

Benefits An Introduction



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Living with polio and Post Polio Syndrome (PPS) can mean extra costs. There may be benefits you are entitled to that could make life easier so it is worth checking what you can claim and making regular checks on entitlements as your needs or situation change.

Although it can seem complex, consider applying for benefits you are entitled to. Many people say: “I wish I’d claimed it before!”

This is a basic guide to some benefits, not a guide to all benefits or every complexity of the benefits system. As entitlement to benefits may depend on many factors and rules can change, it is always worth checking the latest information. Benefit rules may vary in different countries of the UK.

Disability Living Allowance

This is one of the most important benefits for people with polio to know about. If you have problems walking outside or could reasonably need some help with personal care (e.g. with dressing, bathing, or cooking etc) or need someone to keep an eye on you to ensure your safety, you may be able to claim.

It is tax free, not means-tested and it doesn't matter if you are working or not. It may entitle you to certain other benefits: a Blue Badge or Car Tax exemption, or to lease a car or scooter via Motability, for example.

You can only claim for the first time before you are aged 65, but once awarded you may continue to be paid after 65.

There are two parts or components (you may be eligible for either or both):

Mobility component

Either a higher or lower rate. The higher rate can be paid if you are unable to walk, or if your walking is so limited, bearing in mind the distance, speed, length of time and manner in which you walk, that you can be considered to be 'virtually unable to walk'.

Do not count distances walked only in 'severe discomfort'; severe discomfort does not mean excruciating pain but lesser pain, fatigue, or breathlessness.



Distance walked before severe discomfort, fatigue or pain, breathlessness etc.

 **the distance to use**

The lower rate can be paid if you can walk reasonable distances, but need guidance or supervision to do so. It does not matter if you do not need such guidance or supervision in places you know well.

Care component

Three rates; lowest, middle and highest, depending on whether you need help for just part of the day, throughout the day or night, or around the clock.

It can be paid for any help that you might reasonably need, even if you don't currently have anyone to help you. The sort of help that counts can be cooking (using the conventional oven or hot pans or preparing vegetables etc), getting in/out of bed, eating or drinking, dressing/undressing, washing/bathing, going to the toilet, breathing, taking medication, moving around indoors (including dealing with falls or stumbles) or sleeping comfortably; but not cleaning or gardening.

You may find it is hard to decide which tasks are difficult or when you could do with some help, especially if you have found ways around problems. It is easy to underestimate your needs. Keeping a diary over a few days/nights can be helpful, noting the tasks which are impossible for you to manage by yourself and those that you can manage but with difficulty (they may be risky, painful, or take a long time).

This can make filling in the Disability Living Allowance claim form easier, but even so you may find advice helpful – see the Where to get more help section or contact the Information Team at Central Office for general and individual advice on completing the form as well as polio or PPS information to enclose.

- You can order claim forms from the Benefit Enquiry Line (0800 88 22 00) or via the internet.

Attendance Allowance

It is similar to the care component of Disability Living Allowance but paid at just two rates: lower or higher, depending on whether you need help throughout just the day, at night or both.

You may be able to claim this if you have care or supervision needs and are over 65 and are not already receiving Disability Living Allowance care component.

- You can order the claim forms from the Benefit Enquiry Line (0800 88 22 00) or via the internet.

Carer's Allowance

You may be eligible if you are caring for someone for at least 35 hours a week who gets either Attendance Allowance or Disability Living Allowance middle or highest rate care component. You must not be earning more than £95 a week (after certain deductions) or in full-time education (with 21 hours or more of supervised studies).

You can get Carer's Allowance even if you are getting Disability Living Allowance or Attendance Allowance yourself.

In some circumstances, being paid Carer's Allowance can affect your benefits, allowances, pensions and entitlements or those of the person you care for, so advice may be needed. Carer's Allowance is taxable and an overlapping benefit (see below).

- You can order the claim forms from the Benefit Enquiry Line (0800 88 22 00) or via the internet.

Statutory Sick Pay

You may need to claim this taxable benefit from your employer if you have at least four or more days in a row off work because of ill health.

You must be earning at least £87 (before tax and National Insurance deductions) a week, averaged over eight weeks. It can be paid for up to 28 weeks.

If you do not have an employer, are not entitled to Statutory Sick Pay for any other reason or your payments of it are finishing, you may be able to claim Incapacity Benefit instead.

Incapacity Benefit

This is a taxable benefit for people unable to work because of illness or disability. You need to be under pensionable age (60 for women, 65 for men), not on Statutory Sick Pay and have paid enough National Insurance contributions recently (there are some exceptions, in particular for those under the age of 20). You must have been unable to work due to sickness or disability for at least four days in a row (or two days if you are undergoing certain medical treatments such as dialysis).

You should ask about Incapacity Benefit if you can't get Statutory Sick Pay (SSP) or before your SSP runs out. If you have claimed 28 weeks of SSP and are still unable to work due to sickness/ill health – then claim Incapacity Benefit. You can get Incapacity Benefit even if you are getting company sick pay.

If you do any work you could be treated as capable of work. You may be allowed to do certain types of 'permitted work'. Alternatively you could try work for up to two years, and go back onto Incapacity Benefit if you cannot continue. In either case, tell the

office that pays your benefit about any work you want to do and get advice on how this could affect your benefit in advance. Voluntary work is allowed but not for a close relative. Incapacity Benefit is an 'overlapping benefit' (see below).

At some stage you are likely to have to undergo a 'Personal Capability Assessment' (PCA), using a multiple-choice questionnaire, which looks at how you can carry out a range of daily living activities. When completing this, consider how you can manage each task without underestimating any difficulties – noting if you can do the activity reliably, regularly, safely and at reasonable speed, and pointing out any risk, pain, discomfort, fatigue, tiredness, breathlessness, dizziness or balance problems you may have. You could be asked to attend a follow up medical examination. Advice at either stage may be helpful; the Information team at Central Office also provide information on polio or PPS to enclose. You may be exempt from the PCA, e.g. if you are on the highest rate of Disability Living Allowance care component or have a condition such as paraplegia or severe and progressive neurological or muscle wasting disease.

- You can get claim forms for Incapacity Benefit from your local Jobcentre Plus office (contact details will be in your Yellow Pages) or via the internet.

There are plans to replace Incapacity Benefit with a new 'Employment Support Allowance' in Autumn 2008.

Income Support

This is an income related benefit for people on low incomes, paid either on its own or to top up other benefits, depending on the situation. There are very specific rules on who may be entitled to this and it is paid at differing amounts depending on your circumstances e.g. age, disability and if you get certain benefits etc.

Income Support can entitle you to other help such as free prescriptions and dental checks, free school meals, help with hospital fares and loans or grants from the Social Fund. It can also help with mortgage interest payments or other housing costs in certain circumstances, or entitle you to Housing Benefit and Council Tax Benefit.

If you are aged 60+ you may need to claim Pension Credit instead.

- You can claim Income Support by ringing your local Jobcentre Plus contact centre (details will be in your Yellow Pages) or via the internet.

Pension Credit

This is an income related benefit for people aged 60+ living on lower incomes. It can be made up of either or both of these two parts:

Guarantee Credit

Replaced Income Support for people aged 60+. Tops up your income to a level the Government considers you need to live on, with extra amounts for disabled people or carers in certain situations. It can entitle you to help with certain housing or Council Tax Costs, with dental checks and hospital fares, help from the Social Fund or with Energy Efficiency Grants.

Savings Credit

Aimed at people with some savings, aged 65+.

- You can claim Pension Credit by ringing the Pension Credit application line (0800 99 1234).

Tax Credits

Many people can claim these income-related benefits. There are two types; you may claim either or both:

Child Tax Credit is for people responsible for looking after at least one child. You can get it whether you are in or out of work.

Working Tax Credit is a top-up benefit for people in low-paid work. You may be eligible if e.g. you or your partner are working 16+ hours a week, you have a disability that puts you at a disadvantage in getting a job and you receive one of a list of disability related benefits (such as Disability Living Allowance).

You may be able to get up to 80% of your registered childcare costs paid - up to set maximum levels (e.g. if you or your partner work 16+ hours a week and the other partner is 'incapacitated' or in hospital).

- You can claim Tax Credits by ringing the Tax Credit Helpline (0845 300 3900).

Jobseeker's Allowance

For people looking for work and either unemployed or working up to 16 hours a week. We are not giving all the details, but will mention that you may be able to restrict the numbers of hours you are available to work if you have a health problem, disability or are a carer.

- You can claim Jobseeker's Allowance by ringing your local Jobcentre Plus contact centre (contact details will be in your Yellow Pages) or via the internet.

Other Benefits

There are many other benefits you may need to consider including:

- Housing Benefit for help with rent, or Council Tax Benefit for help with council tax (both through your local council).
- Social Fund Budgeting Loans or Community Care Grants.
- Disabled Student's Allowance.
- Industrial Injuries benefit.
- Maternity or bereavement benefits.

- State Pension.
- Home Responsibilities Protection covering National Insurance contributions for carers.
- Winter Fuel Payments.
- Blue Badge scheme and Road Tax Exemption.
- TV licence concessions.
- Concessions on public transport.

See the Where to get more help section below.

Overlapping Benefits

Certain benefits are known as ‘overlapping benefits’ e.g. Carer’s Allowance, Incapacity Benefit or State Pension. This means you can only be paid one of the benefits (the higher) even though you may be entitled to others.

It may be worth claiming the underlying entitlement if this means you get paid extra on other benefits like Income Support or Pension Credit. A benefits advisor may help you decide which benefit to claim or understand the effects on other benefits.

Going into hospital

Short-term stays in hospital do not affect most benefits. However Disability Living Allowance and Attendance Allowance usually stop after you have been in hospital for 4 weeks. This can then affect the level of any Income Support, Housing Benefit, Council Tax Benefit or Pension Credit you may be getting. If your carer is getting Carer’s Allowance, this will also stop. If you are getting Carer’s Allowance and go into hospital, this will stop after you have been in hospital for 12 weeks.

You should get in touch with the office paying each benefit when you are due to go into hospital and once again when you are due to come out, to avoid any underpayment or overpayment.

Where to get more help

- **Citizens Advice Bureau (CAB)**
See local phone book,
web: www.adviceguide.org.uk for local advice on benefits, appeals and welfare rights
- **Community Legal Service Direct**
Tel: 0845 345 4345 for benefits advice and details of local advice services
- **DIAL (Disability Information Advice Line)**
Tel: 01302 310 123, web: www.dialuk.info
- **Benefits Enquiry Line**
Tel: 0800 88 22 00 (Northern Ireland: 0800 22 06 74) for disability related benefits and how to claim them
- **Jobcentre Plus**
See local phone book, web: www.jobcentreplus.gov.uk
- **Disability Living Allowance/Attendance Allowance Helpline**
Tel: 08457 123 456 for existing claimants
- **Pension Credit Helpline**
Tel: 0800 99 1234
- **Tax Credit Helpline**
Tel: 0845 300 3900, web: www.hmrc.gov.uk

Disclaimer:

We have aimed to ensure that the information included is correct at the time of going to press, and do not accept liability for any errors, omissions or how you use this information. The benefits system is constantly changing and we suggest you seek further advice as required.



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