

Managing your finances (Benefits)

This Infosheet aims to guide you through the various benefits, allowances and pensions that may be available to you if you are a myeloma patient or a carer of someone with myeloma.

For information about other financial issues that may be affecting you see the Infosheet *Managing your Finances (General)*.

Details about how to apply for the below benefits can be obtained from the organisations listed at the end of this Infosheet.

What are the main benefits I might be entitled to?

Statutory Sick Pay (SSP)

If you are employed and are unable to work because of ill health or disability then your employer should pay you SSP. There is a standard rate of SSP and it is paid for a maximum of 28 weeks. If, however, you have contractual / occupational sick pay in the terms of your employment then you may be entitled to occupational / occupational sick pay as well as SSP.

Employment and Support Allowance

This was introduced in October 2008 to replace Incapacity Benefit and Income Support. This payment is paid to new claimants under State Pension age (below the age of 65) who cannot work because of illness or disability, and involves a new assessment called the Work Capability Assessment. This assessment collects information about individual work capabilities and work restrictions. A medical assessment may also be necessary.

There are two types of Employment and Support Allowance. Claims and rates are based on current income and contributions to National Insurance in the relevant tax year.

Incapacity Benefit and Income Support

These benefits will continue to be paid to people who were eligible before the Employment and Support Allowance replaced them in October 2008. All claimants receiving Incapacity Benefit and Income Support will, in time, move over to Employment and Support Allowance.

Accommodation Support

Further financial support can be available to help manage accommodation costs. Housing Benefit, Local Housing Allowance (for private renters) and Council Tax Benefit can be paid to people on a low income.

Tax Credits

Patients who are in paid work, but on a low income, may be entitled to Working Tax Credit. This is a means-tested (income and savings) payment and based upon your level of income, number of hours worked and number of dependent children.

Child Tax Credit will, for some families, be another eligible payment. This is another means-tested payment for families who are responsible for at least one child or qualifying young person, usually living with them. You do not have to be working to claim this benefit.

Pension Credit

There are two different types of Pension Credit: Guaranteed Credit for those aged 60 and over and Savings Credit for those aged 65 and over. If you, or your spouse / partner, are over 60 years of age and on a low income then you may be entitled to Pension Credit. This payment tops up your income in order to reach a minimum level. Extra amounts may be paid to people who care for others.

Disability Living Allowance (DLA)

This allowance is paid to people under 65 years of age, who have difficulty with personal care or have mobility problems. This allowance is tax-free and not means-tested. It is made up of two components – care and mobility, both of which have different rates depending on your individual circumstances. Some people are entitled to receive just one component, others will receive both. A medical assessment might be necessary.

Attendance Allowance (AA)

This allowance is paid to people over 65 years and who have difficulty with personal care and need help. This allowance is tax-free and not means-tested. Attendance Allowance has a care component only and has two different rates depending on how much help and supervision is required. A medical assessment might be necessary.

Carer's Allowance

If you are a carer and are caring for someone for at least 35 hours per week you may be entitled to Carer's Allowance. The person you care for must receive either Disability Living Allowance (at the middle or highest rate of care) or Attendance Allowance.

Claiming Carer's Allowance may be affected if you claim other benefits, allowances or pensions. However you are still encouraged to claim the allowance as you may still be eligible.

Blue Badge Scheme

The Blue Badge Scheme provides a range of parking concessions for people with severe mobility problems who have difficulty using public transport. The Blue Badge enables badge holders to park close to where they need to go. The scheme operates throughout the UK; however, parking concessions may be different depending on where you live in UK. Contact your council to apply.

The Social Fund

Administered by Jobcentre Plus, the Social Fund provides lump sum payments, grants and loans to people of working age (16-65) for one-off, significant costs. Financial help is discretionary and not set at a standard amount.

Road Tax Exemption

You may be entitled to a free tax disc (exemption from vehicle tax) if you receive the higher rate of the mobility component of Disability Living Allowance.

Winter Fuel Payments

If you are 60 years of age or over, you might also be able to get a Winter Fuel Payment to help pay your gas and electricity bills during the winter months. This payment is paid directly into your bank account.

Cold Weather Payment

If you receive Income Support, income-related Employment and Support Allowance or Pension Credit, you will get an extra payment each complete week that the weather is very cold. This payment is paid directly into your bank account.

Help with Health Costs

If you are not eligible for Employment and Support Allowance, you may still be entitled to some help towards health costs, such as prescriptions, dental costs, eye tests, wigs and fabric supports and travelling costs to hospital.

Prescription Charges

Currently all prescriptions for cancer patients in Wales are free and in England, prescriptions are free on production of an exemption certificate.

Prescription charges are in the process of being phased out in Northern Ireland and Scotland and prescriptions will be free for everybody by 2010 and 2011 respectively.

If you are not exempt from prescription charges then it may be cheaper to buy a prepayment certificate (PPC).

For more information see the *Prescription Charges* Infosheet from Myeloma UK. To order your free copy contact that Myeloma Infoline on 0800 980 3332. This information is also available to download at www.myeloma.org.uk

Charitable Grants

There are some charities that may be able to provide discretionary financial help depending on your individual circumstances.

- Leukaemia CARE can provide help towards utility bills, supermarket vouchers or petrol for travel to the hospital
- Macmillan Cancer Support can offer financial help this should be applied for via a hospital social worker or healthcare professional

Further information and useful organisations

A social worker can provide information on any extra help that might be available – they can also support you with the necessary forms or put you in touch with a local welfare rights officer who will also be able to help. You can ask to be referred to a social worker through your medical team.

Details about the above benefits and how to apply for them can be obtained from the following organisations:

Benefits Enquiry Line (BEL)

0800 882 200 (Monday – Friday, 8.30am – 6.30pm; Saturday 9am – 1pm)

Offers information about benefits to people, and their carers, with an illness or disability. BEL can send out leaflets and claim packs. The enquiry line also provides assistance, over the phone, with filling out benefit application forms.

Citizens Advice Bureau (CAB)

www.citizensadvice.org.uk

CAB offers free, independent and confidential advice about debt and consumer issues, benefits, housing, legal matters and employment. Provides assistance with claiming welfare benefits, including practical help with filling out benefit application forms. Check your local telephone directory or the internet to find your nearest branch.

Department of Work and Pensions (DWP)

www.dwp.gov.uk

DWP leads the Government's response to pension and welfare reform, delivering its customer service through three operational organisations:

Disability and Carers Service (DCS)

www.dwp.gov.uk/dcs

The DCS provides information about benefits and is responsible for delivering Attendance Allowance, Disability Living Allowance and Carer's Allowance. It is part of the Department for Work and Pensions. Provide the Benefit Enquiry Line to answer benefit enquiries over the phone (see entry above).

The Pension Service**www.pensions.gov.uk**

0800 99 1234 (Monday – Friday, 8am – 8pm and Saturday 9am – 1pm)

The Pension Service provides a wide range of information about the State Pension, Pension Credit, Winter Fuel Payment and related benefits.

Jobcentre Plus**www.jobcentreplus.gov.uk**

0800 0 55 66 88 (Monday – Friday, 8am – 6pm)

Jobcentre Plus supports people of working age who cannot work, or who are looking for work. Provides information and is responsible for delivering Statutory Sick Pay, Employment and Support Allowance, Incapacity Benefit, Carer's Allowance. Also provides additional financial support to people living on low incomes.

Directgov**www.direct.gov.uk**

A government website which provides information about a wide range of public services including benefits such as Employment and Support Allowance, Incapacity Benefit, Income Support, Attendance Allowance, Disability Living Allowance and Carer's Allowance.

Disability Benefits Helpline

0845 712 3456 (Monday – Friday, 7.30am – 6.30pm)

Call to access information on Attendance Allowance and Living Allowance.

Health cost advice**www.nhsbsa.nhs.uk/HealthCosts**

0800 917 7711 (NHS prescription charges)

0845 610 1112 (NHS form line)

Website gives information about prescription charges and getting help with health costs. Download leaflet 'Help with Health Costs' (HC11 form).

Prescription Prepayment Certificate (PPC)**www.nhsbsa.nhs.uk/1127.aspx**

0845 850 0030 (Monday – Friday, 8am – 6pm and Saturday, 9am – 3pm).

Telephone helpline offers information, allows you to order certificate as well as a list of pharmacies able to supply certificates.

HM Revenue and Customs – Tax Credit Helpline**www.hmrc.gov.uk**

0845 300 3900 (8am – 8pm, every day except Christmas Day, Boxing Day and New Years Day)

For enquiries about applications or entitlement to tax credits.

Leukaemia CARE**www.leukaemicare.org.uk**

0800 169 6680 (24-hour CARE line)

Provides access to discretionary financial help for myeloma patients.

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

0808 808 2020 (Monday – Friday, 9am – 6pm)

Macmillan is campaigning to get a better financial deal for people coping with cancer. They have a number of campaigns to help raise awareness about help available and calls on government to consider the specific financial needs of cancer patients and make access to benefits easier.

Winter Fuel Payments Helpline**www.pensions.gov.uk/winterfuel**

08459 15 15 15 (Monday – Friday, 8.30am – 4.30pm)

The Winter Fuel Payments helpdesk provides information about Winter Fuel Payment, guidance on reporting changes to your circumstances, and a claim form.

Other information available from Myeloma UK

Myeloma UK has a range of Essential Guides, Infoguides and Infosheets available, covering many areas of myeloma, its treatment and management. To order your free copies, contact the **Myeloma Infoline** on **0800 980 3332**. This information is also available to download at www.myeloma.org.uk

To talk to someone about any aspect of myeloma, its treatment and management, call the **Myeloma Infoline** on **0800 980 3332**. The Myeloma Infoline is open from Monday to Friday, 9am to 5pm, and is free to phone from anywhere in the UK. From outside the UK, call +44 131 557 3332 (charged at normal rate).

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