



MOOR GREEN LANE MEDICAL CENTRE
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1. Employment and Support Allowance (ESA) is a benefit for people whose ability to work is limited by ill health or disability. It replaced [Incapacity Benefit and Income Support](#) for claims made due to inability to work in October 2008. There are two types of ESA:

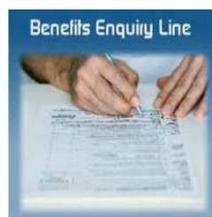
- Contributory ESA is payable if you've paid enough national insurance contributions in a set period or if you become too ill to work when classed as a young person.
- Income-related ESA is a top-up benefit that can be paid on top of contributory ESA or if your income is too low. The amount of capital you have may affect the amount of income-related ESA you receive. You will only receive ESA if Jobcentre Plus accepts that you have limited capability for work. During the first 13 weeks of your claim, you'll have a work capability assessment. The first part of this assessment decides if you have limited capability for work and can qualify for ESA, or if you should claim Jobseeker's Allowance or another appropriate benefit.

If you pass the first part of the work capability assessment, you'll have a further test. This looks at the severity of your illness or disability, and determines whether you'll be required to take part in activities designed to help you get back into work during your ESA claim. For more info, log onto: <https://www.gov.uk/employment-support-allowance>
The ESA scheme pays you a benefit while you're not able to work. Unless your illness or disability is severe, you'll be expected to go back to work in the future. You'll be given help to cope with the difficulties caused by your illness or disability that prevent you from working.

Getting Employment and Support Allowance automatically entitles you to other help such as free NHS dental treatment, sight tests, prescriptions and housing grants.

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2. Attendance Allowance (AA) Attendance Allowance is tax-free cash help towards extra costs faced by disabled people. **You can get it if:**

- you have a physical or mental disability (or both);
- your disability is severe enough for you to need help with personal care; and
- you are aged 65 or older when you make your claim.

You do not have to have paid any National Insurance contributions. AA is not affected by any savings or income you may have. You will not usually need a medical examination, but you can send reports from your health visitor or a doctor with your claim.

'Help with personal care' means that you need help with things like:

Washing (and getting in or out of the bath or shower), dressing, eating, getting to and using the toilet - commode, bedpan or bottle or communicating your needs.

It may also mean that you need someone to supervise you to avoid putting yourself or others in substantial danger.

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•keep an eye on your medical condition or diet (for example, things like help with therapy or medication)

•help you to communicate (because you are deaf or blind)

You may need help with personal care because you:

Have difficulty moving your arms or legs smoothly or have no control over them; get breathless or feel pain; have problems with your behaviour, have learning difficulties - or you get confused

There are two rates of Attendance Allowance:

A Lower rate is payable where frequent help or constant supervision during the day, or supervision at night is needed.

A higher rate is payable where attention or supervision is needed 24 hours a day

Usually your Attendance Allowance won't be affected if you go:

- into hospital or a care home for less than 4 weeks
- abroad for less than 13 weeks
- abroad for less than 26 weeks to get medical treatment for a condition which began before you left (*By Mr.M.Safir - non clinical case manager*)



3. Benefits - disability living allowance

Disability Living Allowance (DLA) is changing from 10 June 2013. You can only make a new claim for DLA if you're claiming for a child under 16 - this is known as DLA for children.

Anyone over 16 must apply for Personal Independence Payment (PIP) instead of DLA.

Disability Living Allowance is tax-free benefit. The rate you get is made up of 2 components (care & mobility). Your disability or health condition must mean one or both of the following are true: you need help looking after yourself you have walking difficulties.

You must have had these difficulties for at **least 3 months** and expect them to last for at **least 6 months**. If you're terminally ill (ie not expected to live more than 6 months), you don't need to have had these difficulties for 3 months.

Care component: You might get this part of DLA if you: need help with things like washing, dressing, eating, using the toilet or communicating your needs need supervision to avoid putting yourself or others in danger need someone with you when you're on dialysis can't prepare a cooked main meal. You can get this care part if no-one is actually giving you the care you need, or you live alone.

Mobility component: if using your normal aid, you: can't walk can only walk a short distance without severe discomfort, are assessed as 100% blind and at least 80% deaf and you need someone with you when outdoors, also if are severely mentally impaired with severe behavioural problems and get the highest rate of care for DLA

Personal Independence Payment (PIP)

PIP helps with some of the extra costs caused by long-term ill-health or a disability if you're aged 16 to 64. You could get between £21 to £134.40 a week. You must have a long-term health condition or disability and difficulties with activities related to 'daily living' & or mobility e.g. preparing or eating food, washing, bathing and using the toilet, dressing and undressing,

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communicating, managing your medicines, making decisions about money etc. You may get the mobility component of PIP if you need help with going out or moving around.

The rate depends on how your condition affects you, not the condition itself. You'll need an assessment to work out the level of help you get. Your award will be regularly reassessed to make sure you're getting the right support.

PIP is usually paid every 4 weeks. It's tax free and you can get it whether you're in or out of work. It's made up of 2 components (daily living & mobility component). Whether you get 1 or both of these depends on how your condition affects you. You'll get the enhanced daily living component if you're not expected to live more than 6 months. The rate of mobility component depends on your needs. To claim ring **DWP - Personal Independence Payment claims**

Telephone: 0800 917 2222



4. Carers Allowance

Carer's Allowance is a payment made to help look after someone with substantial caring needs. The person you care for must get one of the following:

- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with Industrial Injuries
- Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment (AFIP)
- Personal Independence Payment daily living component
- Disability Living Allowance - the middle or highest care rate

You don't have to be related to, or live with, the person you care for. You must be 16 or over and spend at least 35 hours a week caring for them. It is important to note that Carer's Allowance is taxable. It can also affect your other benefits. Only one of you can get Carer's Allowance, if there is more than 1 carer looking after the same person. You can get your Carer's Allowance backdated for up to 3 months if you were entitled to it before claiming.

More info: Benefit Enquiry/Helpline 0800 88 22 00 or <https://www.gov.uk/browse/benefits>



5. Income Support

Who can qualify for Income Support?

Those that qualify for income support are

- **If you have no income or a low income**
- **If you're working less than 16 hours a week**
- **If you haven't signed on as unemployed**

The actual amount you get depends on your circumstances, but if you qualify and have no income you'll get at least £56.80 a week.

What is the Criteria for Income Support?

To qualify for Income Support you must be all of the following:

- **between 16 and Pension Credit qualifying age**
- **pregnant, or a carer, or a lone parent with a child under 5 or, in some cases, unable to work because you're sick or disabled**
- **you have no income or a low income**
- **working less than 16 hours a week (and your partner works no more than 24 hours a week)**
- **living in England, Scotland and Wales - there are different rules for Northern Ireland**

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●Also, you qualify if you're age 19 or younger, in full-time secondary education (including A levels) and one of the following: a parent, not living with a parent or someone acting as a parent, a refugee learning English

Who is not eligible for income Support?

You won't usually qualify if you:

- have savings above £16,000
- need permission to enter the UK
- get Jobseeker's Allowance or Employment and Support Allowance
- are a young person being looked after by a local authority

How to make a claim?

You can apply for Income Support:

Jobcentre Plus

Telephone: 0800 055 6688

You need to provide details about your income, the income of any partner, where you live and who lives with you. Tell Job Centre Plus about any change in your circumstances such as your address, income, savings or the people in your household.



6. Working and Child tax credits

You could get Working Tax Credit if:

- you're aged from 16 to 24 and have a child or a qualifying disability
- you're 25 or over, with or without children

You must:

- work a certain number of hours a week
- get paid for the work you do (or expect to)
- have an income below a certain level

The basic amount of Working Tax Credit is up to £1,940 a year - you could get more (or less) depending on your circumstances and income. There's no set limit for income because it depends on your circumstances (and those of your partner). For example, £18,000 for a couple without children or £13,100 for a single person without children - but it can be higher if you have children, pay for approved childcare or one of you is disabled. Hours you work depends on your circumstances e.g age 25-59 at least 30 hours work but if you are over 60 years, disabled or a single parent then you must be working at least 16 hours per week.

Child tax credit

You could get Child Tax Credit for each child you're responsible for if they're:

- under 16
- under 20 and in approved education or training

You don't need to be working to claim Child Tax Credit.

You get money for each child that qualifies and Child Tax Credit won't affect your Child Benefit. Only one household can get Child Tax Credit for a child.

How much you get depends on your circumstances. Use the [tax credit calculator](#) to work out how much you could get. Tax credit helpline ring 0345 300 3900 or click <https://www.gov.uk/child-tax-credit/what-youll-get>



7. HOUSING BENEFITS

You could get **Housing Benefit** to help you pay your rent if you're on a low income. Housing Benefit can pay for part or all of your rent. How much you get depends on your income and circumstances. **You may get Housing Benefit if:**

- you pay rent
- you're on a low income or claiming benefits
- your savings are below a certain level - usually £16,000

You can apply if you're employed or unemployed, but if you live with a partner, only one of you can get Housing Benefit. If you're single and under 35, you can only get Housing Benefit for bed-sit accommodation or a single room in shared accommodation.

How much you get depends on:

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- your 'eligible' rent
- if you have a spare room
- your household income - including benefits, pensions and savings (over £6,000)
- your circumstances - e.g. age of people in the house, if someone has a disability

Usually you won't get Housing Benefit if:

- your savings are over £16,000 - unless you get Guarantee credit of Pension Credit
- you live in the home of a close relative
- you're a full-time student - unless you're disabled or have children
- you're an asylum seeker or sponsored to be in the UK
- you're residing in the UK as an European Economic Area jobseeker.

Housing Benefit can't be paid for heating, hot water, energy or food - if you need help, use a [benefits calculator](#) to see what else you might be entitled to see below:

<http://www.entitledto.co.uk/benefits-calculator/startcalc.aspx?e2dwp=y>



The Maternity Benefits

8. Maternity Allowance - This benefit Allowance is usually paid to you if you don't qualify for Statutory Maternity Pay. You can claim Maternity Allowance as soon as you've been pregnant for 26 weeks. Payments can start 11 weeks before your baby is due.

You could get either:

£138.18 a week or 90% of your average weekly earnings (whichever is less) for up to 39 weeks £27 a week for up to 14 weeks (if your baby is due on or after 27 July 2014). Maternity Allowance is paid every 2 or 4 weeks. Maternity Allowance won't affect your tax credits but it will affect how much you get of other benefits such as ESA, housing allowance, JSA and income support. You might get Maternity Allowance for 39 weeks if: you're employed * & pay class 2 NI, self-employed or stopped work recently but you can't get Statutory Maternity Pay. You must also have been:

Employed or self-employed for at least 26 weeks in the 66 weeks before the week your baby is due earning at least £30 a week over any 13-week period. You might get Maternity Allowance for 14 weeks if for at least 26 weeks in the 66 weeks before your baby is due: you're married or in a civil partnership & you're not employed or self-employed



9. Healthy Start Benefits -

With healthy start benefits, you can get free vouchers to spend on fruit and vegetables, milk, instant formula and vitamins. It is available to women who are at least 10 weeks pregnant, or have a child under 4 and you get income support, job seeker's allowance, employment and support allowance, or if you under 18 years old and are pregnant.

The means tested programme then provides vouchers to be used at selected retailers. Pregnant women and children between 1 and 4 can get one £3.10 voucher per week. Children under the age of 1 can get two £.10 vouchers (£6.20) per week.

For more information on eligibility, application process and list of local retailers, visit the website on <https://www.healthystart.nhs.uk/>

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Alternatively, speak to your midwife and/or health visitor for more information.



10. Pension Credit

Pension Credit is an income-related benefit made up of 2 parts - Guarantee Credit and Savings Credit. Guarantee Credit tops up your weekly income if it's below £151.20 (for single people) or £230.85 (for couples).

Savings Credit is an extra payment for people who saved some money towards their retirement, e.g. a pension.

You may not be eligible for savings credit if you reach State Pension age on or after 6 April 2016. You don't pay tax on Pension Credit. To qualify for Guarantee Credit: you must live in Great Britain & you or your partner must have reached Pension Credit qualifying age.

The qualifying age for Pension Credit is gradually going up to 66 in line with the increase in the State Pension age for women to 65 and the further increase to 66 for men and women. When you apply your income is worked out. This includes: State Pension, other pensions, most social security benefits, e.g. Carer's Allowance but not disability allowance or housing benefit, savings, investments over £10,000 - for these £1 is counted for every £500 or part £500 earnings. Apply Pension Credit claim line: Telephone: 0800 99 1234