



## Finances and benefits

### **brainstrust information sheet**

Know Hows are published by *brainstrust* to help people living with a brain tumour to understand current topics. They are produced with input from relevant scientific and clinical experts and are written in a way that should help you to understand often complicated topics.

If you have an idea for a Know How, then please let us know.

If you have any queries, don't forget you can talk to one of our support specialists on **01983 292 405**, or email **hello@brainstrust.org.uk**.

### **Why do we need this Know How?**

Living with a brain tumour may have a financial impact on you, whether you have a brain tumour or are a caregiver for someone else who has one.

This Know How will go through and highlight the benefits that you may be eligible to apply for, as well as signpost organisations who may be able to help you.

### **What types of benefits are available to me?**

#### **Statutory Sick Pay**

You will be eligible for Statutory Sick Pay (SSP) if you are in employment and have been signed off sick for four or more consecutive days. SSP is valid for up to 28 weeks. It is also worth checking your employment contract for details of your employer's sick leave and sickness policies.

If you are off work for more than seven consecutive days, you will need to obtain a 'fit note' (Statement of Fitness for Work) from your GP and give this to your employer.

For more information about Statutory Sick Pay, go to [www.gov.uk/statutory-sick-pay](http://www.gov.uk/statutory-sick-pay).

#### **Employment and Support Allowance**

You may be eligible for Employment and Support Allowance (ESA) if you have a disability or health condition that affects how much you can work.

If you are employed and have been receiving SSP from your employer, you may be prompted to apply for ESA if your SSP is due to come to an end. You can apply for ESA up to three months before your SSP ends.

There are two different types of ESA:

- 'New Style' ESA: available to apply for if you have worked as an employee, or been self-employed, and paid enough National Insurance contributions in the last two to three years.
- Income-related ESA: available to apply for if you are entitled to or get the severe disability premium, or if you were entitled to it in the last month and are still eligible.

To apply for ESA, you will first need to check which type of ESA you are eligible for and fill in the appropriate forms, which can be found here: [www.gov.uk/employment-support-allowance/how-to-claim](http://www.gov.uk/employment-support-allowance/how-to-claim).

You will then have to make an appointment with a work coach at your local Jobcentre Plus, where you will be assessed. You will also need to complete a capability for work questionnaire, which may be followed up by a medical assessment with a healthcare practitioner. You will need to be prepared to talk about your illness and disability, how this affects your work, and the support you feel that you need.

You can find out more information about ESA and the application process here: [www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/employment-and-support-allowance](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/employment-and-support-allowance).

## Universal Credit

Universal Credit is a monthly payment that you can apply for if you are on a low income or out of work. You may be entitled to a higher amount of Universal Credit if you are unable to work due to an illness or disability.

You can apply for Universal Credit online here: [www.gov.uk/universal-credit/how-to-claim](http://www.gov.uk/universal-credit/how-to-claim).

You will also need to complete a Universal Credit capability for work questionnaire (UC50), followed by a Work Capability Assessment.

The assessment will then place you into one of three groups and determine whether you are eligible for Universal Credit and, if so, how much you will receive.

You can find out more about claiming Universal Credit when you have an illness or disability here: [www.citizensadvice.org.uk/benefits/universal-credit/claiming/getting-universal-credit-if-youre-sick-or-disabled](http://www.citizensadvice.org.uk/benefits/universal-credit/claiming/getting-universal-credit-if-youre-sick-or-disabled).

## Personal Independence Payment

Personal Independence Payment (PIP) is a four-weekly payment that can help you if you have a long-term illness or disability.

The amount of PIP that you receive will depend on how your condition affects you, rather than the condition itself.

The application process for PIP can take quite a long time due to the different stages involved in the process.

The quickest way to start your claim for PIP is to phone the Department for Work and Pensions (DWP) and request to start your application. Someone else can phone on your behalf, but you will have to be with them when they do. You will need certain information available when you make this phone call, the details of which you can find here: [www.gov.uk/pip/how-to-claim](http://www.gov.uk/pip/how-to-claim).

DWP will then send you a form that you need to complete. During the time between making your initial phone call and receiving your form in the post, it may be a good idea to have a think about what you are going to include in your application, and start gathering any supporting evidence you may need. You can find some guidelines on completing your application here: [www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/fill-in-form](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/fill-in-form).

Following on from the completion of your application form, you will be sent a date for an assessment from a healthcare professional. It is really important to feel prepared for this assessment and make sure you can display exactly how your condition affects you day to day. You can find some guidelines on how to prepare for your assessment here: [www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/your-assessment](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/your-assessment).

General help and advice on PIP can be found here: [www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip).

## Carer's Allowance

Carer's Allowance is a weekly or four-weekly payment that you may be eligible for if you are 16 or over and spend at least 35 hours a week caring for somebody.

There are certain eligibility requirements you must meet in order to receive it, which you can find out more about here: [www.gov.uk/carers-allowance/eligibility](http://www.gov.uk/carers-allowance/eligibility). The person who you are caring for must also be in receipt of certain benefits.

Details of how to start your claim for Carer's Allowance can be found here: [www.gov.uk/carers-allowance/how-to-claim](http://www.gov.uk/carers-allowance/how-to-claim).

You can find out more information and guidance about applying for Carer's Allowance here: [www.gov.uk/carers-allowance/how-to-claim](http://www.gov.uk/carers-allowance/how-to-claim).

## What if my claim is not successful?

If you find that you are unsuccessful in your application for certain benefits, you can challenge the decision. This process is called a mandatory reconsideration.

At this stage, you may want to reach out to other organisations for support and advice to help you with this, as well as think about any extra evidence you can gather to further support your case.

You can find out more information about the process of a mandatory reconsideration here: [www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision](http://www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision).

If your claim is still denied, you do have the option to appeal against it and may be invited to a hearing.

You can find out more information about this process here: [www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision](http://www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision).

## Other organisations that might be able to help

You may want to seek support when applying for certain benefits in order to help you feel more in control of your application and more prepared for any assessments you may have to have.

Organisations that can help:

**Macmillan** – ask to speak to a welfare adviser on 0808 808 00 00, or visit [www.macmillan.org.uk/information-and-support/organising/benefits-and-financial-support](http://www.macmillan.org.uk/information-and-support/organising/benefits-and-financial-support).

**Maggie's Centres** – Maggie's Centres have benefits advisers who you can book an appointment with to get advice. Find your nearest centre here: [www.maggiescentres.org/our-centres](http://www.maggiescentres.org/our-centres).

**Citizens Advice** – [www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice).

**Turn2us** – Turn2us is a charity that provides support and information on financial matters as well as details of grants you could apply for: [www.turn2us.org.uk](http://www.turn2us.org.uk).

How *brainstrust* can support you:

Our brain tumour hub has details of other organisations and forms of support that may be able to help as well. Simply pop in your postcode, and it will bring up details of organisations in your area: [www.brainstrust.org.uk/brain-tumour-hub](http://www.brainstrust.org.uk/brain-tumour-hub).

You can also join our Facebook support group, where you can speak to others in a similar situation. This is a closed group, so if you would like to join, email [hello@brainstrust.org.uk](mailto:hello@brainstrust.org.uk).

## Ask yourself

- What am I struggling with?
- How would this benefit help me?
- How is my diagnosis impacting on my daily living?
- What are my options?
- Who do I need to speak to for help and advice?

## Sources

Citizens Advice. (2019). Appealing against a DWP benefit decision. [online] Available at: [www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision](http://www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision) [Accessed 30 Oct. 2019].

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**Mike, Tom, Rebecca, Charlie & Sophie**