

Managing your finances (benefits)

Living well with myeloma Infosheet

This Infosheet provides information on the main benefits and allowances that may be available to you if you are a myeloma patient or a carer of a myeloma patient.

In general, the benefits system is the same across the UK – so unless otherwise specified, the information in this Infosheet applies in all four UK countries (England, Scotland, Wales and Northern Ireland).

For more information about other financial issues that may affect you see the [Infopack for living well with myeloma](#) from Myeloma UK

What benefits may I be entitled to?

There are a number of different benefits and credits you may be able to claim. The type and number of benefits you may be entitled to vary from person to person and may be affected by:

- Any savings you have
- Your income, including your partner's
- Benefits and pensions you and anyone living with you are currently receiving

- Outgoings you have such as rent, mortgage payments and childcare payments
- Your age

The benefits system, types of benefits and qualifying criteria can change yearly, so to find out more about which benefits and credits you may be entitled to, you can complete a benefits calculator online at entitledto and Turn2us (details for which can be found on pages 9 and 10). The most common, current benefits and credits you may be entitled to include:

- If you are aged over 16 and under the State Pension age you may be able to claim **Personal Independence Payment (PIP)**
- If you are over the State Pension age and you have care needs, you may be able to claim **Attendance Allowance**
- If you are unable to work, you may be able to claim **Statutory Sick Pay** or **Employment and Support Allowance**
- If you have low income, you may be entitled to **Universal Credit**
- If you care for someone who has myeloma, you may be able to claim **Carer's Allowance** or **Carer's Credit**

Further information about each benefit/credit can be found on the following pages.

A summary of these benefits can be found in Table 1 on page 6.

Personal Independence Payment (PIP)

PIP can be claimed by people over 16 and under the State Pension age who have a health condition or disability and have difficulty getting around (poor mobility) or need help with day-to-day living, such as washing and getting dressed. You can get PIP whether or not you are working. How much you will receive will depend on the extent to which your myeloma affects your day-to-day living and mobility.

This benefit is replacing Disability Living Allowance.

Disability Living Allowance (DLA)

DLA was previously a benefit available to people who had personal care needs or difficulty with walking because of either a physical or mental disability. You cannot make a new claim for DLA unless you are under 16; you must claim PIP.

If you're already receiving DLA, your claim won't automatically be transferred to PIP – you'll have to

make a new claim. However, you don't need to do anything about transferring your claim until the Department for Work and Pensions (Department for Communities in Northern Ireland) contacts you. If you are receiving DLA and were born on or before 8 April 1948 (or 20 June 1951 in Northern Ireland), then you will continue to receive it.

Attendance Allowance (AA)

This allowance is paid to people over the State Pension age who require help with their personal care. AA does not cover mobility problems. This allowance has two different rates depending on how much care is required. You do not already need to have a carer to be able to claim AA.

Disability premiums (DPs)

You qualify for DPs if you are getting certain benefits because of a health condition, including PIP or AA. DPs are extra amounts of money added to particular other benefits that you receive.

Statutory Sick Pay (SSP)

If you are employed, earn at least £120 a week (before tax) and are unable to work because of ill health or disability then you may be entitled to SSP. SSP is paid at a fixed rate of £96.35 a week and it is

paid for up to 28 weeks. If you have contractual/ occupational sick pay in the terms of your employment then you may be entitled to this as well as SSP.

Employment and Support Allowance (ESA)

ESA is for people who have a disability or health condition that affects how much they can work, and who aren't receiving SSP. It offers financial support if you are unable to work, or personal help to enable you to work. Most new claimants will receive what is called 'new style' ESA. You need to have made enough National Insurance contributions to receive this. You may receive Universal Credit as well (see next section).

Some existing claimants receive contribution-based or income-related ESA (depending on their level of National Insurance contributions).

Universal Credit

Universal Credit is a new benefit for people who are out of work, who cannot work, or who on a low income. It is a single means-tested benefit paid to people of working age. It will replace most means-tested benefits including:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Universal Credit consists of a standard allowance, plus extra amounts in some circumstances, for example if you have a health condition which limits your ability to work.

New claimants now apply for Universal Credit, rather than for the individual benefits that it replaces.

If you are on other benefits but have a change in circumstances (such as leaving a job) you will also have to claim Universal Credit.

Other people who are claiming existing benefits will be gradually moved to Universal Credit, in a

process called 'managed migration'. The Government currently expects all households to have moved to Universal Credit by September 2024.

Unless there is a change in your circumstances you do not need to do anything about moving to Universal Credit until you are contacted by the Department for Work and Pensions (or the Department for Communities in Northern Ireland).

There are some differences to the Universal Credit system in Northern Ireland – find details at nidirect.gov.uk

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 be receiving a disability benefit e.g. PIP or AA and you must be earning under £128 a week (after tax, National Insurance and allowable expenses) if you are working.

Claiming Carer's Allowance may affect other benefits or allowances that you or the person caring for you claims.

Carer's Credit

Carer's credit is a National Insurance credit and enables carers to protect their State Pension. If you are unable to make full National Insurance contributions because you are caring for someone for at least 20 hours a week (and so you are not in work or you are working part-time), Carer's Credit can top up your contributions so you can still claim your State Pension when you reach State Pension age. You may be eligible for Carer's Credit if the person you are caring for is claiming AA or certain types of DLA or PIP. If you are claiming Carer's Allowance you don't need to apply for Carer's Credit, as you will already be getting credits. However, you may be eligible for Carer's Credit even if you are not eligible for Carer's Allowance.

These benefits are summarised in Table 1 on page 6.

Benefit/ credit	Tax free	Means- tested	Age criteria	Work criteria	Caring criteria
Personal Independence Payment	Yes	No	Over 16, below State Pension age	N/A	Need help with personal care or mobility
Disability Living Allowance	Yes	No	No new claimants over 16	N/A	Need help with personal care
Attendance Allowance	Yes	No	Over State Pension age	N/A	Need help with personal care
Statutory Sick Pay	No	No	Under State Pension age	Are employed but cannot work due to illness	N/A
Employment and Support Allowance	Depends on type of ESA	Depends on type of ESA	Under State Pension age	Health condition affects how much you can work	N/A
Universal Credit	Yes	Yes	18 – State Pension age	N/A	N/A
Carer's Allowance	No	Yes	Over 16	Can work but must earn under £128 a week (after tax)	Care for at least 35 hours a week
Carer's Credit	N/A	No	16 – State Pension age	Not in work, or in part-time work	Care for at least 20 hours a week

Table 1. Summary of available benefits

Benefit cap

There is a limit to the amount of benefits that people between 16 and State Pension age can receive. This does not affect those claiming certain benefits including PIP, DLA, AA or Carer's Allowance. The benefit cap affects those claiming Universal Credit and any benefits that Universal Credit is replacing (except Working Tax Credit). However, you are not affected if you get Universal Credit because of a health condition that stops you from working, or because you care for someone with a disability.

Hospital and care home stays

If you are admitted to a hospital or care home for a while, some of the benefits you get may be stopped, including PIP, DLA, AA and Carer's Allowance.

You should let the Department for Work and Pensions (Department for Communities in Northern Ireland) know if you, or the person you are caring for, is admitted to a hospital or care home for any period. A friend or relative can call them on your behalf.

Going abroad

You may still be able to claim some benefits if you travel or move abroad, or if you are already living

abroad. What you are entitled to depends on where you are going and how long for. You should tell your benefit provider if you are going abroad and when you are returning. Benefits that may be affected depending on the length of time abroad include PIP, DLA, AA, ESA and Carer's Allowance.

Terminal illness: special rules

If you have a terminal illness and your doctor has said you might have less than 6 months to live, you can apply for some benefits using special rules. This means you may get extra money, and start getting payments quicker than usual. Ask your doctor (GP or hospital doctor) or clinical nurse specialist to fill in a form called a DS1500 and send it to the Department for Work and Pensions (Department for Communities in Northern Ireland).

What other benefits may I be entitled to?

You may be able to get other benefits as well, depending on your circumstances. This may include Housing Benefit or benefits because you have children. These benefits may be covered by Universal Credit. You may also be able to claim Council Tax Reduction from your local council (in England,

Wales or Scotland), or rate relief from Land & Property Services (in Northern Ireland).

Other benefits you may be entitled to claim include:

Support with your work

If you have a health condition that makes it hard for you to do your job, you can talk to your employer about changes they must make (known as 'reasonable adjustments').

This could include changing your working hours or providing equipment to help you. You may also be able to get extra help with an Access to Work grant. Details at gov.uk/access-to-work

Find information relevant to Northern Ireland at nidirect.gov.uk/articles/employment-support-information

Blue Badge scheme

The Blue Badge scheme allows people with severe mobility problems to park in parking restricted areas. 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. See contact details list for how to apply.

Other help with transport

In some circumstances you may not have to pay vehicle tax, or the amount you pay may be reduced. You may be eligible for a bus pass or Disabled Persons Railcard, and your local council may operate dial-a-ride or taxi schemes.

Details at gov.uk/financial-help-disabled/vehicles-and-transport

Winter Fuel Payments

If you are over the State Pension age, you might also be able to get a Winter Fuel Payment to help pay your gas and electricity bills during the winter months.

Prescription charges

In Wales, Scotland and Northern Ireland all prescriptions are free of charge regardless of individual circumstances.

In England prescriptions are free for cancer patients on production of an exemption certificate. Your GP or hospital clinic will be able to give you the form to apply for an exemption certificate.

VAT relief

If you have a long-term illness like myeloma, you will not be charged value added tax (VAT) on products designed or adapted for your personal use, or for repairs to such

products. This includes items such as stair lifts and wheelchairs. Both you and the supplier of the product will need to sign a declaration in order to obtain the VAT exemption. Details at [gov.uk/financial-help-disabled/vat-relief](https://www.gov.uk/financial-help-disabled/vat-relief)

Disabled Facilities Grants

In England, Wales or Northern Ireland you could get a grant from your local council if you need to make changes to your home, such as installing ramps, stairlifts or a downstairs bathroom. The grants are means-tested, but won't affect any benefits you get. You might not get a grant if you start the work before the council approves your application.

Charitable grants

There are some charities that may be able to provide discretionary financial help depending on your individual circumstances. For example, 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 doctor or nurse. Details about the above benefits and how to apply for them can be obtained from the organisations listed below. Several of these organisations have online benefit calculators to help you work out your position. Some have online access to advisors by web chat, and this can be a faster way to contact an advisor if the phone line is very busy.

Fake money advice

Unfortunately there are many scams by organisations pretending to offer genuine advice about debt or benefits. Make sure you get advice from trustworthy organisations, and that you are on the correct website for the organisation (check the web address carefully). Be very cautious about sharing personal information. Genuine organisations will not cold call people to offer advice.

Blue Badge Scheme

gov.uk/apply-blue-badge

England, Wales and Scotland: apply online or contact your local council for information or to apply by post.
Northern Ireland: apply online nidirect.gov.uk or phone 0300 200 7818

Christians Against Poverty (CAP)

capuk.org

0800 328 0006

CAP provide free debt counselling to anyone worried about their finances through their local Debt Centres around the country. They can work with your creditors on your behalf to help you get out of debt.

Citizens Advice

citizensadvice.org.uk

adviceni.net

England: 0800 144 8848

Wales: 0800 702 2020

Scotland: 0800 028 1456

Northern Ireland: 0800 915 4604

Citizens Advice offers advice about debt and consumer issues, benefits, housing, legal matters and employment. It provides assistance with claiming welfare benefits, including practical help with filling out benefit application forms. Information and advice can be accessed online, by telephone, or face to face at local Citizens Advice offices.

entitledto

entitledto.co.uk

entitledto provides free online benefits calculators to help you work out what benefits you are eligible for.

Gov.UK

gov.uk

nidirect.gov.uk

The government website which provides information about a wide range of public services including benefits such as Attendance Allowance, Personal Independence Payments and Carer's Allowance. You will find details about how to apply for benefits and phone numbers listed to discuss the different benefits that are available.

Help with Health Costs

nhs.uk/healthcosts

0300 330 1343

Help with Health Costs gives information about prescription charges and other help that patients can get with their health costs.

Macmillan Cancer Support

macmillan.org.uk

0808 808 0000

Macmillan welfare rights advisers can give advice on benefits and provide support with applying for benefits.

The Money Advice Service

moneyadviceservice.org.uk

0800 138 7777

The Money Advice Service is a free and impartial service, set up by the government. It includes advice on insurance, benefits and care and disability, and has an online finance calculator and webchat option.

National Debt Line

nationaldebtline.org

0808 808 4000

An independent charity that provides free debt advice by phone and online across the UK. Online advice tool and webchat options.

StepChange

stepchange.org

0800 138 1111

StepChange are a charity that provide free, confidential and expert debt advice online and over the phone.

Turn2us

turn2us.org.uk

0808 802 2000

Turn2us is a national charity that helps people get access to welfare benefits. It has an online benefits calculator to help you work out which means-tested benefits you are eligible to receive.

Unbiased

unbiased.co.uk

0800 023 6868

This is a directory of professional advisers which you can search, or Unbiased can match you with a suitable adviser to give you financial, mortgage, legal and accounting information.

About this Infosheet

The information in this Infosheet is not meant to replace the advice of your medical team. They are the people to ask if you have questions about your individual situation.

For a list of references used to develop our resources, visit myeloma.org.uk/references

We value your feedback about our patient information.

For a short online survey go to myeloma.org.uk/pifeedback or email comments to patientinfo@myeloma.org.uk

Other information available from Myeloma UK

Myeloma UK has a range of publications available covering all areas of myeloma, its treatment and management. Download or order them from myeloma.org.uk/publications

To talk to one of our Myeloma Information Specialists about any aspect of myeloma, call

our Myeloma Infoline on **0800 980 3332** or **1800 937 773** from Ireland. The Infoline is open from Monday to Friday, 9am to 5pm and is free to phone from anywhere in the UK and Ireland.

Information and support about myeloma is also available around the clock at myeloma.org.uk

COVID-19: changes to benefits

The Government have made a number of changes to benefits and arranged other financial help to assist people during the coronavirus (COVID-19) outbreak. This could include some benefits being available sooner than usual, or applicants not needing to attend assessments in person. You can also claim for SSP if you are self-isolating because of COVID-19.

Up-to-date information about financial support for those affected by COVID-19 can be found at gov.uk (or nidirect.gov.uk) and from moneyadviceservice.org.uk).



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We're here for everything a diagnosis of myeloma brings

Get in touch to find out more about how we can support you

Call the Myeloma Infoline on

 **0800 980 3332**

Email Ask the Nurse at

 **AskTheNurse@myeloma.org.uk**

Visit our website at

 **myeloma.org.uk**



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