial team. It has been approved by Macmillan's financial programme manager.

With thanks to: Mickey Kelly, Social Security Agency; Barry McVeigh, Macmillan Development Manager; and the people affected by cancer who reviewed this edition.

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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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Next planned review 2012



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