

# 'North Highland Cancer Information & Support Centre'

<https://www.nhcisc.org>

## AN OVERVIEW OF FINANCIAL BENEFITS AND SUPPORT AVAILABLE TO CANCER PATIENTS

### Introduction and disclaimer

*The information listed in the following pages has been extracted from a number of sources and is issued simply as a guide, and not, as a definitive point of reference.*


*If you think you are entitled to an allowance, then you should speak to an adviser at the Citizens Advice (Bureau) (CAB) Scotland; there are offices in Wick and Thurso (details on last page).*


*Benefit policy is complex and constantly evolving so if you become aware of any changes then please let the group (me) know so we can update this guide.*

*Additionally, and most importantly, do not forget that your circumstances may also change due to age, health or caring needs so whilst you may not have been entitled to any benefits or allowances previously, you may now be able to make a claim.*

*Iain Gregory is available to assist with any of your financial enquiries and is available at the centre on most Mondays. If you prefer to contact him personally then he is available:*

 01847 891107

 07731 991620

 [lainnhcisc@gmail.com](mailto:lainnhcisc@gmail.com)

## Citizens Advice Scotland

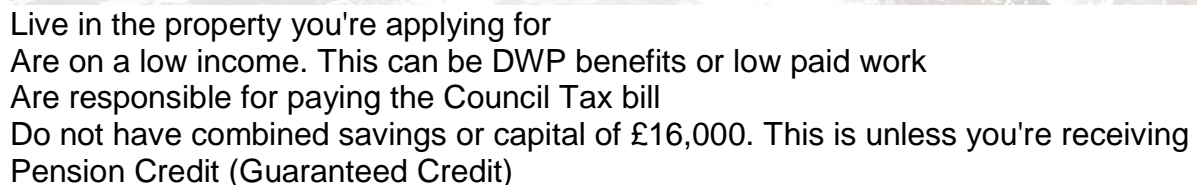
The Citizens Advice Scotland website is an excellent starting point and the local staff are very helpful visit. Never assume that you are not entitled to a benefit.

<https://www.citizensadvice.org.uk/scotland/benefits/>

**Universal Credit** is for people under retirement age. It is a new benefit that aims to completely merge 6 benefits into one. It is currently being rolled out and should replace Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit. However, it is worth noting that this has to be done on line and therefore requires an email address. You seek help if you have no online access or need to generate an email address.

**Housing Benefit** is available to those on a low income. How much financial help is based on your current income i.e., it could be a top up or full payment of your rent.

**Council Tax Reduction** is also income based and eligibility concerns how many dependents you have as well as where you live. It's received from the local council. Many exemptions / reductions are available which are not publicised. You can claim if you, or your partner:

- 
- Live in the property you're applying for
  - Are on a low income. This can be DWP benefits or low paid work
  - Are responsible for paying the Council Tax bill
  - Do not have combined savings or capital of £16,000. This is unless you're receiving Pension Credit (Guaranteed Credit)

More details can be found at:

[https://www.highland.gov.uk/info/701/council\\_tax/523/council\\_tax/4](https://www.highland.gov.uk/info/701/council_tax/523/council_tax/4)

### **Attendance Allowance.**

It is recommended that you speak with an adviser at CAB to assist with the application process; they can also help define eligibility.

### **Carers Allowance.**

This benefit is paid to someone who cares for someone else (in receipt of a relevant benefit such as Attendance Allowance) for at least 35 hours a week. There is an income limit but 'Underlying Entitlement' always exists. However, one needs to be careful as the person claiming Carers Allowance could affect the benefits of the person in receipt of primary care such as Personal Independence Payment.

### **Social Security Scotland**

Social Security Scotland administers many of the benefits that you may be entitled to and these include things such as: funeral expenses, Carers Allowance Supplement, Living Costs Welfare Fund, Disability allowance and heating/housing benefits.

Information is available from: <https://www.mygov.scot/benefits/> but please seek advice and help through CAB.

### **Adaptations**

Some home adaptations for cancer and its treatment will be funded – either partially or completely – by local councils under their Disabled Facilities Grants scheme. This includes financial help with purchasing such adaptations as stair lifts, ramps and wheelchairs.

[https://www.highland.gov.uk/info/1075/supported\\_and\\_sheltered\\_housing/228/home\\_modifications\\_and\\_equipment](https://www.highland.gov.uk/info/1075/supported_and_sheltered_housing/228/home_modifications_and_equipment)

### **Bereavement benefits**

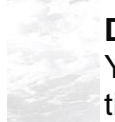
These can be paid to an individual on the death of a spouse or civil partner and are dependent on national insurance contributions. A one-off Bereavement Benefit payment of £2,000 can be claimed if individuals are under pensionable age when their partner dies.

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

PIP is for people under retirement age and you must have a health condition or disability where you:



- have had difficulties with daily living or getting around (or both) for 3 months
- expect these difficulties to continue for at least 9 months (unless you're terminally ill with less than 6 months to live)



#### **Daily living difficulties**

You may get the daily living part of PIP if you need help more than half of the time with things like:



- preparing or eating food
- washing, bathing and using the toilet
- dressing and undressing
- reading and communicating
- managing your medicines or treatments
- making decisions about money
- engaging with other people

#### **Mobility difficulties**

You may get the mobility part of PIP if you need help going out or moving around.

#### **How you're assessed**

You'll be assessed by an independent healthcare professional to help DWP work out the level of help you need.

### **Employment and sickness pay**

This is being incorporated into Universal Credit so though some people may be receiving it they will eventually be moved over. When it comes to employment most individuals with cancer who are in a job can receive **Statutory Sick Pay (SSP)** from

their employer by letting them know via doctor's note that they'll be off sick and informing them verbally or by letter (depending on the company's policy). Employees may be entitled to more than the SSP from their employer.

Under the law, this lasts for a maximum of 28 weeks and works out at £88.45 a week. To qualify an employee must have been off work for at least four days in a row. This is only paid from the fourth day off work (unless the employee has been off work already for another period of illness within the previous eight weeks). Some companies may also have their own contractual sick pay scheme with a higher rate of sickness pay and which may also be available from the first day of sickness.

### **Employment and Support Allowance (ESA)**

After SSP runs out you may be entitled to **Employment and Support Allowance (ESA)**. This is a complicated application process, so it is recommended that you seek the help of a Benefits Advisor to help you navigate it (either via the Citizens Advice Bureau, a local government Welfare Rights officer, NHS advisor or via a cancer charity).

There are two types of ESA – contribution-based (if you have enough National Insurance contributions) and income-related ESA (if you're on a low income and you and a partner have savings of less than £16,000).

There is a standard award that is paid for the first 13 weeks of a claim. This is referred to as the assessment period. During this time you will probably have to attend a Work Capability Assessment.

The Assessment determines whether you are capable or not of working and involves filling in a questionnaire as well as a face-to-face meeting. At which point you will be put into one of two groups – Work Related Activity Group or Support Group. The support group is for people who are currently too unwell to work at all. The rate for this group is £109.30 per week. The WRAG group is for people who may be able to do some kind of work if the conditions are suitable for their disability. The WRAG rate is £102.15 per week.

### **Macmillan Grant**

Around 600 individuals a week receive a grant from the Macmillan charity. This is a one-off sum of money of around £400 which is available to those who have cancer or are still seriously affected by the illness or the treatment for it.

The money can be used to pay for a holiday, clothing, utility bills or any other expense deemed necessary because of the illness. It won't affect state benefits since it is viewed as additional financial help rather than as a replacement.

To qualify for the grant an individual's savings must be £6000 or less and £8000 for a couple/family. A patient's net weekly income must be no more than £170 (£289 for a couple). State income payments aren't included in this calculation.

To apply for the grant individuals must fill in a form via a Macmillan nurse, practice nurse or social worker. It should include a short report from a medical person who is treating the illness. Payment is usually very quick. More information on applying for this grant can be found by ringing a Macmillan hotline number, tel: 0808 808 00 00.

## Charis Grants Ltd

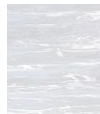
The Charis Grants organisation manages trust funds and assistance funds on behalf of utility companies and local authorities. Their grants can be used to clear debt in respect of utility bills, to purchase necessary household items such as a washing machine or cooker, and to help cover Bankruptcy tel: 01733 421 021.

<http://www.charisgrants.com>

## Help with heating

Individual energy suppliers look at rethinking an individual's payment arrangements to make it easier for them during their illness and ongoing treatment. They may even supply a grant to improve heating and insulation via local councils to individuals who are disabled, have a low income or, are aged 60 or over.

[https://www.highland.gov.uk/directory\\_record/6363/energy\\_efficiency\\_grants/category/108/housing](https://www.highland.gov.uk/directory_record/6363/energy_efficiency_grants/category/108/housing)



**Home Energy.** It is worth contacting Home Energy to see if you qualify for a grant in regard to your heating system. They can be contacted on 0800 808 2282 or via the web at: <https://energysavingtrust.org.uk/scotland>

## Winter fuel payment

To be eligible, you must qualify for the **State Pension**. There's a qualifying week each year, normally in September. During that week you must be over a certain age to claim the payment.

The qualifying date of birth is published on **the Gov.uk website** each year. You'll also find details of the qualifying week in the same place.

## Warm Home Discount Scheme

<https://sse.co.uk/help/accessibility/warm-home-discount>



### Core Group

You're in the Core Group if you or your partner (as shown on your Pension Credit records) or Appointee, are the named electricity account holder and receive either of the following:

- The Guarantee Credit element of Pension Credit only (not just the State Pension).
- The Guarantee Credit element and the Savings Credit element of Pension Credit.

The DWP will contact all potentially eligible people by letter by the end of December 2019.

### The Broader group

If you don't qualify for the Core group you may qualify for the Broader group. You'll need to be a domestic electricity account holder or the spouse or partner of the account holder and you must meet certain criteria. You can read our **qualifying criteria** for more details.

Energy suppliers are responsible for administering the Broader group element of the Warm Home Discount scheme. You can contact them directly if you have any questions about eligibility and payment.

### Contact details for charities and advice organisations:

- [Age Concern](#). Advice and information on benefits for older people tel: 0800 169 2081.
- [Carers UK](#) Advice and financial as well as legal support for carers throughout the UK tel: 020 7378 4999.
- [Citizens Advice](#) Independent advice on benefits and debt with local offices in most regions in the UK.
  - <https://www.citizensadvice.org.uk/scotland/benefits/>
  - **Citizens Advice (Thurso)** 1A Beach Court, Thurso KW14 8AD. Tel: 01847 894243.
  - **Citizens Advice (Wick)** 123, High Street, Wick KW1 4LR Tel: 01955 605989.
- [Macmillan Cancer Support](#) A lobbying group which primarily provides practical, medical, emotional and financial support Tel: 0808 808 00 00 (Monday to Friday, 9am-8pm) or see [www.macmillan.org.uk](http://www.macmillan.org.uk)
- [Shelter](#) A UK-wide charity which can help with grants and funding available for housing tel: 0808 800 4444 or see [shelter.org.uk](http://shelter.org.uk)
- [Marie Curie](#) The Marie Curie web site offers lots of information about benefits and support. <https://www.mariecurie.org.uk/help>
- Nuclear Industry Benevolent Fund - this is a charity supporting those working or who have worked in the UK Nuclear Industry and their dependents. <https://www.tnibf.org>