



For better  
mental health

# Benefits if you are sick or disabled

information from  
the  
Mind in Enfield  
Advice Team



Sickness and/or disability can happen to anyone at any point in their life.

If this happens to you the effects on your health may mean that you could be off work for some time and your financial situation will change because of this. This leaflet gives information about the benefits that you may be able to claim.

If you have an illness or disability and are aged 16 or over, or you are the person who is caring for someone who is sick or disabled, this leaflet will help you to work out which benefits you may be able to claim.

## **Benefits that you may be entitled to:**

- Employment and Support Allowance (ESA)
- Income Support
- Income-based Jobseeker's Allowance (IBJSA)
- Pension Credit
- Tax Credits
- Disability Living Allowance
- Attendance Allowance
- Help with housing costs
- Help with council tax
- Health Benefits
- Community Care Grants
- Help with repairs and adaptations
- Help with heating costs

## **Employment and Support Allowance**

Employment and Support Allowance (ESA) is a benefit paid to people whose ability to work is limited by ill health or disability. It replaced Incapacity Benefit and Income Support paid on incapacity grounds for new claimants from 27 October 2008. You may get ESA or income-related (ir) ESA if:

- you are aged at least 16 and are under pension age (currently 60 for women and 65 for men although Pension age for women will gradually increase to 65, beginning in April 2010).
- your ability to work is limited and you pass a test which assesses this. (You will be sent an ESA50 questionnaire - it is a good idea to get advice before filling it in);
- you have paid enough National Insurance contributions for contribution based ESA.
- your income (including savings) is low enough for income-related ESA.

In order to get the full amount of ESA and continue to receive it, most people have to:

- attend interviews to discuss work and training options - known as work focused interviews (see below) - and
- stick to an 'action plan' outlining the steps that could be taken to help move into work.

Some claimants, for example, people who are terminally ill or will never work because of how their disability or illness affects them) can get ESA without following an action plan.

ESA is paid at a lower rate during the first 13 weeks (sometimes longer).

### **Work focused interviews**

You will be required to attend a series of interviews to discuss work and training opportunities. Your first interview will be carried out by Jobcentre Plus and will normally take place eight weeks after your claim begins. Thereafter the interviews will be carried out by an agency contracted by the Department of Work and Pensions. You must participate in the interviews and notify them if you are unable to attend. Failure to do this may result in your benefit being reduced or stopped.

There is one form for both contribution-based ESA and income related ESA - you will need to return this together with a medical certificate. After four weeks you will receive an ESA50 questionnaire to assess if your ability to work is limited. Claims can be backdated for up to three months.

### **Incapacity Benefit (IB)**

Incapacity Benefit (IB) is a benefit for people who are unfit for work and have paid enough National Insurance contributions. Employment and Support Allowance (ESA) replaced IB for new claimants from 27 October 2008 - see previous section for details.

At present, you can continue getting IB if you are already receiving it. However, existing claimants are expected to be transferred to ESA in the future (beginning with people aged under 25).

How much IB you get depends on:

- how long you have been sick;
- your age when you became sick;
- whether you support another adult.

## **Income Support**

Income Support (IS) is a weekly benefit for people on a low income. Employment and Support Allowance (ESA) replaced IS for new claimants who are not fit for work from 27 October 2008.

Other people who can claim IS include lone parents and carers. These people can get extra IS if they are also disabled.

You can claim Income Support if:

- you are aged 16 to 59 (you may be able to claim Pension Credit if you or your partner are aged 60 or over; and
- your partner (if you have one) is not working or works less than 24 hours a week; and
- your savings are £16,000 or less.

How much you get depends on things like how much money you have coming in, your age and your disability. Extra amounts included in IS for disability are:

- Disability Premium - if you or your partner are registered blind, or get Disability Living Allowance (DLA), Attendance Allowance (AA) or have been sick for 52 weeks or more.
- Enhanced Disability Premium - if you or someone you are claiming for is under 60 and getting DLA care component at the highest rate.
- Severe Disability Premium - if you get DLA care component (middle or highest rate), or AA (any rate) and live alone, and no one gets Carer's Allowance to look after you. This premium can be included at a higher rate for couples where both are disabled.

You may lose this premium if your carer starts getting Carer's Allowance for looking after you - please get advice.

## **Income-based Jobseeker's Allowance**

Income based Jobseeker's Allowance (IBJSA) is a benefit for people who are looking for work. If you are fit for work you may be able to claim IBJSA even if you are not well enough to work full-time. There are special rules to help you do this. IBJSA is worked out in the same way as Income Support.

## **Pension Credit**

Pension Credit guarantees people aged 60\* or over a minimum weekly income and rewards people with modest savings or second pensions. It is paid to top up any money you or your partner already have coming in, within certain limits.

\* The age limit will gradually increase to 65, starting in April 2010.

## **Tax Credits**

### **Child Tax Credit (CTC)**

If you have dependent children under 20, you may be able to claim Child Tax Credit. CTC is for both working and non-working families and is normally worth at least £10 a week (more if you have a child under one). Income Support (IS) and income-based Jobseeker's Allowance (IBJSA) claimants must claim CTC for children. If you already get IS or IBJSA and your benefit still includes additions for children, you will be transferred onto CTC at a future date.

### **Working Tax Credit (WTC)**

You may be able to claim Working Tax Credit if you or your partner work for at least 16 hours a week and have a physical or mental disability which limits the work you can do. You can claim if your income is low enough and:

- you get a disability (such as Disability Living Allowance, Attendance Allowance, Incapacity Benefit or Employment and Support Allowance); or
- in the last six months you were getting an incapacity related benefit or had a Disability Premium included in one of your other benefits.

Remember to tell the Tax Credits Office if your condition improves in order to avoid being paid too much tax credits. Even if you cannot

get WTC because of incapacity or disability, you may still be able to get it anyway if you are in low paid work. If you do not have dependent children you must usually be working for 30 hours or more a week.

## **Disability Living Allowance**

You can claim Disability Living Allowance (DLA) if you are under 65, have a physical or mental illness or disability and:

- need a lot of help looking after yourself with things like getting out of bed, washing, dressing, eating, bathing and going to the toilet, cooking a main meal, managing your medication or with communication (for example because you cannot see or hear); or
- need supervision or care to prevent you hurting yourself or others; or
- have difficulties walking or need someone with you when walking outside.

You must have needed help for at least three months (unless you are terminally ill - then you can get help straight away). DLA is not taxable and is paid on top of any other money, benefits and savings you have. You can get DLA even if no one is giving you the help you need and you live alone. You can still claim even if you do get help, for example from the Council or health service.

If you already get other benefits, a successful DLA claim could mean that these benefits increase - get advice. In fact, you may find that you are now entitled to these benefits for the first time. Getting DLA will never mean that your other benefits go down.

## **Attendance Allowance**

Attendance Allowance (AA) is a benefit for people aged 65 or over who need frequent help because of illness or disability. You can get AA even if no one is giving you the care you need and you live alone. You can get AA if:

- you need a lot of help looking after yourself - with things like washing, dressing, eating, bathing, going to the toilet, managing your medication or with communication (for example because you cannot see or hear); or
- you need supervision or care to keep you safe - for example from

falls or accidents.

AA is not taxable and is paid on top of any other money, pensions and savings you have. Getting AA will never mean that your other benefits go down. Payments of DLA/AA will stop if you are in hospital for over 28 days. All changes of circumstances must be reported to the Disability Benefits Centre.

## **Other Help**

### **If you rent your home**

You may be able to get Housing Benefit. You can claim whether or not you are working. How much you get depends on how much rent you pay, the size of your family and how much money you have coming in each week. Your savings must be £16,000 or less (unless you get Pension Credit Guarantee).

### **If you own your home**

You may be able to get help with mortgage interest payments and service charges if you get Income Support, income-based Jobseeker's Allowance, Pension Credit Guarantee (or Employment and support Allowance).

You will need to give full details about your income when you make your claim!

### **Help with Council Tax**

You may get Council Tax Benefit if you are on a low income and pay Council Tax. You can claim whether or not you are working. Your savings must be £16,000 or less (but there is no savings limit for people getting Pension Credit Guarantee). Homeowners can also get this help and the value of your home is completely ignored. Even if you cannot get Council Tax Benefit, you could get your bill reduced, for example if:

- you live alone. Some people do not count as living with you (these include students, some carers, people with a severe mental illness or disabilities, for example, Alzheimers); or
- your home has been adapted to meet the needs of a disabled person or has a room used by them; or
- you share your home with another adult (not your partner) who

cannot pay towards the council tax. This is known as Second Adult Rebate. You can get this help if the other adults are on a low income and do not pay you rent.

You will not have to pay any council tax if everyone in your home has a severe mental illness or is a student - but you must apply for the discount. To claim Council Tax Benefit and Second Adult Rebate - there is one form for both, you will get whichever is the highest.

## **Health Benefits**

Children, people aged 60 or over and some people with certain medical conditions can get free prescriptions and eye sight tests. If you get Income Support, income-based Jobseeker's Allowance ( JSA) or income-related Employment and Support Allowance (ESA) you will also get help with dental treatment, vouchers towards the cost of glasses and refunds of fares to hospital.

## **Community Care Grants**

These are one-off discretionary payments from the Social Fund. You can claim a grant if you get Income Support, income-based JSA, Pension Credit or income-related ESA. You can claim for things like: furniture, removal costs, cooker connection, beds, bedding or clothes. As these claims are discretionary, it is a good idea to get advice about claiming in order to improve your chances of success.

## **Budgeting Loan**

You may be able to get an interest-free Budgeting Loan from the Social Fund that you pay back. If you or your partner have been claiming or getting payment of one of the following benefits for at least 26 weeks IS, income-related ESA, income-based Jobseeker's Allowance or Pension Credit and you need help to pay for any of the following: furniture or household equipment, clothing or footwear advance rent or removal expenses for a new home, travelling expenses things to help you look for or start work, improving, maintaining or securing your home, repaying hire purchase or other debts you took out to pay for any of the above

## **Help with repairs and adaptations**

If you own your home The Small Works Assistance scheme provides financial assistance for carrying out essential repairs (e.g. repairing leaking roofs, replacing defective boilers or electric wiring) up to the value of £3,000 in owner-occupied properties. Insulation to your home

can also be carried out under this scheme. Contact the Private Sector Housing team by telephone 020 8379 3656/6153. Eligibility will be means tested.

## **Home improvement – disability facility grant for private property**

The Disabled Facilities Grant Scheme provides financial assistance for the cost of essential adaptation work to make a house suitable and fit for a disabled person to live in telephone Contact the Private Sector Housing team by telephone 020 8379 3656/6153. Eligibility will be means tested.

## **Help with heating costs**

You may be able to get extra help and support with staying warm in winter.

- Winter Fuel Payments are paid automatically to people aged 60\* or over. It does not matter how much income or savings you have coming in.

\* The age limit will gradually increase to 65, starting in winter 2010/11.

- Cold Weather Payments are paid automatically in periods of very cold weather to people receiving certain benefits.

A Warm Front Grant - this can help private tenants and homeowners receiving certain benefits or tax credits meet the cost of insulation, draught proofing or to repair or replace heating systems. For more information or to apply, ring the Warm Front Team on 0800 316 2805.

If you cannot get a Warm Front Grant because you are not receiving a relevant benefit, you may be able to claim up to £300 to pay for installing or repairing a heating system under the Heating Rebate Scheme. Ring 0800 316 2805 to find out more.

## **Can I work while I'm sick?**

Your benefits will usually be affected if you start work. But there are special rules to help you to try some limited paid work while getting Employment and Support Allowance (ESA), Incapacity Benefit (IB), Severe Disablement Allowance (SDA) or Income Support. Generally, you have to be working for less than 16 hours a week.

You do not need your doctor's approval but you must tell your local Jobcentre Plus office (and the other offices that pay your benefits or tax credits) without delay if you are doing this work. It is best to do this straight away to ensure that you are not paid too much benefit. Some types of work will not affect your benefits (such as volunteer work or if you do not earn more than £20 a week) - get advice.

### **How are my benefits affected?**

Employment and Support Allowance (ESA), Incapacity Benefit or Severe Disablement Allowance - these can continue in full while you do permitted work. But if you work for more than 16 hours a week (in most situations) or earn more than £92 a week, you will lose all your benefit.

Income Support (IS) - you will get less IS if you earn more than £20 a week.

Housing/Council Tax Benefit - you will still get full help towards your rent and council tax if you get income-related ESA. However if you get contribution-based ESA, your earnings from permitted work will affect how much you get.

Attendance Allowance and Disability Living Allowance - these can be paid whether or not you are working. But the benefit office may decide to look at your claim again if they think your circumstances have changed - please get advice.

### **Help with travel costs**

If you are disabled or have a severe mental health issue you can apply for a Freedom Pass which allows free travel on London's public transport. For more information and/or an application form please contact: The Concessionary Travel Service on 020 8379 1000, or by visiting the Ground Floor Reception, Civic Centre, Silver Street, Enfield EN1 3XY, Mon-Fri 9am - 12 noon and 2:30-4:30pm.

Londoners aged 18-59 who are in receipt of Income Support, Jobseeker's Allowance or Employment and Support Allowance can get half price buses and trams travel. You cannot get this help if you already have a Freedom Pass. For more information call Transport for London on 0800 731 4564 or visit [www.tfl.gov.uk/tickets](http://www.tfl.gov.uk/tickets).

## **Where can I get help and support?**

The Mind in Enfield Welfare Benefits Service offers a free and confidential service. An outreach service at Chase Farm Mental Health Unit provides patients with help to apply for entitled welfare benefits. Patients can arrange for an appointment with the Mind in Enfield Welfare Benefits Worker by speaking to the ward nursing staff. If you are not an in-patient or day patient of the mental health unit you will need to be referred by a mental health professional. This means: a Community Mental Health Team Social Worker, a Community Psychiatric Nurse, a Psychiatrist or an Occupational Therapist. If you cannot get a referral from one of the listed professionals your GP may refer you if you are receiving treatment for a mental health issue. A referral must be made using our "Advice Team Client Referral Form". For more information about the service and the referral process please call 020 8887 1498.

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Registered Charity Number: 1054539