

Claiming benefits

This fact sheet is about claiming benefits.

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What are benefits?

Benefits are payments that the government give to people who need financial help. You may be able to claim benefits if you:

- are ill
- have a disability
- have a low income.

There are many different benefits. This fact sheet explains the most common ones.

If you don't have a UK passport

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

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

The rules are complicated.

For advice, call Macmillan free on 0808 808 00 00. We are open Monday to Friday, 9am to 8pm. Our 'welfare rights advisers' can tell you more about which benefits you may be able to claim.

You can also talk to us about how you are feeling and any worries you have. We have interpreters if you don't speak English. If you have problems hearing, you can use textphone 0808 808 0121 or Text Relay.

Statutory Sick Pay (SSP)

You may be able to get SSP if:

- you cannot work because you are ill.

Your employer will pay this for up to 28 weeks of sickness. If you qualify for it, they cannot pay you less.

Before your Statutory Sick Pay ends, or if you do not qualify for it, check whether you can get Employment and Support Allowance (ESA). This benefit is for people who cannot work because they are ill or disabled.

Employment and Support Allowance (ESA)

You may be able to get ESA if you are working age and:

- you cannot work because of illness or disability
- you can only do a small amount of work because of illness or disability.

There are two different types of ESA:

- **Contributory ESA** – you can get this if you have paid enough ‘national insurance’.
- **Income-related ESA** – you can get this if your income and savings are below a certain amount.

If you cannot get either of these, you can make a ‘credit only’ claim. This is where you do not get any money, but you get things called national insurance ‘credits’ for each week you cannot work. These credits can help you claim ESA or other benefits in the future, including your state pension.

After 13 weeks of ESA

During the first 13 weeks, you may need to have a ‘work capability assessment’. This is to find out how your illness or disability stops you from working. You may need to attend a meeting. If the assessment shows that you can still get ESA, you will be put in one of two groups – the ‘work-related activity group’ or the ‘support group’.

Work-related activity group

If your ability to work is limited, but **not severely**, you will be put in the ‘work-related activity group’. You will have to go to one or more interviews about work. You will get the ‘basic rate’ of ESA and an extra payment.

Support group

If your illness or disability has a **severe** effect on your ability to work, you will be put in the support group. This means you won’t have to go to interviews about work. You will get the ‘basic rate’ of ESA and a slightly bigger extra payment than the other group.

New benefit replacing ‘income-related ESA’

Since April 2013, a new benefit called Universal Credit has been replacing ‘income-related ESA’ in England, Scotland and Wales for people aged 16 to 64. There are plans to start using Universal Credit in Northern Ireland in the future.

Universal Credit (UC)

Universal Credit (UC) is a new benefit for people in England, Scotland and Wales who:

- are looking for work
- or
- have a low income.

It includes money for:

- basic living
- looking after children
- caring duties
- being unable to work
- housing

UC is not available everywhere yet. It is starting to be used in different areas of England, Scotland and Wales, between now and 2017. There are also plans to start using it in Northern Ireland. You can go to nidirect.gov.uk for the latest information about Northern Ireland.

Universal Credit is replacing six other benefits:

- income-related Employment and Support Allowance (ESA)
- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- income-related Jobseekers's Allowance

If you get any of these benefits, your claims may change to Universal Credit between now and 2017. The timing depends on where you live.

For most people, the amount of money you get will stay the same, if your circumstances don't change.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a new benefit for people aged 16 to 64 in England, Scotland or Wales who:

- find it hard to care for themselves
- find it hard to move around.

You must have had these problems for at least three months, and expect to have them for at least nine months more.

PIP has two parts:

- the 'daily living component'
- the 'mobility component'.

You may get one or both parts.

You may get the 'daily living component' if you find it hard to do things like prepare food, wash and dress.

You may get the 'mobility component' if you need help with going out or moving around.

Most people need to have a face-to-face assessment with a healthcare professional. This is to find out how well you can move around and do daily activities.

PIP replaces a benefit called Disability Living Allowance (DLA) in England, Scotland and Wales. In Northern Ireland, you can still claim DLA, but there are plans to introduce PIP at some point.

Disability Living Allowance (DLA)

Disability Living Allowance is for people in Northern Ireland aged 64 and under who:

- find it hard to care for themselves
- find it hard to move around.

It is also for people in England, Scotland and Wales who are under 16.

DLA is similar to PIP but there are some differences.

If you are aged 16 to 64 and live in England, Scotland or Wales, you cannot make a new claim for DLA. Personal Independence Payment has replaced DLA for people this age.

If you already get DLA:

- If you were under 65 on 8 April 2013, you will be reassessed for PIP at some time between now and 2018
- If you were 65 or over on 8 April 2013, you will continue to get DLA as long as you still need it.

Attendance Allowance (AA)

Attendance Allowance (AA) is for people aged 65 or over who:

- find it hard to care for themselves.

You may be able to get AA if you need help with things like getting out of bed, having a bath or dressing yourself. You don't need to have a carer, but you must have needed care for at least six months.

The benefits system is complicated. To find out which benefits you might be able to get, call Macmillan on 0808 808 00 00 and speak to a 'welfare rights adviser'.

If you are terminally ill

If you are terminally ill, you may be able to get PIP, DLA or AA under the 'special rules'. This means you don't need to meet the conditions about how long you've had problems for. Your claim will be dealt with quickly, and you will get the benefit you applied for at the highest rate. To claim under the 'special rules', you need a medical report about your condition.

If you look after someone with cancer

Carer's Allowance is a weekly benefit that helps people who look after someone with serious care needs. You need to be aged 16 or over and be caring for someone for at least 35 hours a week. You don't need to be related to the person or living with them. You can claim this benefit even if you do some paid work. If you don't qualify for this benefit, you can apply for Carer's Credit.

If you get Carer's Credit, you do not get any money, but it helps to make sure you can claim a State Pension later in life. To qualify for Carer's Credit, you must care for one or more disabled people for 20 hours or more a week.

More information in your language

We also have fact sheets in your language about:

- Breast cancer
- Large bowel cancer
- Lung cancer
- Prostate cancer
- Chemotherapy
- Radiotherapy
- Surgery
- Side effects of cancer treatment
- What you can do to help yourself
- End of life

Speak to us in your language

You can call Macmillan free on 0808 808 00 00 and speak to us in your own language through an interpreter. You can talk to us about your worries and medical questions. We can also tell you which benefits you may be able to get.

We are open Monday to Friday, 9am to 8pm. If you have problems hearing you can use textphone 0808 808 0121 or Text Relay.

Other information and support

We have only talked about some benefits here. There may be others you can get. The benefits system can be hard to understand. It's a good idea to talk to an experienced 'welfare rights adviser'. You can speak to one in your language by calling Macmillan on **0808 808 00 00**.

You can find out about benefits and apply for them online at **gov.uk** (England, Wales and Scotland) and **nidirect.gov.uk** (Northern Ireland).

Our booklet **Help with the cost of cancer** has more detailed information about benefits available in England, Scotland and Wales.

There is also a video at **macmillan.org.uk/benefits** that might be useful.

References and thanks

This fact sheet is based on our booklet **Help with the cost of cancer**. It has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to Caroline Payne, Team Leader, Welfare Rights Team, Macmillan Cancer Support, and the people affected by cancer who reviewed our booklet **Help with the cost of cancer**.

We have used information from many reliable sources to write this fact sheet, including:

- Disability Rights UK website. www.disabilityrightsuk.org (accessed June 2015).
- Gov.uk website. www.gov.uk (accessed June 2015).
- NI Direct website. www.nidirect.gov.uk (accessed June 2015).

We make every effort to ensure that the information we provide is accurate but it should not be relied upon to reflect the current state of medical research, which is constantly changing. If you are concerned about your health, you should consult your doctor. 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.

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