

Managing your finances (benefits)

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

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

Details about how to apply for the benefits can be obtained from the organisations listed at the end of this Infosheet.

For more information about other financial issues that may be affecting you, see the [Managing your Finances \(General\)](#) Infosheet from [Myeloma UK](#).

What benefits may I be entitled to?

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

- Any savings you have
- Your income, including your partner's
- Benefits and pensions you and anyone living with you are currently receiving
- Outgoings you have such as rent, mortgage payments and childcare payments
- Your age

The benefits system, types of benefits and qualifying criteria can change yearly, so to find out more about which benefits and credits you may be entitled to, you can complete a benefits calculator online at [entitledto](#) and [Turn2us](#) (details for which can be found on page 8). The most common, current benefits and credits you may be entitled to include:

- If you are aged 16 – 64 you may be able to claim **Personal Independence Payment (PIP)** (or Disability Living Allowance in Northern Ireland)

- If you are under 65 you may be able to claim **Disability Living Allowance (DLA)**
- If you are 65 or over and you have care needs, you may be able to claim **Attendance Allowance**
- If you are unable to work, you may be able to claim **Statutory Sick Pay** or **Employment and Support Allowance**
- If you care for someone who has myeloma, you may be able to claim **Carer's Allowance** or **Carer's Credit**
- If you work, you may be entitled to **Working Tax Credit**
- If you have low income, you may be entitled to **Universal Credit**

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

Personal Independence Payment (PIP)

PIP can be claimed by people aged 16 – 64 who are ill or disabled and have poor mobility or need help with day-to-day living, such as washing and getting dressed. How much you will receive will depend on the extent of which your myeloma affects your day-to-day living and mobility.

This benefit will replace Disability Living Allowance by the end of September 2017.

Disability Living Allowance (DLA)

DLA is a benefit available to anyone under the age of 65 who has personal care needs (e.g. washing, dressing, going to the toilet) or difficulty with walking because of either a physical or mental disability. There are three different rates available depending on the level of care you need and two rates depending on your mobility.

DLA is being phased out and will be replaced by PIP by the end of September 2017. From 10 June 2013, in England, Wales and Scotland, you cannot make a new claim for DLA unless you are under 16; you must claim PIP.

If you're already receiving DLA, your claim won't automatically be transferred to PIP - you'll have to make a new claim. However, you don't need to do anything about transferring your claim until the Department for Work and Pensions contacts you.

Attendance Allowance (AA)

This allowance is paid to people over 65 years old who require help with their personal care.

AA does not cover mobility problems. This allowance has two different rates depending on how much help and supervision is required.

Statutory Sick Pay (SSP)

If you are employed, earn at least £113 a week (before tax) and are unable to work because of ill health or disability then you may be entitled to SSP. SSP is paid at a fixed rate of £89.35 a week and it is paid for a maximum of 28 weeks. If you have contractual/occupational sick pay in the terms of your employment then you may be entitled to this as well as SSP.

Employment and Support Allowance (ESA)

ESA is for people who cannot work due to illness or disability and aren't receiving SSP. There are two types of ESA - contribution-based (also known as 'new style') and income-based. Contribution-based ESA is not means-tested (takes into account your income and savings). Income-based ESA is means-tested. You can get income-based ESA its own or on top of contribution-based ESA if you're on a low income.

To claim ESA you will usually have to have various tests to confirm that you have limited capability for work.

Carer's Allowance

If you are a carer and are caring for someone for at least 35 hours per week you may be entitled to Carer's Allowance. The person you care for must be receiving a disability benefit e.g. PIP or AA and you must be earning under £116 a week (after tax) if you are working.

Claiming Carer's Allowance may be affected if you claim other benefits, allowances or pensions. However, you are still encouraged to claim the allowance as you may still be eligible.

Carer's Credit

Carer's credit is a National Insurance contribution and enables carers to protect their State Pension. If you are unable to make full National Insurance contributions because you are caring for someone for at least 20 hours a week (and so you are not in work or you are working part-time), Carer's Credit can top up your contributions so you can still claim your State Pension when you reach State Pension age. You may be eligible

for Carer's Credit if the person you are caring for is claiming AA or the middle or higher rate of DLA. If you are claiming Carer's Allowance you will already be receiving Carer's Credit so you cannot apply for it separately. However, you may be eligible for Carer's Credit even if you are not eligible for Carer's Allowance.

Working Tax Credit

This benefit can be claimed if you are disabled and work at least 16 hours a week. You can still receive Working Tax Credit if you are on sick leave and receiving SSP. Working Tax Credit is means-tested but can be received in addition to disability benefits such as PIP. This benefit may affect other income related benefits you get, for example, Housing Benefit.

Universal Credit

Universal Credit is a new benefit that will replace many existing benefits. It is a single means-tested benefit which will be paid to people of working age. It will replace most means-tested benefits including:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Universal Credit was introduced in a limited number of areas of the UK in April 2013 and is being introduced in the rest of the UK gradually. The changeover is expected to be completed by September 2018.

These benefits are summarised in Table 1 on page 6.

Benefits cap

There is a limit to the amount of benefits that people between 16 and State Pension age can receive. This does not affect those claiming PIP, DLA, AA or Carer's Allowance, but will affect those claiming Universal Credit and any benefits that Universal Credit is replacing (except Working Tax Credit).

Hospital and care home stays

If you are admitted to a hospital or care home for a while, some of the benefits you get may be stopped, including PIP, DLA, AA and Carer's Allowance. This may also affect any Housing Benefit you are receiving. You should let the Department for

Work and Pensions know if you, or the person you are caring for, is admitted to a hospital or care home for any period.

Going abroad

You can usually continue receiving benefits while you are travelling abroad. However, for some benefits there is a limit on the length of time you can be outside of the UK for and still receive your benefits, after which they will be stopped:

- PIP can be paid for up to 13 weeks
- DLA and AA for up to 26 weeks
- ESA for up to four weeks (unless you are receiving medical treatment abroad)

What other benefits may I be entitled to?

You may be able to get other benefits as well, depending on your circumstances. You may be able to get benefits for being on a low income like Housing Benefit or benefits because you have children (which may be covered by Universal Credit). You may also be able to claim Council Tax Reduction to help with your council tax.

Benefit/ credit	Tax free	Means-tested	Age criteria	Work criteria	Caring criteria
Personal Independence Payment	Yes	No	16-64	N/A	Need help with personal care
Disability Living Allowance	Yes	No	Under 65	N/A	Need help with personal care
Attendance Allowance	Yes	No	Over 65	N/A	Need help with personal care
Statutory Sick Pay	No	No	Under State Pension age	Are employed but cannot work due to illness	N/A
Employment and Support Allowance	Contribution-based - No	Yes	Under State Pension age	Do not have a job and cannot work due to illness or disability	N/A
	Income-based - Yes				
Carer's Allowance	No	Yes	Over 16	Can work but must earn under £116 a week (after tax)	Care for at least 35 hours a week
Carer's Credit	N/A	No	16 - State Pension age	N/A	Care for at least 20 hours a week
Working Tax Credit	Yes	Yes	Over 16	Must work at least 16 hours a week or be on sick leave and receiving SSP	N/A
Universal Credit	Yes	Yes	18 - State Pension age	N/A	N/A

Table 1 - Summary of benefits and credits

Other benefits you may be entitled to claim include:

Blue Badge scheme

The Blue Badge scheme allows people with severe walking disabilities to park in parking-restricted areas. The Blue Badge enables badge holders to park close to where they need to go. The scheme operates throughout the UK; however, parking concessions may be different depending on where you live in UK. Contact your local authority to apply.

Winter Fuel Payments

If you are over the State Pension age, you might also be able to get a Winter Fuel Payment to help pay your gas and electricity bills during the winter months. This payment is paid directly into your bank account.

Prescription charges

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

In England, prescriptions are free for cancer patients on the production of an exemption certificate which can be obtained from GP surgeries or hospital clinics.

Charitable grants

There are some charities that may be able to provide discretionary financial help depending on your individual circumstances. For example, Macmillan Cancer Support can offer financial help. This should be applied for via a hospital social worker or healthcare professional.

Further information and useful organisations

A social worker can provide information on any extra help that might be available – they can also support you with the necessary forms or put you in touch with a local welfare rights officer who will also be able to help. You can ask to be referred to a social worker through your doctor or nurse. Details about the above benefits and how to apply for them can be obtained from the organisations listed below.

Blue Badge Scheme

www.gov.uk

England: 0343 100 1000

Northern Ireland: 0300 200 7818

Scotland: 0343 100 1001

Wales: 0343 100 1002

Citizens Advice Bureau (CAB)

www.citizensadvice.org.uk

England: 03444 111 444

Wales: 03444 77 20 20

Scotland: 0808 800 9060

Northern Ireland: call your local Bureau

Citizens Advice Bureau offers advice about debt and consumer issues, benefits, housing, legal matters and employment. It provides assistance with claiming welfare benefits, including practical help with filling out benefit application forms. Check your local telephone directory for details of your nearest branch.

entitledto

www.entitledto.co.uk

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

Gov.UK

www.gov.uk

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

listed to discuss the different benefits that are available.

Help with Health Costs

www.nhs.uk/Healthcosts

0300 330 1343

Help with Health Costs gives information about prescription charges and getting help with health costs, such as travelling to appointments, in England and Wales.

Macmillan Cancer Support

www.macmillan.org.uk

0808 808 0000

Textphone 0808 808 0121

The Money Advice Service

www.moneyadviceservice.org.uk

0800 138 7777

The Money Advice Service is a free and impartial service, set up by the government. It includes advice on insurance, benefits and care and disability.

Turn2us

www.turn2us.org.uk

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

About this Infosheet

The information in this Infosheet is not meant to replace the advice of your medical team. They are the people to ask if you have questions about your individual situation. All Myeloma UK publications are extensively reviewed by patients and healthcare professionals prior to publication. For a list of references used to develop our resources, visit www.myeloma.org.uk/references

Other information available from Myeloma UK

Myeloma UK has a range of Essential Guides, Infoguides and Infosheets available covering many areas of myeloma, its treatment and management.

To order your free copies or to talk to one of our Myeloma Information Specialists about any aspect of myeloma, call the **Myeloma Infoline: 0800 980 3332** or **1800 937 773** from Ireland

The Myeloma Infoline is open from Monday to Friday, 9am to 5pm and is free to phone from anywhere in the UK and Ireland.

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

Notes

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Myeloma UK 22 Logie Mill, Beaverbank Business Park, Edinburgh EH7 4HG
T: 0131 557 3332 **E: myelomauk@myeloma.org.uk** Charity No: SC 026116

Myeloma Infoline: 0800 980 3332 or
1800 937 773 from Ireland
www.myeloma.org.uk

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