

## What Can You Do... about finance and benefits?

Many people, whether terminally ill, a carer or bereaved, may be entitled to financial support but not be aware of it. Below are just some of the benefits available. Not all of them will be appropriate to your individual circumstances so if in doubt seek further advice. There are some useful links at the end of the factsheet.



### **Statutory Sick Pay (SSP)**

SSP is paid by employers to employees who meet the necessary qualifying entitlements and will be paid for a maximum of 28 weeks. After this period the employee will have to claim Employment & Support Allowance (ESA). The employer normally issues the employee with a form SSP1 to inform the Department for Work and Pensions (DWP) that SSP has now ended. In some cases this form will be given to an employee sooner than the 28 weeks and if this happens then ESA should be claimed at that stage. (see below)

### **Employment and Support Allowance (ESA) Contribution / Income Based**

This benefit is for people who are under pension age and unable to work due to ill health. It is based on National Insurance Contributions paid in earlier tax years ESA(C). It can also be topped up by a means tested element or if not enough contributions have been paid made up entirely by means tested benefit ESA (IB).

Claims for Employment & Support Allowance can be made on 0800 0556688

### **Personal Independence Payment (PIP)**

You must be under 65 when you make your application and you must have already had care and or mobility needs for three months and expect to continue to have these needs for a further 9 months. The exceptions to this are for people who are terminally ill and who have been given a form DS1500 from their medical practitioner. This is usually referred to as claiming under the special rules.

PIP has two separate parts Daily Living and Mobility Component. To make a claim for Personal Independence Payment call 0800 917 2222

### **Attendance Allowance (AA)**

You must be 65 or over when you make your application and you must have already had care needs for 6 months and expect to continue to have these needs for a further six months. The exceptions to this are for people who are terminally ill and who have been given a form DS1500 from their medical practitioner. This is usually referred to as claiming under the special rules.

AA only has one component which is for Care Needs. To make a claim for Attendance Allowance call 0345 605 6055

### **Carers Allowance (CA)**

Carer's Allowance is a benefit to help people who look after someone who gets:

- Personal Independence Payment at either rate of the Daily Living Component, or
- Attendance Allowance, or
- Disability Living Allowance at the middle or highest rate of the care component

The carer must be looking after the disabled person for at least 35 hours a week and the carer must not be earning more than £116 a week. Carers Allowance does overlap with some other benefits and in some cases will enable the carer to receive additional premiums if on other means tested benefits. To make a claim for Carers Allowance call 0345 608 4321

### **Pension Guarantee Credit (PGC)**

Pension Credit is for people over pension age. It is means tested and all income is taken into account except Attendance Allowance (AA), Personal Independence Payment (PIP) or Disability Living Allowance (DLA). The applicable amounts are higher for this age group than income support and additional premiums can be paid for people who are caring for others. Sometimes people on AA, PIP or DLA who do not have a carer and live alone will also get additional premiums added to their PGC. Each scenario needs to be looked at individually so if you are not sure, enquiring with a benefits advisor is recommended. More information on where to contact a benefits advisor can be found in the useful links at the bottom of this factsheet.

To make a claim for Pension Credit call 0800 99 1234

### **Health Costs**

Pregnant women or women who have had a baby in the previous 12 months are entitled to free dental treatment and prescriptions. An exemption certificate is obtained by asking the GP, Midwife or Health Visitor for an FW8 application form. People receiving a means tested benefit are also entitled to free dental treatment and prescriptions. Those on a low income can sometimes get help with their health care costs by completing a form HC1. Cancer patients are also entitled to a five year free prescription exemption.

## **Bereavement Support Payment (BSP)**

Bereavement Support Payment can be claimed if someone's husband, wife or civil partner dies on or after 6th April 2017. Deaths prior to this date will fall under the current Bereavement Benefit (BB) process. There are two rates of Bereavement Support Payment, standard and higher:-

### ***Standard***

If the claimant is not pregnant or has no dependent children:

- A lump sum payment of £2,500
- 18 monthly payments of £100

### ***Higher***

If the claimant is pregnant or has dependent children under the age of 20:

- A lump sum payment of £3,500
- 18 monthly payments of £350

To find out if you are entitled to BSP call 0345 606 0265

## **Funeral Payment**

To claim a payment to help with the cost of a funeral you:

- Must be responsible for the funeral costs
- Receiving certain benefits or tax credits
- Claim within three months of the funeral

To apply for help with funeral costs call 0345 606 0265

## **Useful Links**

[www.gov.uk](http://www.gov.uk)

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

[www.adviceuk.org.uk/benefits-advice/](http://www.adviceuk.org.uk/benefits-advice/)

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