

A guide to benefits and financial help for people affected by cancer

Benefits rates apply April 2009 – April 2010



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Cancer can be very expensive, but there are ways to ease the financial worries

When you or someone close to you has been diagnosed with cancer, money might not be one of the first things you think about.

But having cancer can be expensive in ways you may never have expected: you may have to pay for prescriptions, a special diet, child care or travel to hospital. If you are struggling to cope with the financial effect of cancer, remember that there is help available.

The aim of this guide is to explain what financial benefits are available and to show you how you can get this help. To make things even clearer, it may also be helpful to speak to an experienced benefits adviser or to call one of the useful phone numbers in this guide (see pages 66 to 69).

We hope that, with the right advice and information, you will be able to get the help you need with your money problems – allowing you to focus on what really matters.

The Department for Work and Pensions

The Department for Work and Pensions (DWP) is responsible for social security benefits, such as Income Support and Attendance Allowance. The DWP has several agencies that handle these benefits, including Jobcentre Plus, the Pension Service and the Disability and Carers Service.

Jobcentre Plus is the agency for people of working age (16 to 65). You can use them to claim benefits or find work (or both). Your local office will be listed in the phone book under Jobcentre Plus, or visit their website **www.jobcentreplus.gov.uk**. If there is no Jobcentre Plus office in your area yet, your local benefits office will be listed in the phone book under social security.

The Pension Service and the Disability and Carers Service have now been brought together into a single agency – the Pension, Disability and Carers Service.

The service is responsible for people of pension age, as well as those planning for their pension and nearing retirement. You can contact them by phone, fax, email or letter, with questions about your state pension or about claiming benefits for people of pension age, such as Pension Credit. The service can arrange a home visit, or for you to visit your local office, if your query cannot be dealt with over the phone.

The Pension, Disability and Carers Service is also responsible for disabled people and their carers and administers Disability Living Allowance, Attendance Allowance and Carer's Allowance. Your local office will be listed in the phone book or see **www.direct.gov.uk/disability**

There are two types of benefits available from the Department for Work and Pensions; means-tested benefits and non means-tested benefits.

Means-tested benefits (MT)

These depend on your income and savings, and those of your partner. These are always non-contributory (see below).

Non means-tested benefits (NMT)

Non means-tested benefits can be either contributory or non-contributory:

- **Contributory benefits (C)** These are based on contributions you have made to the National Insurance contribution scheme.
- **Non-contributory benefits (NC)** You can claim these even if you have not paid National Insurance contributions.

You may find it useful to read the following guide produced by the Department for Work and Pensions:

- A guide for disabled people, those with health conditions and carers (**DHC1JP**) – includes details of financial and practical support available.

There are also leaflets available giving more details of specific benefits mentioned in the guide above. These include:

- Attendance Allowance (**AAA5DCS**)
- Disability Living Allowance (**DLAA5DCS**)
- Carer's Allowance (**CAA5DCS**)
- Going into hospital? (**GIHA5DWP**) – what happens to your benefits and pension.

You can ask for these leaflets and guides at your local office, or download them from

www.jobcentreplus.gov.uk/jcp/customers/leaflets_and_guides

There is also help available from other organisations.

These include your local authority (council) and HM Revenue & Customs. For more information see **www.direct.gov.uk/money** – money, tax and benefits section.



Help for people of working age

Robert's story

Robert, who is 48, was recently diagnosed with bowel cancer. He works full-time and lives on his own in a rented flat. Robert has £7,000 in savings.

Robert had surgery and was undergoing a 16-week course of chemotherapy. The side effects of surgery and cancer treatment meant that Robert had great difficulty in looking after himself, and a simple task such as getting dressed was a slow and painful process.

After contacting a benefits adviser, Robert found out that he was entitled to Statutory Sick Pay from his employer for up to 28 weeks, and Employment and Support Allowance (ESA) from the government after that.

Robert also applied for and received the following:

Disability Living Allowance (care and mobility)

Worth an extra **£96.20** a week

Income Support

Worth an extra **£61.50** a week

Housing Benefit and Council Tax Benefit

Amount depending on Robert's personal circumstances

Income Tax refund

Amount depending on Robert's personal circumstances

Road Tax exemption

Disabled Parking Badge

Blue Badge Scheme

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Because he was awarded Income Support, Robert also became eligible for:

- free prescriptions
- free eyesight tests and vouchers for his glasses
- a full refund of his fares to hospital
- free NHS dental treatment
- free wigs and fabric supports.

If Robert had not found out about his entitlements, he would have had to live on just **£79.15** a week. By claiming the benefits he was entitled to, his income increased to **£236.85** a week.

As Robert's case shows, people of working age are entitled to a wide range of benefits. If you fall within the 16 to 65 age group, it is important to explore all the following areas.

Employment rights

You may be covered by employment law if:

- your employer dismisses you because of your illness
- your employer does not pay you what you are entitled to
- your employer discriminates against you in any way because of your illness. Under the Disability Discrimination Act, cancer patients are defined as disabled from the point of diagnosis.

For more advice on your employment rights contact Macmillan Cancer Support for a copy of *Working through cancer*, their guide for employees, or contact your local Citizens Advice (details will be in the phone book or see www.citizensadvice.org.uk). For details of Citizens Advice Scotland, visit www.cas.org.uk

Statutory Sick Pay (NMT/NC)

Statutory Sick Pay is paid by your employer for up to 28 weeks of sickness. The standard rate of Statutory Sick Pay is currently **£79.15** a week. When your Statutory Sick Pay is due to end, you should check your entitlement to Employment and Support Allowance (see pages 8 to 9).

How can I claim?

Ask your employer, who is responsible for making these payments. Statutory Sick Pay is a legal minimum and if you qualify for it, your employer cannot pay you less.

Occupational or company sick pay

You may be entitled to this on top of Statutory Sick Pay – check your employment contract.

If you are self employed you can still apply for benefits. Your entitlement to any benefit will depend on your personal circumstances, income, savings, care and/or mobility needs.

Please contact a benefits adviser for advice.

Incapacity Benefit (NMT/C or NC)

Incapacity Benefit has been replaced by Employment and Support Allowance (EAS) for new claimants applying after 27 October 2008.

Existing claimants on Incapacity Benefit will remain on the benefit for the time being. The plan is that all claimants will move over to EAS over the next two years.

Incapacity Benefit was paid to people of working age who had paid the relevant national insurance contributions in the relevant tax years.

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Incapacity Benefit is paid at three rates:

- Short-term lower rate of **£67.75**, for the first 28 weeks (tax-free during this period).
- Short-term higher rate of **£80.15**, for 29 to 52 weeks.
- Long-term rate of **£89.80**, for one year and over (people who are terminally ill, or receiving the care component of Disability Living Allowance at the higher rate, can get the long-term rate of Incapacity Benefit after 28 weeks of sickness).

Employment and Support Allowance

This new benefit was introduced in October 2008 and replaces Incapacity Benefit and Income Support paid on the grounds of incapacity for work.

Employment and Support Allowance (EAS) has both a contributory part and a means-tested part. People may get either or both depending on their contribution record and their income and capital.

Employment and Support Allowance is paid at a basic rate for the first 13 weeks of the claim. During this time, unless you are terminally ill, you will have to undergo a 'work capability assessment' and also have to attend a work-focused interview.

During the assessment period, you will be paid at a rate comparable to Jobseeker's Allowance.

After the 13 week period you will be assessed and placed into one of two groups: the support group or the work-related activity group.

If you are found to have limited-capability for work, you will be placed in the support group and will not have to undertake work related activities. An additional payment of £30.85 will be paid to anyone in the support group.

If you are found not to have limited-capability for work, you will be placed in the work-related activity group and will have to attend five more work-focused interviews. A smaller additional payment of £25.50 will be paid to anyone in this group.

If you are self-employed you are entitled to claim Employment and Support Allowance as long as you have paid the correct level of national insurance contributions.

People who have not paid the relevant national insurance contributions may qualify for Employment and Support Allowance under the means-tested route.

People who are receiving Incapacity Benefit will initially be unaffected by the introduction of Employment and Support Allowance . However, there are plans to move all claimants onto Employment and Support Allowance .

Income Support (MT)

This is a means-tested benefit for people under 60 on a low income. It is intended to cover your basic living expenses. Income Support is for people who do not have to sign on for work, such as carers and lone parents. If you are unemployed and need to sign on for work, you can claim **Jobseeker's Allowance** instead (see page 15). You can claim Income Support if your savings and capital are worth £16,000 or less.

You cannot usually get Income Support if you work more than 16 hours a week (or if your partner works more than 24 hours a week).

If you receive Income Support, the amount will not be reduced if you or your partner claim **Disability Living Allowance** (see page 11) or **Attendance Allowance** (see page 23) – in fact, you may become eligible for more.

Many factors will be taken into account when you claim Income Support, such as:

- your income
- your age
- your housing costs
- your health
- your savings and investments
- the number of hours you work
- the number of people in your household
- your personal circumstances, such as being a carer or lone parent.

Income Support is made up of the following:

Personal allowances

These are payments for living expenses for you and your partner. If you have dependent children you should claim Child Tax Credit as well (see page 44).

Premiums

This is an extra amount that is paid because of special circumstances, for example, if you are a carer, or have a disability.

Housing costs

This helps with Council Tax (Council Tax Benefit), rent (Housing Benefit, Local Housing Allowance) or mortgage interest payments (see pages 28 to 30 for more details). Income Support also acts as a 'passport' to other benefits, such as free school meals (see page 44), free prescriptions (see page 34), full Housing Benefit and Council Tax Benefit (see page 28) and certain payments from the Social Fund (see page 58).

How can I claim?

Contact your local Jobcentre Plus or social security office for a claim form, or see www.jobcentreplus.gov.uk

Disability Living Allowance (NMT/NC)

This benefit is for people under 65 who have difficulty walking or looking after themselves (or both). For example, if you need help to cook a meal, walk outdoors or dress yourself, you could be eligible for Disability Living Allowance (DLA). You may also be eligible if you need someone to keep an eye on you, for example, because you have a mental health condition.

To qualify, you need to have had difficulty walking or looking after yourself for at least three months. These difficulties should be expected to last for at least the next six months.

Disability Living Allowance is awarded for a set time, or indefinitely.

Disability Living Allowance is made up of:

- **care component** (for difficulties with looking after yourself)
- **mobility component** (for difficulties with walking or getting around).

The amount of Disability Living Allowance you receive depends on how much help or supervision you need to walk or take care of yourself (or both). **You do not have to be getting the help to qualify.** You should also know the following:

- When you claim Disability Living Allowance, your income and savings are not taken into account.
- If you are receiving other benefits, they will not be reduced if you are awarded Disability Living Allowance, and may increase.
- You may also become eligible for an extra benefit, such as Income Support, Housing and Council Tax Benefit if you are awarded Disability Living Allowance.
- People who are working can claim Disability Living Allowance.

Terminal illness

If you are terminally ill, you can apply for Disability Living Allowance under the Special Rules. Under these rules, you do not need to meet the three and six month qualifying conditions mentioned on page 11. Your claim will be dealt with quickly and you will receive the Disability Living Allowance care component at the highest rate. You may also be eligible for the mobility component if you have difficulty walking. All new Special Rules claims for Disability Living Allowance will be reviewed after three years.

Mobility component

This is paid at two rates, depending on how much help or supervision you need when walking:

- the lower rate of **£18.65** a week
- the higher rate of **£49.10** a week.

Children who have difficulty with walking can become entitled to the higher rate from the age of three. The lower rate can be paid for children aged five and over who need extra guidance or supervision when walking.

Care component

To qualify for the care component, you do not need to have a carer. **It is the care you need that makes you eligible for Disability Living Allowance, not the care you get.** For example, you could be eligible for the care component because you find it difficult to get out of bed, have a bath or cook yourself a meal. The care component is paid at three rates, depending on the amount of help and care you need:

- the lower rate of **£18.65** a week
- the middle rate of **£47.10** a week
- the higher rate of **£70.35** a week.

If you qualify for the middle or higher rate care component, and you have a carer, your carer may be entitled to Carer's Allowance (see page 18).

If you are receiving Disability Living Allowance, and your care or mobility needs increase, you may become entitled to an increase in your Disability Living Allowance.

You need to make a claim for Disability Living Allowance before you turn 65, but if you are awarded the benefit it will still be paid to you after you have turned 65.

How can I claim?

It's a good idea to get help filling in the claim form from an experienced adviser. For an application pack, ring the **free** Benefits Enquiry Line (BEL) on **0800 882200** or textphone **0800 243355**. You can also get a pack from your local Jobcentre Plus or social security office, or see www.direct.gov.uk/disability

Income Tax refund

If you have to give up work and your income falls, you may be eligible for a tax refund.

How can I claim?

Contact your local HM Revenue and Customs Enquiry Centre (details are in the phone book or see www.hmrc.gov.uk/incometax). If your circumstances have changed, it is also worth asking if you are still paying the correct amount of tax.

Working Tax Credit (MT)

This is a payment made to working people on a low income to top up their earnings. It can be claimed by single people, couples, parents and people without children. It is also paid to working people with a physical or mental disability that puts them at a disadvantage in getting a job. Working Tax Credit also includes payments towards the cost of childcare. Working Tax Credit is means-tested and you must be aged 16 or over when you make a claim. You must also be working at least 16 hours a week.

Working Tax Credit is made up of different elements to suit people's different circumstances. These include a lone parent element, a disability element, a childcare element and a 50 plus element.

You may still be able to claim Working Tax Credit for up to 28 weeks if you are off work due to illness. See also **Child Tax Credit** (page 44).

How can I claim?

You can ring the Tax Credits Helpline on **0845 300 3900** or textphone **0845 300 3909**. You can also get application packs for Working Tax Credit from your local HM Revenue and Customs (HMRC) Enquiry Centre, your local Jobcentre Plus or social security office. For more information, see www.hmrc.gov.uk/taxcredits

Industrial Injuries Disablement Benefit (NMT/NC)

You may be eligible for this benefit if you have become ill or disabled as a result of your work. Relevant health conditions include asbestos-related diseases such as pneumoconiosis, diffuse mesothelioma and lung cancer. You can also claim if you are disabled due to an accident at work.

How can I claim?

Contact your social security office or Jobcentre Plus for a claim form, or see www.jobcentreplus.gov.uk

Jobseeker's Allowance (MT/NC or NMT/C)

If you are under pension age and capable of working, Jobseeker's Allowance can give you a weekly income while you look for work. Advisers at your local Jobcentre or Jobcentre Plus office will give you ongoing help with your job search. If you need specialist advice due to an illness or disability, ask to see a disability employment adviser.

The Access to Work programme provides support to disabled people and their employers to help overcome work related obstacles resulting from a disability. Ask to speak to an access to work adviser for more information.

How can I claim?

Contact your local Jobcentre or Jobcentre Plus office to arrange an appointment for a New Jobseeker Interview. You will be sent a claim form to fill in and take to the interview.

Are you sure you're not insured?

Look through your policies and you may find that you are covered for loss of income, medical treatment, credit cards, mortgage payments and other expenses. It's certainly worth checking!



Help for carers

Sue and Linda's story

Sue and Linda are a couple who are civil partners (a legally recognised same-sex relationship). Sue, who is 66 and retired, was diagnosed with skin cancer last year. Linda, who is 58, was working as a teacher at the time but has just given up work to care for Sue full-time. Their income has dropped as they only have Sue's pensions coming in now. They are living off £188.10 a week – Sue's state pension of £91.00 a week, her occupational pension of £50.00 a week, and her Attendance Allowance of £47.10 a week.

As well as all their usual outgoings – the mortgage, the car, groceries, bills and so on – Linda has spent a lot of money travelling to, and parking at, the hospital when visiting Sue. One day when Linda was at the hospital, a nurse recommended she speak to the benefits adviser who was based in the oncology department. Linda made an appointment with the adviser to find out if there was anything she could claim to replace her earnings.

She found that she was entitled to a Carer's Allowance, and they were also entitled to benefits as a couple:

Carer's Allowance

Worth an extra **£53.10** a week for Linda

Pension Credit savings credit

Worth an extra **£27.03** a week

Pension Credit guarantee credit

Worth an extra **£33.85** a week (including an extra premium for Linda being a carer)

Pension Credit for housing costs

Amount dependent on Sue and Linda's circumstances

Council Tax Benefit

Amount dependent on Sue and Linda's circumstances

The couple's income increased from **£188.10** a week to **£302.08** a week when they claimed all the benefits to which they were entitled. The guarantee credit of Pension Credit entitled them to free dental and eye treatment, fares to hospital for Sue and free prescriptions for Linda (Sue already gets them free as she is over 60). Linda was also able to claim for a Community Care Grant from the Social Fund (see page 58) to cover her travel costs to hospital to visit Sue.

Carer's Allowance (NMT/NC)

Are you caring for someone who is receiving the care component of Disability Living Allowance at the middle or higher rate (or Attendance Allowance – see page 23)? If so, you may be eligible for Carer's Allowance. You need to be aged 16 or over and caring for someone for at least 35 hours a week to qualify for this benefit.

You don't need to be related to, or living with, the person you care for.

You can be working, but there is a weekly earnings limit of £95 a week after certain deductions (this may change in October 2009). You cannot claim Carer's Allowance if you are studying full-time (21 hours a week or more).

Carer's Allowance is **£53.10** a week, with extra amounts for dependent adults. If you are awarded Carer's Allowance you may also be entitled to the Carer's Premium. This is an extra amount of money that can be added to Income Support, income-based Jobseeker's Allowance, Housing Benefit, Council Tax Benefit and Pension Credit.

Carer's Allowance overlaps with certain benefits, including:

- Employment and Support Allowance contribution-based
- State Retirement pension

- Widow's and Bereavement benefits
- Maternity Allowance
- Severe Disablement Allowance
- Contribution-based Jobseeker's Allowance.

You cannot be paid Carer's Allowance if you receive the same amount or more from these overlapping benefits. However, it may still be worth claiming Carer's Allowance because you might become eligible for a means-tested benefit such as Pension Credit or Council Tax Benefit. If you are already receiving means-tested benefits, you could receive the Carer's Premium (see opposite). You may also receive a Christmas bonus and National Insurance contribution credits towards other benefits.

Claiming Carer's Allowance can affect the benefits claimed by the person you care for. It is a good idea to speak to a benefits adviser (see page 63) who will be able to advise you on the best course of action for you and the person you care for.

How can I claim?

For an application pack, ring the **free** Benefits Enquiry Line (BEL) on **0800 882200** or textphone **0800 243355**. You can also get a pack from your local Jobcentre Plus, social security office or Pension Centre or see **www.direct.gov.uk/carers**

You may be entitled to other financial help such as Income Support, Pension Credit, disability benefits or help with health costs. Please see the other sections in this guide which are relevant to your situation.

For more information, speak to a benefits adviser who can advise you on your entitlements and help you with claims.



Help for pensioners

Harry's story

Harry is 69 and lives alone. He was diagnosed with prostate cancer three years ago, and since then has found it more and more difficult to look after himself. Until recently, he also found it hard to make ends meet financially.

His illness brought with it many new expenses, such as fares to hospital, extra bedding and new clothes (after he lost a lot of weight, his old ones no longer fitted him). All Harry had to live on was his retirement pension of **£95.25** a week which, after these expenses, didn't leave much. Some weeks he had to make very difficult decisions about what he could and could not afford.

Harry decided to learn more about what he was entitled to. He then successfully applied for the following:

Pension Credit guarantee credit to top up his state pension

Worth an extra **£34.15** a week

An amount for severe disability

Worth an extra **£52.85** a week

Attendance Allowance at the lower rate

Worth an extra **£47.10** a week

Housing Benefit and Council Tax Benefit

Amount depending upon Tom's personal circumstances

Harry's weekly income increased from **£95.25** to **£229.35** when he was awarded Pension Credit and Attendance Allowance. Plus, the guarantee credit of Pension Credit gives Harry free dental and eye treatment, and fares to hospital. He may also be eligible for a Community Care Grant.

By finding out exactly what he was entitled to, Harry has increased his income and greatly reduced his stress. Best of all, he can now concentrate fully on his recovery.

Remember that if you are still working, the benefits in the Help for people of working age section (see pages 5 to 15) are also relevant to you. Your entitlements will also differ if you receive a War Pension or financial support from the Armed Forces Compensation Scheme – ask a benefits adviser what this means for you.

Pension Credit (MT)

Pension Credit is a means-tested benefit for people aged 60 and over, although the age criteria will change from April 2010. It guarantees everyone aged 60 and over a weekly income of at least:

- **£130.00** if you are single
- **£198.45** if you have a partner.

Extra amounts can be paid if you have special circumstances, such as if you are a carer or have a severe disability. This part of Pension Credit is called guarantee credit. Pension Credit is means-tested but there is no upper savings limit. You can claim Pension Credit if you are working, although your earnings will affect how much benefit you receive.

If you are 65 and over and have savings, or income above the basic state pension level, you may also be eligible for Pension Credit. This part of Pension Credit is called the Savings Credit and can increase your weekly income by up to:

- **£20.40** if you are single
- **£27.03** if you have a partner.

Many pensioners are entitled to this extra financial help, so do check with a benefits adviser.

If you receive Pension Credit, you can apply for help from the **Social Fund** (see page 58).

If you receive the guarantee credit element of Pension Credit, you will be entitled to other help such as full Housing Benefit and Council Tax Benefit, free dental treatment and free prescriptions.

How can I apply?

You can apply by calling the Pension Credit application line on freephone **0800 99 1234** or textphone **0800 169 0133**.

You can also visit www.direct.gov.uk/pensionscredit for a copy of the application form, which you can fill in on screen or print out and fill in by hand, and post to your pension centre free of charge.

It's a good idea to get help filling in the claim form from an experienced benefits adviser.

Attendance Allowance (NMT/NC)

This benefit is for people aged 65 or over who have difficulty looking after themselves. You may qualify if, for example, you need help getting out of bed, having a bath or dressing yourself. Attendance Allowance is based on the amount of care you **need**, not the care you receive. You do not need to have a carer to be eligible for this benefit. You must have needed care for at least six months to qualify for Attendance Allowance. The benefit is paid at two rates:

- lower rate of **£47.10** a week – for people who need help during the day or at night
- higher rate of **£70.35** a week – for people who need help both during the day and at night.

There is no help for mobility problems. If you are aged under 65, you should claim **Disability Living Allowance** instead of Attendance Allowance (see page 11). You should also know the following:

- your income and savings are not taken into account for Attendance Allowance
- you can claim Attendance Allowance if you are working
- you do not need to pay national insurance contributions to claim Attendance Allowance
- if you are awarded Attendance Allowance your other benefits will not be reduced. They may actually increase or you may become eligible for another benefit, such as Pension Credit.

Terminal illness

You can apply for Attendance Allowance under the Special Rules if you are terminally ill. Under these rules you don't need to meet the six month qualifying conditions. Your claim will be dealt with quickly and you will receive the benefit at the highest rate. All new Special Rules claims for Attendance Allowance will be reviewed after three years.

How can I claim?

For an application pack, ring the **free** Benefits Enquiry Line (BEL) on **0800 882200** or textphone **0800 243355**. You can also get a pack from your local Jobcentre Plus or social security office, or see www.direct.gov.uk/disability

Also see Carer's Allowance (page 18)
and Income Tax refund (page 13)

Are you sure you're not insured?

Look through your policies and you may find that you are covered for loss of income, medical treatment, credit cards, mortgage payments and other expenses. It's certainly worth checking!



Help with housing costs

John and Maria's story

John and Maria are a married couple in their 30s. They live in a rented flat, although they have been saving hard for a deposit on a flat of their own. They have managed to save £5,000 so far.

However, John's recent diagnosis with acute leukaemia put a serious obstacle in the way of their plans for the future. While undergoing treatment he had to stop work, reducing his income to Statutory Sick Pay – just **£79.15** a week. The couple also knew that Statutory Sick Pay only lasts for up to 28 weeks.

Maria works as a hairdresser and is paid at a low hourly rate. But if Maria stopped work to look after John, how would they pay the rent?

The couple decided to talk to a benefits adviser about the financial help that might be available to them. Maria was able to stop work to care for John as they were able to claim a range of benefits:

Employment and Support Allowance

Worth an extra **£64.30** a week (for John) after his Statutory Sick Pay has run out

Disability Living Allowance

Worth an extra **£65.75** a week (for John)

Income-related Employment and Support Allowance

Worth an extra **£12.85** a week

Housing Benefit and Council Tax Benefit

Amount depending on John and Maria's personal circumstances

Carer's Allowance

Worth an extra **£53.10** a week (for Maria)

John and Maria's weekly income is now **£196.20** and they are saving money on rent and Council Tax. Their Employment and Support Allowance entitles them to free prescriptions, hospital fares and dental and eye care.

Now John and Maria know they can stay in their home, the relief is tremendous. You too may be entitled to the following benefits to help with your housing costs.

Housing Benefit (MT)

If you are on a low income, and living in rented accommodation, this benefit helps with your rent. You can claim Housing Benefit if your savings and capital are worth £16,000 or less. Housing Benefit is handled by your local authority (council). You do not have to be a council tenant to qualify for this benefit. In certain cases, students can be eligible for Housing Benefit. However, from April 2010 claimants will not receive more LHA than they have to pay in rent.

How can I claim?

Contact your local authority (council) to ask for a form. If you are claiming Income Support or Jobseeker's Allowance, your application pack will include a claim form for Housing Benefit.

Discretionary housing payments

If you are entitled to Housing or Council Tax Benefit, and you need extra financial help to meet your housing costs, you may be able to claim a discretionary housing payment from your local authority (council). Contact them for details of how to make a claim.

Local Housing Allowance (LHA)

If you are a private tenant on a low income, renting property or a room from a private landlord, then you can claim and receive Local Housing Allowance (LHA). This has been available since 7 April 2008.

The amount of LHA you may get depends on the area you live in, who lives with you, and you and your partner's income and savings. It doesn't depend on how much rent you pay. If your rent is higher than the LHA, you'll need to make up the difference. If your rent is lower than LHA you can keep the difference up to a maximum of £15 per week – this won't affect other social security you may be getting. However, from April 2010 claimants will not receive more LHA than they have to pay in rent.

LHA rates are based on local rents, so may be different for each area. Contact your local authority (council) for further information.

Tenants in private, rented accommodation, currently receiving Housing Benefit, will continue to do so until there is a break in their claim.

Council Tax Benefit (MT)

If you are on a low income, this benefit can help with your Council Tax payments. You can claim Council Tax Benefit if your savings and capital are worth £16,000 or less, or if you are in receipt of the guarantee credit of Pension Credit.

How can I claim?

Contact your local authority (council) for a claim form. If you are claiming Income Support or Jobseeker's Allowance, your application pack will include a claim form for Council Tax Benefit.

Council Tax Disability Reduction Scheme

You can claim a reduction in your Council Tax if you are disabled, and have special needs at home.

Discounts on Council Tax

You may be able to get a discount on your Council Tax – for example, if you live alone, or someone in the household is a carer or full-time student.

How can I claim?

Contact your local authority (council) or see www.direct.gov.uk/en/disabledpeople/financialsupport

Income Support for housing costs (MT)

If you claim Income Support, Pension Credit, income-based Jobseeker's Allowance or Employment and Support Allowance, your award can include help with your mortgage interest payments and certain other housing costs, for example, service charges and ground rent. It's a good idea to get advice on what help you are entitled to from an experienced benefits adviser.

Adaptations

Local authorities can provide financial help if you need to repair, improve or adapt your home for health reasons. You could, for example, apply for help to install a stairlift or ramp, or to put in central heating. Help with adaptations includes Disabled Facilities Grants. For more information about adaptations, contact your local authority (council) or see www.direct.gov.uk/disability

How can I claim?

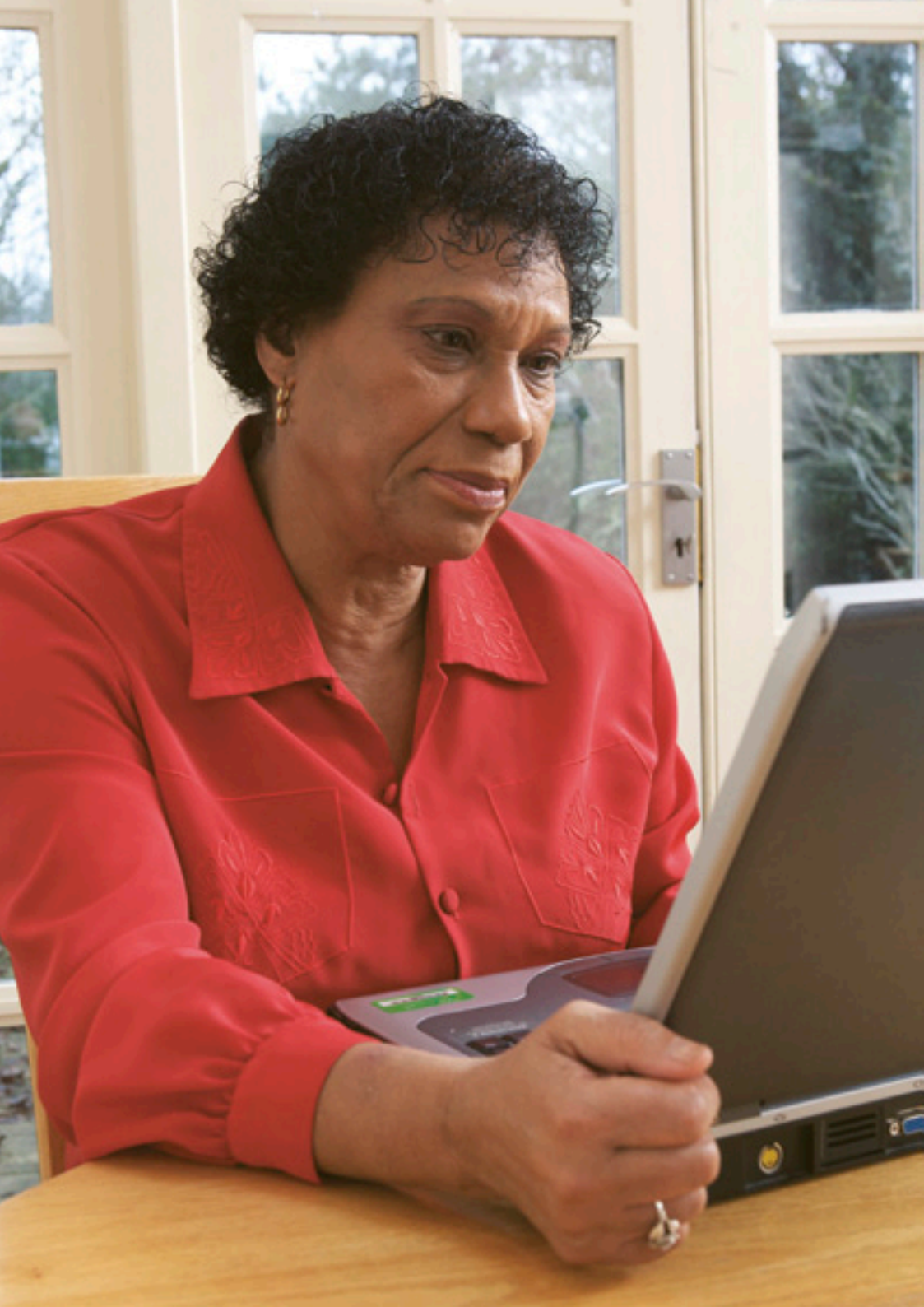
Contact your local authority (council). Grants are also available to help you improve the heating systems and insulation in your home. These grants are mainly for people who are disabled, on a low income or over 60. This scheme is delivered through a partnership between local authorities and **eaga**. For more information, contact the **eaga** partnership.

- England Freephone **0800 316 2805**
- Wales Freephone **0800 316 2815**

In Scotland, the Energy Saving Scotland Advice Network take all initial enquiries for the energy assistance package. To apply please call the Energy Savings Trust on **0800 512 0212**.

Are you sure you're not insured?

Look through your policies and you may find your rent or mortgage is covered. It's certainly worth checking!



Help with health costs

Raelene's story

Raelene is 59 and has had breast cancer for several years. She lives alone in a small flat, which she owns.

Until recently her only source of income was Employment and Support Allowance of **£64.30** a week. However, the cost of prescriptions for medicines to ease the side effects of treatment, such as mouth ulcers and severe nausea, plus the cost of a wig, made it hard for Raelene to meet all her other expenses.

But an experienced benefits adviser made Raelene aware of the benefits and other financial help she might be entitled to:

Council Tax Benefit

Amount depending upon Raelene's personal circumstances

Help with health costs under the Low Income Scheme

Provides help with the cost of prescriptions, a wig, dental and eye treatment and fares to hospital

Free prescriptions for cancer patients

Since April 1 2009 cancer patients are entitled to free prescriptions by completing a form FP92A.

The costs of cancer can seem never-ending when you have to keep buying things relating to your illness. If this sounds like you, the following benefits can make life easier.

You might be entitled to help with the cost of prescriptions, dental treatment, wigs and fabric supports, eye treatment and fares to hospital (see page 48).

Prescriptions

People with cancer in England were eligible for free prescriptions from 1 April 2009. All people with cancer undergoing treatment for cancer and the effects of cancer treatment, can apply for an exemption certificate by collecting a form FP92A from their GP surgery or oncology clinic.

Prescriptions are free in Wales.

Prescription charges in Scotland are now £4.00. They will be £3.00 from April 2010, and free from April 2011.

You also qualify for **free** prescriptions if:

- you are 60 or over
- you are under 16, or under 19 and in full-time education
- you, or a member of your family, receive Income Support, the guarantee credit of Pension Credit, income-based Jobseeker's Allowance or, in certain cases, Working Tax Credit or Child Tax Credit
- you are pregnant or have had a baby in the last 12 months
- you receive a War Disablement Pension and need prescriptions for your war injury
- you are a hospital inpatient
- your weekly income is low enough (see details of the **Low Income Scheme** on page 40).

Remember that you will need to show your pharmacist proof that you qualify for free prescriptions.

You can also get **free** prescriptions if you have:

- any long-term physical disability which prevents you from leaving home without the help of another person
- a permanent fistula like a caecostomy, colostomy, laryngostomy or ileostomy, needing continuous dressing or an appliance
- epilepsy that needs continuous anti-convulsive therapy
- diabetes mellitus (except where treatment is by diet only)
- diabetes insipidus or other kinds of hypopituitarism
- myxoedema
- hypoparathyroidism
- forms of hypoadrenalism (including Addison's disease) for which specific substitution therapy is essential
- myasthenia gravis.

How can I apply?

If you have any of the above medical conditions, ask your doctor to fill in form **FP92A** (**EC92A** in Scotland).

Prescription Prepayment Certificate

If you do not qualify for free prescriptions, consider buying a Prescription Prepayment Certificate for three months or a year. It will save you money if you need more than four prescriptions in three months or 15 items in one year.

Costs are as follows:

In England	In Scotland
Charge for each prescribed item (For items prescribed in combination/duo packs there is a prescription charge for each different drug in the pack) £7.20	£4.00
Prescription Prepayment Certificate (PPC) 3 monthly £28.25	£13.00
Prescription Prepayment Certificate (PPC) 12 monthly £104.00	£38.00

In Wales, all prescriptions are free.

How can I apply?

Fill in form **FP95 (EC95** in Scotland), which you can get from your pharmacist. In Scotland, you can also get the form from your doctor or local NHS Board.

In England you can buy the certificate over the phone using a recognised credit or debit card. Phone the Prescription Pricing Authority on **0845 850 0030**. You can also buy the certificate over the internet from **www.nhsbsa.nhs.uk**

In England only, you can pay for the certificate by direct debit over 10 monthly payments.

You will need to show your pharmacist your Prescription Prepayment Certificate when you collect your prescription.

Wigs and fabric supports

You qualify for **free** NHS wigs or fabric supports if:

- you are under 16, or under 19 and in full-time education
- you, or a member of your family, receive Income Support, the guarantee credit of Pension Credit, income-based Jobseeker's Allowance or, in certain cases, Working Tax Credit or Child Tax Credit
- you receive a War Disablement Pension and need the items for your war disability
- you are a hospital inpatient when the wig or fabric support is supplied
- your weekly income is low enough (see details of the **Low Income Scheme** on page 40).

If you live in Wales, you can get free NHS wigs or fabric supports if you are under 25 or aged 60 or over.

The HM Revenue and Customs National Advice Service can tell you how to claim back VAT on wigs and other items related to your treatment. Phone them on **0845 302 0203** or see www.hmrc.gov.uk/vat/sectors/consumers/disabled

Remember to tell the person who fits your wig or fabric support that you can get it free. You will need to show proof that you qualify, for example, the letter showing which benefits you receive.

Dental treatment

You qualify for **free** NHS dental treatment and dentures if:

- you are under 18, or under 19 and in full-time education
- you, or a member of your family, receive Income Support, the guarantee credit of Pension Credit, income-based Jobseeker's Allowance or, in certain cases, Working Tax Credit or Child Tax Credit
- you are pregnant or have had a baby in the last 12 months
- you receive a War Disablement Pension and need treatment for your war disability
- you are in hospital when you receive the treatment
- your weekly income is low enough (see details of the **Low Income Scheme** on page 40).

If you live in Wales, you get free NHS dental examinations if you are under 25 or aged 60 or over. If you live in Scotland, NHS dental examinations are free.

How can I claim?

Tell the dentist you qualify for free treatment.

Remember that you will need to show your dentist proof that you qualify, for example, the letter showing which benefits you receive.

Eye treatment

You qualify for **free** NHS eyesight tests **and** vouchers for glasses or contact lenses (vouchers only in Scotland where NHS eyesight tests are now free) if:

- you are under 16, or under 19 and in full-time education
- you, or a member of your family, receive Income Support, the guarantee credit of Pension Credit, income-based Jobseeker's Allowance or, in certain cases, Working Tax Credit or Child Tax Credit
- you have been prescribed complex or powerful lenses
- you are a patient of the Hospital Eye Service
- your income is low enough (see details of the **Low Income Scheme** on page 40).

You qualify for **free** NHS eyesight tests only if:

- you are 60 or over
- you are registered blind or partially sighted
- you have been diagnosed with diabetes or glaucoma
- you are 40 or over and are the parent, brother, sister or child of someone with glaucoma
- you receive a War Disablement Pension and need the treatment for your war disability
- your weekly income is low enough (see details of the **Low Income Scheme** on page 40).

NHS eyesight tests are now free in Scotland.

How can I claim?

Tell your optician that you qualify for free eyesight tests and vouchers.

Remember that you will need to show your optician proof that you qualify, for example, the letter showing which benefits you receive.

See also **Fares to hospital for treatment** on page 48.

Low Income Scheme (MT)

For prescriptions, fares to hospital, dental treatment, wigs and fabric supports, eyesight tests and glasses.

Under this means-tested scheme, you are entitled to free prescriptions if your income and savings are low enough. You can also get full or partial help with the cost of dental treatment, wigs and fabric supports, eyesight tests and glasses, and fares to hospital (see also page 48). There is no partial help with the cost of prescriptions, but you can buy a Prescription Prepayment Certificate (see page 36).

How can I claim?

You can claim on form **HC1**, which you can get from your local Jobcentre Plus, social security office, or NHS hospital. You may also be able to get one from your doctor, dentist or optician. If you have already paid for your prescriptions, fares to hospital, dental and eye treatment, or a wig, you can claim a refund if you apply within three months, using form **HC5**. This only applies if you have got the relevant receipt (such as form **FP57** for prescriptions) at the time you paid for it. For more information, see the Department of Health leaflet **HC11** – ‘Help with health costs’.

Aids and equipment

If you need special equipment or aids to help you manage at home, such as a raised toilet seat or hand rails, contact your local social services (the social work department in Scotland). They can arrange for a social worker or occupational therapist to assess your needs, and may be able to supply what you need at no cost. You can also get general advice and information about all types of equipment from the Disabled Living Foundation (phone **0845 130 9177** or see **www.dlf.org.uk**).



Help with children's needs

Lindsey and Dave's story

Lindsey lives with her partner, Dave, and their two children, Henry aged 17 and Chloe aged 12. After Chloe is diagnosed with leukaemia, Dave gives up work to be with and care for his daughter. Lindsey, as the main breadwinner, continues to work. Due to the loss of one wage the couple wondered how they would cope.

Henry was a full-time college student living at home and could not pay anything towards help with household costs. Lindsey and Dave felt they could not ask their son to give up college and find a job.

Due to chemotherapy, Chloe was very ill and weak and needed lots of personal care.

The solution came when the couple found out about the benefits they were entitled to. Among these, the following relate specifically to their children:

Disability Living Allowance – middle rate care for Chloe

Worth an extra **£47.10** per week

Working Tax and Child Tax Credit*

Amount depending on Lindsey and Dave's joint income

Carers Allowance – for Dave

Worth an extra **£53.10** per week

Educational Maintenance Allowance – for Henry

Worth up to **£30** a week

* the Child Tax Credit includes the Disabled Child element as Chloe is in receipt of Disability Living Allowance

Lindsey and Dave no longer worry about paying for their children's expenses. If you have children and are struggling to make ends meet, these benefits are designed to help.

Child Tax Credit (MT)

This is a payment made to parents and carers of children, or young people still in education. You do not have to be working to claim.

Child Tax Credit is means-tested and the person claiming must be at least 16. To qualify for Child Tax Credit, you or your partner must be responsible for a child or young person who normally lives with you. A child is someone aged under 16. A young person is someone aged between 16 and 19, who is in full-time education.

The amount of Child Tax Credit you can get is made up of several elements. These include the family element and the child element for each child in the family. There are extra amounts for children with disabilities.

How can I claim?

You can ring the Tax Credits Helpline on **0845 300 3900** or textphone **0845 300 3909**. You can also get application packs for Child Tax Credit from your local HMRC Enquiry Centre, your local Jobcentre Plus or social security office. For more information, see www.hmrc.gov.uk/taxcredits

Free school meals

School meals are free for children whose parents or carers receive income-related Employment and Support Allowance, income-based Jobseeker's Allowance or Child Tax Credit (in certain cases).

How can I apply?

Contact your local authority (council).

School clothing

Local authorities can give grants for school clothing to families on a low income.

How can I apply?

Contact your local authority (council), to find out what help is available in your area and how to apply for it.

Educational Maintenance Allowance

This allowance is paid by Local Education Authorities to help young people aged 16 to 19 to stay in continuing further education. The amount paid is based on the income of the adults who are responsible for the young person. It won't affect any benefits they are claiming.

How can I apply?

England: Call the EMA helpline on **0800 121 8989** or see **ema.direct.gov.uk** or **www.direct.gov.uk**

Wales: Call **0845 602 8845** or see **www.studentfinancewales.co.uk**

Scotland: Contact your school/college or local council or see **www.emascotland.com**

Your local authority or college may also be able to help with the cost of travel to school or college. Contact them for more details.



Transport

Chris's story

Chris has testicular cancer and is off work while he has treatment. Before getting help, he had just **£79.15** a week to live on – his Statutory Sick Pay. This meant he had to watch every penny.

Chris found it particularly difficult to cover the transport costs involved in his treatment, especially when he was driving to hospital every day. He even had to cut down on food to cover the petrol and road tax for his car, not to mention the hospital parking fees.

Since Chris did not live near a bus route, and couldn't afford taxis, this became a serious problem.

The answer came from ringing an advice line. Chris applied for and received the following financial help:

Macmillan Grant for the cost of road tax

Amount awarded in line with Chris's personal circumstances

Low Income Scheme

Helps with Chris's petrol costs

The cost of travelling to and from the hospital was a pressure Chris didn't need. Now his life is much easier. The help described on the following pages could make your life easier too.

Fares to hospital for treatment

If you have to travel to hospital for treatment, you can claim a refund of your bus or train fares, petrol costs or, in exceptional circumstances, taxi fares, if the following conditions apply:

- you or your partner receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or the guarantee credit of Pension Credit
- you or your partner receive Working Tax Credit or Child Tax Credit (in certain cases)
- you receive a War Disablement Pension and are being treated for your war disability
- your weekly income is low enough.

If you need someone to travel with you to hospital for medical reasons, you can get their travel costs paid as well. If you are not receiving any of the above benefits, but are still on a low income, see page 40 for details of the **Low Income Scheme**. This may be another way to get help with your fares to hospital.

How can I claim?

You can usually get your refund at the hospital – check the procedure when you arrive. You will need to bring proof of your entitlement to one of the above benefits, such as your payment book or benefit award letter. You will also need to bring proof of your travel costs, for example, tickets or receipts. Some voluntary organisations have volunteer drivers who can give people lifts to hospital and other destinations. Check at your local library for details of voluntary organisations in your area.

The Highlands and Islands Travel Costs Scheme

Under this scheme, people from the Highlands and Islands in Scotland can claim a refund of their travel costs to hospital. This refund is not means-tested for amounts over £10.

To qualify, you must live or work in the former Highlands and Islands Development Board area. You must travel 30 miles or more from your home or you must travel by water for more than five miles. If you have an escort, their expenses can also be paid if medical staff can confirm that an escort is medically necessary for you.

Isles of Scilly Scheme

There is a similar scheme on the Isles of Scilly – people travelling to hospital for treatment can get a non-means-tested refund of their fares for amounts over £5.

Bus, coach and train fares

There are special rates for bus, coach and train travel for people with disabilities. Check at your local bus, coach or train station. For example, you can buy a Disabled Person's Railcard which entitles you to one third off the cost of most train journeys. For more information, see www.direct.gov.uk/disability

Local transport

In your area there may be community transport services available for people who have difficulty using public transport, for example services providing trips to local shopping centres.

Other services available locally may include Dial-a-ride (wheelchair accessible transport that can be booked to take you from door to door) and reduced fare taxi schemes. The Shopmobility scheme provides wheelchairs and scooters for disabled people to help them get around town and shopping centres. Local authorities must also offer disabled people free off-peak bus travel on local bus services. Contact your local authority (council) for details of transport services available to disabled people in your area.

Road tax exemption

This is available to people who receive the higher rate of the mobility component of **Disability Living Allowance** (see pages 11 to 13) or the War Pensioners' Mobility Supplement. Contact the DVLA for more details on **0870 240 0010** or see **www.dvla.gov.uk**

Tunnels, bridges and toll roads

If you are disabled, and have to pay to use a tunnel, bridge or toll road, you should find out whether you can get an exemption. For more information, telephone **020 7944 8300** and ask for fact sheet **T INF 5000** or visit the Department for Transport website at **www.dft.gov.uk** then go to Blue Badge Scheme, then Publications and Other Resources, then Fact Sheets where you will find a fact sheet on toll concessions for Blue Badge holders.

Congestion charge

There is now an £8.00 charge to travel within the congestion charging zone in central London at certain times. If you have a Blue Badge (see page 52) you can register for a 100% discount so you will not have to pay the charge.

For more information, phone **0845 900 1234** or see the congestion charging website at **www.tfl.gov.uk/congestioncharging**. Certain NHS employees and patients can claim back 100% of the congestion charge. This includes cancer patients receiving treatments.

The 100% refund (paid back by the NHS) only applies for vehicles used by certain patients going to NHS appointments (including GP appointments) in the charging zone. To be eligible patients must:

- have a compromised immune system **or**
- need regular assessment or therapy such as chemotherapy **or**
- need recurrent surgery **and**
- be clinically assessed as too ill, weak or disabled to travel to an appointment using public transport.

You, or the person driving you, will have to pay the congestion charge. You can then claim back the charge from the transport department of the NHS hospital, clinic, or GP's surgery where you receive treatment. It is very important that you keep your receipt to show that you have paid the congestion charge so you can claim your refund.

Hospital parking

Hospital car parking policies in England vary. Many hospitals have concessions for cancer patients, but they aren't always well-publicised. You should ask your hospital what their policy is, as you may be entitled to free or reduced cost parking.

In Wales, all parking will be free by 2011. Until then, free parking can be applied for to park at NHS hospitals (except Trusts that have external car parking contracts in place). In Scotland, free parking came into effect from 31 December 2008.

Visitors' fares

Are you visiting your partner or a close relative in hospital? If you receive Income Support, income-based Jobseeker's Allowance or Pension Credit, you may be able to get help with travel costs from the Social Fund (see page 58).

How can I claim?

Contact your local Jobcentre Plus or social security office for form **SF300**, to claim a Community Care grant from the Social Fund.

Motability

Under this scheme, people who receive the higher rate of the mobility component of Disability Living Allowance (see pages 11to13) can use it to buy or hire a car, scooter or powered wheelchair. The scheme is also available to people receiving the War Pensioners' Mobility Supplement.

How can I apply?

Contact Motability Operations, City Gate House,
22 Southwark Bridge Road, London SE1 9HB.
Tel **0845 456 4566** Minicom **0845 675 0009**

The following are non-financial sources of help that can give you peace of mind while you are travelling:

Blue Badge Scheme

This scheme allows people who are registered blind, are disabled or have mobility problems, to park near stations, shops and other facilities. The disabled person can be the passenger or the driver. To apply for a badge, contact the social services department (or in Scotland, the social work department) of your local authority or council. To find Blue Badge parking bays, visit www.directgov.uk/bluebadgemap

There are special badge schemes for people with restricted mobility who live, study or work in the area where the blue badge scheme does not apply. In London there is a special green badge for Camden, red for The City, purple (used to be blue) for Kensington and Chelsea and white for Westminster. There are a few parking bays reserved for these badge holders only – check the signs before parking so you do not accidentally use these if you only have a blue badge. If you think you may be entitled to a special badge for one of these areas contact the relevant council.

Seat belts

If you cannot wear a seat belt for medical reasons, you can get a medical exemption certificate from your doctor. There are also aids and adaptations available that make it easier for people with disabilities to wear a seat belt. For more information contact the Department for Transport on **020 7944 2046** or see **www.dft.gov.uk/think**

National Key Scheme for toilets

If you are disabled, under this scheme you can buy a key to public toilets for disabled people across the UK. Contact the Royal Association for Disability and Rehabilitation (RADAR) on **020 7250 3222** or see **www.radar.org.uk**



Loans and grants for other expenses

Shaheena's story

Shaheena is a single mother of two young children. Last year, she was diagnosed with breast cancer and was referred for a course of chemotherapy. This left her feeling too weak to shop or cook.

Fortunately, a friend brought her fresh meals, which she could store in her freezer and defrost as necessary. However, towards the end of her treatment her freezer broke down and the tiring cycle of shopping and cooking started again.

As Shaheena could not afford a new freezer, her Macmillan nurse suggested that a Macmillan Grant might help. Her nurse filled in the application form and, within three days of receiving the application, Macmillan awarded Shaheena a new freezer.

Shaheena's Macmillan Grant application also included a request for a short holiday close to home (once she felt well enough). Shaheena was glad to get away from the stress and routine of hospital treatment.

Shaheena still needs new beds for her children, and a benefits adviser has helped her apply for a Social Fund Grant to cover these costs.

If, like Shaheena, there are certain items you can't afford, a Macmillan Grant could be exactly what you need. The Social Fund is another useful source of support.

Macmillan Grants

What are they?

These are one-off payments for adults, young people or children with cancer, to cover a wide range of practical needs. This includes things such as higher heating bills, extra clothing, or a much needed break.

Who are they for?

You can apply for a Macmillan Grant if you have cancer or are still affected by your illness or treatment and:

- your savings amount to no more than £6,000 if you are single, or £8,000 as a couple or family
- your household disposable income is under £100 a week for each person.*

* This means that once you have paid your mortgage or rent, council tax, insurance, child maintenance and water rates, the total amount left – from the combined income of everyone living in the house – is under £100 per person, when divided by the number of people living in the house.

Please note that Disability Living Allowance and Attendance Allowance do not count as disposable income.

These are the general conditions, but we take account of individual circumstances.

What can the grants provide?

Some of the typical expenses Macmillan Grants help with are fares to and from hospital for treatment, heating bills, washing machines and other household items to help make life easier. We also give grants for items that help individuals with cancer continue with activities they enjoy. For example, we gave a grant to a man with cancer of the larynx to help pay for a special swimming device, so that he could still enjoy swimming after his operation.

How do I get one?

We aim to make our application process as simple and as quick as possible:

Step one

You need to apply through a health or social care professional, such as a social worker, district nurse, or a Macmillan nurse if you have one.

Step two

They will fill in a grant application form with you and send it to the Grants team at Macmillan Cancer Support, together with a short medical report from your doctor, consultant or Macmillan nurse.

Step three

The Macmillan Grants team will process your application on the day they receive it.

Step four

If your application is approved, payments are generally sent out within three working days.

A grant from Macmillan will not affect the benefits you are entitled to.

Any personal or medical information included in your application will be treated confidentially.

Every week, over 400 people receive a grant from Macmillan. If you have any questions about Macmillan Grants or would like more information, or if you are having difficulty getting someone to fill in an application form with you, please contact the Macmillan CancerLine on **0808 808 2020**.

Social Fund

The Social Fund is a Government fund that makes payments to people in need. These include Maternity Grants and Funeral Payments. Funeral Payments can cover certain funeral expenses, including transport, burial or cremation fees.

You can also apply for a Community Care Grant or Budgeting Loan to cover a range of other needs, including clothing, household items and travel expenses.

The Social Fund also includes cold weather payments, which are paid automatically when the temperature drops below 0° Celsius for seven days in a row.

For most Social Fund payments, you need to be receiving certain benefits when you apply for the payment. These benefits include Income Support, income-related Employment and Support Allowance, Pension Credit, income-based Jobseeker's Allowance and, in some cases, tax credits. However, you do not need to be claiming benefits to be eligible for a Winter Fuel payment or a Crisis Loan. The Winter Fuel payment is a one-off payment to people aged 60 and over, to help with the cost of heating. A Crisis Loan can help with expenses arising from an emergency or disaster, such as a loss of money, homelessness, fire or flood.

How can I apply?

The Social Fund is run by the Department for Work and Pensions (DWP). To apply for a loan or grant, contact your local Jobcentre Plus or social security office, or see www.dwp.gov.uk

There are other grants available from a range of sources, including occupational funds and utility companies (gas, electricity and water companies). For more information contact the Macmillan Cancerline on **0808 808 2020**.

Dealing with debt

If the costs of living with cancer have caused you to fall into debt, you can take the following simple steps to regain control of your finances.

Firstly check you are receiving all the benefits to which you are entitled. Many people with cancer miss out on benefits which are rightfully theirs – are you one of them? You may be surprised at how much you can increase your income.

Then, you should prioritise your debts. It is crucial to deal with the most important ones first, for example, mortgage, rent arrears, council tax and utilities such as gas, electricity and water. Contact the organisations involved to discuss paying a reduced amount, or to arrange affordable monthly repayments. Most companies prefer to come to this kind of agreement rather than taking the matter to court.

You can use the same approach to deal with arrears in payments for furniture and other goods bought on credit. It can help if you let your creditors know why you are having financial problems.

Contact **National Debtline** on **0808 808 4000** for free, confidential and independent advice on how to deal with debt problems or see **www.nationaldebtline.co.uk**

You could also try your local **Citizens Advice Bureau**, **Money Advice Centre** or **Law Centre** – see the phone book for contact details. If you live in Scotland, contact **Money Advice Scotland** on **0141 572 0237** or **www.moneyadvicescotland.org.uk**

The **Consumer Credit Counselling Service** is a charity that provides free and confidential professional counselling, and help with money management. Contact them on freephone **0800 138 1111** or visit **www.cccs.co.uk**

Hospital inpatients

You should tell the Department for Work and Pensions (DWP) when you go into hospital, as some of your benefits will be affected by this change in your circumstances. It is also important that you tell the Department for Work and Pensions when you leave hospital, so that payments can start up again in full.

Some benefits will not be affected by a stay in hospital, and others may only be affected if the hospital stay is over a year.

On the other hand, Disability Living Allowance, Attendance Allowance and Carer's Allowance will be reduced after you, or the person you are caring for, has been an inpatient in hospital for at least four weeks. It is important to remember that different stays in hospital, if they are less than 28 days apart, are linked together and treated as a continuous period.

If you are terminally ill and staying in a hospice that is not fully funded by the NHS, your Disability Living Allowance or Attendance Allowance will not be affected.

The way your benefits will be affected by your stay in hospital depends on your individual circumstances and which combination of benefits you are claiming. Speak to a benefits adviser for advice about your situation.

Nursing care

People who are responsible for their own nursing home charges should check if they are entitled to financial help.

In England and Wales, the NHS is responsible for the cost of care provided by a registered nurse in a nursing home. In England, financial help from the NHS to cover the cost of this care is awarded at one of three rates – low, medium or high. This depends on the level of care you need, as assessed by the NHS. In Wales, the NHS pays a set amount towards the cost of your nursing care. In Scotland, the local authority will pay a set amount towards both your nursing and personal care costs if you are 65 or over. If you are under 65, the local authority will pay a set amount towards your nursing care costs only.

Insurance

Macmillan understands that you might experience problems getting affordable travel, and other types of insurance products, after receiving a diagnosis of cancer. For more information and contact details of companies that you might find helpful, please visit www.macmillan.org.uk/getinvolved or call the Macmillan CancerLine on **0808 808 2020**.

Bereavement benefits (NMT/C)

Bereavement benefits can be paid to a man or woman whose spouse or civil partner has died. These benefits depend on the National Insurance contributions of the person who has died.

The following benefits are available:

- a bereavement payment of £2,000 at the time of your spouse or civil partner's death. You can claim this if you were under pension age when your husband, wife or civil partner died, or if your husband, wife or civil partner was not entitled to a state pension
- Widowed Parent's Allowance of £95.25 per week for widows or widowers under pension age who are bringing up children
- a Bereavement Allowance paid for up to 52 weeks for widows or widowers and civil partners aged 45 and over but who are under pension age. The payments range from £28.58–£88.58, depending on your age and the day your spouse or civil partner died.

In Scotland, an irregular marriage known as 'cohabitation with habit and repute' counts for bereavement benefit purposes. This type of marriage is more than simply living together – other people must generally believe that you are married. Speak to a benefits adviser for more information.

Getting help from a benefits adviser

Some of the people mentioned in this booklet began to turn their lives around after getting help from an experienced benefits adviser. These advisers can look at your individual situation and find the best solutions for you. They can also help you to fill in claim forms, which is not always an easy task to do on your own.

How to get the most from your meeting with a benefits adviser

The more information you can give to your benefits adviser, the more they will be able to help you. Whether you are meeting face-to-face, or talking over the phone, try to have the following items with you:

- your national insurance number
- proof of benefits payments, such as bank or Post Office account statements, or recent award letter
- letters about your existing benefits, including letters about benefit applications which were not successful
- any forms you need help to fill in
- details of any savings or investments, for example, recent statements
- proof of expenses such as mortgage payments, rent (for example, a rent book) and Council Tax
- proof of earnings such as recent payslips and details of any other income, such as maintenance payments.

For health-related benefits, please have ready:

- a record of your diagnosis, details of your medical condition, treatment and the medication you are currently taking
- a diary of your care needs
- contact details for your GP and any other health or social care professionals you see.

Appealing against an unsuccessful benefit application

If you have been turned down for a benefit, tax credit or Social Fund payment, you may be able to appeal against that decision or ask for a review. You must do this within a certain time after your first application. As this can be a complicated process, please ask a benefits adviser for help as soon as possible.

Where can I get more help?

See pages 66 to 71 for a list of useful organisations.

Summary

We hope that this booklet has given you a much better idea of the range of benefits available.

Above all, we hope that you will remember the following important points:

- if you are worried about finances or would like to find out more about benefits, help and advice is available (see pages 66 to 71)
- a change in your circumstances can mean a change in the benefits to which you are entitled – it is a good idea to talk to a benefits adviser to find out for sure.

Useful organisations

Voluntary organisations

- **Age Concern** provides information and fact sheets for older people on topics such as benefits, community care and housing.

Information Line freephone **0800 009 966**

Website **www.ageconcern.org.uk**

Age Concern England, Astral House, 1268 London Road,
London SW16 4ER

- **Carers UK** offers advice and support for carers throughout the UK, including help with benefits and finances.

CarersLine freephone **0808 808 7777**

Fax **020 7378 9781**

Email **info@carersuk.org**

Website **www.carersuk.org**

Carers UK, 20 Great Dover Street, London SE1 4LX

- **Citizens Advice** service offers free, independent, confidential and impartial advice on topics including benefits, debt and employment.

See your phone book for details of your nearest Citizens Advice,
or visit **www.citizensadvice.org.uk**

Citizens Advice, Myddleton House, 115–123 Pentonville Road,
London N1 9LZ

or in Scotland visit **www.cas.org.uk**

Citizens Advice Scotland, Edinburgh Office, 1st Floor,
Spectrum House, 2 Powderhall Road, Edinburgh EH7 4GB

- **Dial UK** is a national network of disability information and advice services. They offer help with benefits, mobility, equipment and many other disability-related matters.

Phone **01302 310 123**

Textphone **01302 310 123**

Fax **01302 310 404**

Email **informationenquiries@dialuk.org.uk**

Website **www.dialuk.org.uk**

Dial UK, St Catherine's, Tickhill Road, Doncaster,
South Yorkshire DN4 8QN

- **Help the Aged** provides a welfare rights service for older people and their carers.

Seniorline **0808 800 6565**

Northern Ireland **0808 808 7575**

Email **seniorline@helptheaged.org.uk**

Website **www.helptheaged.org.uk**

- **Macmillan Cancer Support** provides practical, medical, emotional and financial support and pushes for better cancer care.

For information on the Macmillan's helplines see pages 70 and 71.

For information on campaigns and getting involved see pages 72 and 73.

- **Mesothelioma UK** provides impartial up-to-date information for patients diagnosed with mesothelioma and their carers on a range of topics including treatments, support groups, benefits and legal advice.

Helpline **0800 169 2409**

Fax **0116 250 2810**

Website **www.mesothelioma.uk.com**

Mesothelioma UK, National Macmillan Mesothelioma Resource Centre, Hospital Management Offices, Glenfield Hospital, Groby Road, Leicester LE3 9QP

- **Princess Royal Trust for Carers** provides information, advice and support services to carers in the UK, including grants.

Phone **0844 800 4361**

Website **www.carers.org**

Princess Royal Trust for Carers, Unit 14, Bourne Court, Southend Road, Woodford Green, Essex IG8 8HD

- **Shelter** is a UK-wide charity offering free, confidential advice on housing, including the financial help available to meet the cost.

Housing Advice Line **0808 800 4444**

Website **www.shelter.org.uk**

- **Skill** provides a UK-wide information service for disabled students. Topics covered include education after 16, training and benefits.

Helpline **0800 328 5050**

Textphone **0800 068 2422**

Email **info@skill.org.uk**

Website **www.skill.org.uk**

- Your **local library** will have details of local agencies that provide benefits advice. Some of these may cater for specific groups such as lone parents or ethnic minorities.

Government organisations

- **The Department for Work and Pensions (DWP)** is responsible for social security benefits. See page 2 for more information, and how to contact them.

- **The Department for Work and Pensions' Benefit Enquiry Line (BEL)** provides general benefits advice for people with disabilities and their carers. They can also help you to fill in certain claim forms.

Freephone **0800 882 200**

Textphone **0800 243 355**

- Visit **Directgov** for the widest range of online information from the Government for disabled people and carers. There are sections covering financial support, rights, employment and independent living.

www.direct.gov.uk/disability

www.direct.gov.uk/carers

- Contact **HM Revenue and Customs** about tax-related matters, or to claim tax credits. Details of your local office will be in the phone book or visit **www.hmrc.gov.uk**

Tax Credits Helpline **0845 300 3900**

Textphone **0845 300 3909**

- Your **local authority** (council) may have a welfare rights unit that can help you with benefits. You can also contact your local authority to claim Housing Benefit and Council Tax Benefit, education benefits, and for help from social services (social work in Scotland).

Helplines

Concerns or questions about living with cancer

We provide free information and emotional and practical support. We listen to people's concerns and put them in touch with the right support for them, whether it's a Macmillan service, another organisation offering information or guidance, or a local self help and support group.

Freephone **0808 808 2020**, Monday to Friday, 9am to 8pm. If you are deaf or hard of hearing, you can use textphone **0808 808 0121**, or use RNID Typetalk.

Email cancerline@macmillan.org.uk

Questions about cancer types, treatments or what to expect?

Our cancer information nurse specialists provide up-to-date information on diagnosis, screening, symptoms, clinical trials and all treatments, Freephone **0808 800 1234**, Monday to Friday, 9am to 8pm. If you are deaf or hard of hearing, you can use textphone **18001 0808 800 1234**, or RNID Typetalk.

Email www.cancerbackup.org.uk

Macmillan CancerLine South Asian Line

A free, confidential helpline providing information, support and practical advice in Hindi, Punjabi and Urdu, bringing an understanding and heightened awareness of the cultural issues affecting people from minority ethnic communities.

Macmillan CancerLine South Asian Line

Hindi – freephone **0808 808 0100**

Punjabi – freephone **0808 808 0101**

Urdu – freephone **0808 808 0102**

Monday to Friday, 9am–6pm.

Macmillan YouthLine

More and more young people have been contacting the CancerLine, needing to talk and get information from someone who really understands them. So we launched our YouthLine for 12 to 21-year-olds affected by cancer, offering emotional support and information.

Macmillan YouthLine Freephone **0808 808 0800**, Monday to Friday, 9am–9pm. Email youthline@macmillan.org.uk

Cancer Voices

Macmillan Cancer Voices is a UK-wide network of people affected by cancer who use their experience to improve cancer care.

We provide information on opportunities to comment on cancer services in the NHS, in other organisations, and on Macmillan's work. Cancer Voices offers you a wide range of ways to have your say, and provides training to help you use your experience of cancer to make a real difference to cancer care.

To find out more, visit www.macmillan.org.uk/cancervoices, email cancervoices@macmillan.org.uk or call our Cancer Voices development coordinator on **020 7091 2006**.

**WE MAKE
OUR VOICES
HEARD**

We campaign for change

At Macmillan Cancer Support we use our expertise to push for better cancer care, now and in the future. We want everyone with cancer to receive the same level of information, support and care regardless of who they are and where they live. Together we can be a force for change; challenging inequalities and making sure that cancer stays a priority. We are calling on governments in the UK to:

- 1** ensure that cancer is a strategic priority for all UK governments so that everyone has access to high-quality treatment, and that national cancer strategies reflect the 'living with cancer' agenda
- 2** give greater priority to creating, funding and sustaining services and treatment across the UK that address the needs of people affected by cancer
- 3** ensure people affected by cancer are told about the financial support they are entitled to, are given specialist advice if needed, and that benefits are more accessible
- 4** abolish hospital car parking charges for people with cancer and make it easier for them to claim back all other transport costs through schemes like the Hospital Travel Costs Scheme (HTCS)
- 5** make it easier for people with cancer to return to work after treatment, and ensure that those who cannot work are not penalised and are able to claim all the benefits they're entitled to
- 6** put an end to fuel poverty for people with cancer by extending the Winter Fuel Payment to cancer patients in need, and ensuring more people with cancer have access to energy efficiency and social tariff schemes.

For more information about our campaigns or to join our network of e-campaigners, visit www.macmillan.org.uk/campaigns or Email us on campaigns@macmillan.org.uk

Six ways to get involved

We take part

from the World's Biggest Coffee Morning to the London Marathon, there's a Macmillan event for everyone.

We give our time

helping in offices, driving people to appointments or greeting visitors at a cancer care centre – all our volunteers are vital.

We make our voices heard

online, in the media, with each other. People who live with cancer are experts by experience; we use our 'cancer voices' to improve cancer care.

We fight inequality

from challenging unfair travel costs to improving the UK benefits system, we campaign for better cancer care.

We give money

one-off donations, direct debits, giving from our salaries, leaving legacies – however we choose to give it, our money makes a vital difference to people with cancer.

We raise money

from baking cakes to bathing in baked beans, there are endless ways to raise cash for people living with cancer. You can raise money on your own, with your colleagues, or as part of a fundraising group.

**To find out more about getting involved call 0800 500 800
or visit www.macmillan.org.uk/getinvolved**

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