

MACMILLAN
CANCER SUPPORT

HELP WITH THE COST OF CANCER

In England, Scotland, Wales and Northern Ireland



Rob, Welfare Rights Adviser

About this booklet

This booklet is about getting benefits and other financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland. It is for anyone living with cancer and their family, friends and carers.

This booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan's welfare rights advisers.

The benefits and tax rates in this booklet apply from April 2021 to April 2022.

How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

On pages 188 to 196, there are details of other organisations that can help.

There is also space to write down questions and notes for your doctor or nurse (see page 197).

Quotes

In this booklet, we have included quotes from people affected by cancer who have shared their financial experiences. We hope you find these helpful. Some are from members of our Online Community ([macmillan.org.uk/community](https://www.macmillan.org.uk/community)). The others are from people who have chosen to share their stories with us. To share your experience, visit [macmillan.org.uk/shareyourstory](https://www.macmillan.org.uk/shareyourstory) Some names have been changed.

For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm, or visit [macmillan.org.uk](https://www.macmillan.org.uk)

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these, visit [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats) or call **0808 808 00 00**.

Financial support from Macmillan

On the Macmillan Support Line, we have financial specialists who can help you deal with money worries:

- **Welfare rights advisers**, who can help you apply for benefits and other financial support.
- **Financial guides**, who can give you guidance on your personal finance options, such as insurance, pensions, mortgages and tax.
- **Energy advisers**, who can help you try to reduce your heating and electricity costs.

We can also give you information about Macmillan Grants (see pages 176 to 178). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice (see page 193).

Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to see where this service is available near you. Other organisations also offer support in person, such as your local Citizen's Advice (see pages 188 to 189).

Our online financial support

We have online financial support at [macmillan.org.uk/cancer-information-and-support/get-help/financial-help](https://www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help)

This includes a quick benefits checker and a benefits calculator.

You can use these tools to find out which benefits you may be able to get.



Contents

Understanding benefits	7
If you are unable to work or are on a low income	20
If you have care or mobility needs	47
If you look after someone with cancer	82
If you are of pension age	99
Housing costs	106
Health costs	131
Children's needs	146
Transport and parking costs	159
Grants and loans	174
Further information	183



UNDERSTANDING BENEFITS

What are benefits?	8
Questions you may have about benefits	14

What are benefits?

Benefits are payments from the government to people who need financial help. When you are affected by cancer, you may be able to get benefits to:

- help with extra costs
- support you if you need to stop working.

The benefits system can be hard to understand. We have information to help you get the support you need.

Who manages benefits?

There are two main organisations that manage most benefits:

- The Department for Work and Pensions (DWP) manages benefits for people who live in England, Scotland and Wales (see page 190). This is through different services, including local Jobcentre Plus offices.
- The Department for Communities (DfC) manages benefits for people who live in Northern Ireland (see page 190). This includes different services, such as Jobs and Benefits offices, Social Security offices and the Northern Ireland Pension Centre.

The NHS provides some benefits, such as help with health costs (see pages 131 to 145). Local councils provide other benefits, such as Housing Benefit (see pages 119 to 121). HM Revenue and Customs provides tax credits and Child Benefit.

The Scottish Government set up a new agency in 2018 called Social Security Scotland. This offers some benefits to people in Scotland. You can find out more at **socialsecurity.gov.scot**

For more information about benefits and financial support, you can call **0808 808 00 00** to talk to a Macmillan welfare rights adviser (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Sometimes there are differences between the benefits systems in different parts of the UK. We explain these differences in this information.

Who can claim benefits?

Each benefit has rules about who can claim. Some benefits are paid to you for certain reasons. For example, you may be paid a benefit if you have a health problem that makes it difficult to look after yourself.

The amount of money you have affects whether you can get some benefits. These are called income-related or means-tested benefits.

You can only get other benefits if you have paid enough National Insurance contributions. These are called contribution-based benefits or contributory benefits.

National Insurance

National Insurance is money collected by the government. You normally pay National Insurance from your salary.

It is used to provide benefits and public services, such as the NHS. Paying National Insurance means you will be able to claim some benefits such as the State Pension (see pages 100 to 102).

If you are not paying National Insurance, for example if you are not working, you may be able to get National Insurance credits. These credits may mean you are still eligible for contribution-based benefits.

If you would like to check your National Insurance record, you can:

- visit **[gov.uk/check-national-insurance-record](https://www.gov.uk/check-national-insurance-record)**
- request a statement online at **[tax.service.gov.uk/shortforms/form/NISstatement](https://www.tax.service.gov.uk/shortforms/form/NISstatement)**
- call the National Insurance helpline on **0300 200 3500** or textphone **0300 200 3519** to ask for a statement.

Changes to benefits

There have been some changes to benefits across the UK:

- Disability Living Allowance for adults (see pages 62 to 64) has been replaced by Personal Independence Payment (see pages 49 to 61).
- Universal Credit (see pages 37 to 43) has replaced six other means-tested benefits.

In Northern Ireland, extra payments have been introduced for people who may lose money because of changes to the benefits system. These are called Welfare Supplementary Payments (see page 13).

The benefit cap

There may be a limit on the total amount of benefit you can get. This is called the benefit cap. It applies to most people aged 16 or over, who have not reached State Pension age.

If you are part of a couple and one of you is under State Pension age, the cap may apply.

You are not affected by the benefit cap if you or your partner:

- get Working Tax Credit
- get Universal Credit (UC) because your ill health stops you from working (this is called limited capability for work and work-related activity) – see pages 37 to 43
- get UC because you care for someone with a disability
- get UC and you and your partner earn more than £604 a month combined, after tax and National Insurance contributions.

You are also not affected by the benefit cap if you, your partner or any children under 18 who live with you get certain benefits. These include:

- Personal Independence Payment – see pages 49 to 61
- Disability Living Allowance – see pages 62 to 64
- Attendance Allowance – see pages 66 to 73
- Carer's Allowance – see pages 84 to 89
- Guardian's Allowance
- Employment and Support Allowance (if you get the support component) – see pages 28 to 35.

If you are working, the benefit cap may not apply to you.

You may have to stop working due to ill health. If you are claiming UC, the benefits cap may not apply for the first 9 months. This is called the grace period. It only happens if you (and any partner):

- earned at least the amount you would get for working 16 hours a week at the national minimum wage for the previous 12 months
- are now earning less than £604 a month.

It is important to check if you are affected by the benefit cap. For a full list of benefits that are not included in the benefit cap, visit [gov.uk/benefit-cap/when-youre-not-affected](https://www.gov.uk/benefit-cap/when-youre-not-affected) or call **0808 808 00 00** to speak to a Macmillan welfare rights adviser.

The benefit cap limits

If the benefit cap applies to you, the amounts you can claim are different depending on whether you live in London or not.

If you live outside of London, the benefit cap is:

- £257.69 a week (£13,400 a year) if you are single and do not have children who live with you
- £384.62 a week (£20,000 a year) if you are single and have children who live with you
- £384.62 a week (£20,000 a year) if you are in a couple, whether you have children who live with you or not.

If you live in a Greater London borough, the benefit cap is:

- £296.35 a week (£15,410 a year) if you are single and do not have children who live with you
- £442.31 a week (£23,000 a year) if you are single and have children who live with you
- £442.31 a week (£23,000 a year) if you are in a couple, whether you have children who live with you or not.

If you live in Northern Ireland

In Northern Ireland, some people affected by the benefit cap may get a Welfare Supplementary Payment. This payment will be the same as the amount of money you have lost under the benefit cap. To find out more information about Welfare Supplementary Payments:

- visit **nidirect.gov.uk**
- call the Welfare Supplementary Payments team on **0800 587 0971** or textphone **0800 587 0973** (Monday to Friday, 10am to 4pm).



Questions you may have about benefits

You may find it difficult to understand the benefits you can get or how to make a claim. You may have questions and we have tried to answer some of the common ones. If you are still unsure, you can contact our welfare rights advisers by calling **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

What happens if my situation changes?

If you are getting benefits, these may be affected if there are changes to:

- your income, savings or property
- the income, savings or property of a partner who lives with you
- the people who live with you and their financial situations
- where you live
- your health.

Some benefits may also be affected if you have a long stay in hospital or go abroad. This normally applies if either lasts for 4 weeks or more.

If you are aged under 18 on the day you go into hospital, Disability Living Allowance (see pages 62 to 64) or Personal Independence Payment (see pages 49 to 61) are not usually affected.

Not every change will affect your benefits. But if you are not sure, you should tell the service that pays your benefits. Not telling them could mean you are missing out on extra money. Or you could be paid money that you have to pay back.

Can I challenge a benefits decision?

If you disagree with a decision about your benefits, you may be able to ask for it to be looked at again. For example, you might ask for this to happen if you are refused a benefit or paid less than you think you should get. This is called a mandatory reconsideration. You must ask for this within 1 month of the decision date.

If you disagree with the mandatory reconsideration, you can appeal. You must do this within 1 month of the reconsideration decision date. If you miss the deadline for a mandatory reconsideration or appeal, speak to a welfare rights adviser. It may still be possible to challenge the decision.

If you disagree with a decision about Housing Benefit (see pages 119 to 121), you can appeal to your local council straight away. You do not need to ask for a mandatory reconsideration first.

Challenging a benefits decision can be complicated. It is a good idea to ask a welfare rights adviser for help as soon as possible. You can speak to our welfare rights advisers by calling **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Can I get benefits if I was not born in the UK?

You may not be able to get some benefits if you:

- have come from another country to live or work in the UK
- are an asylum seeker.

You may not be able to get some benefits straight away if you have lived abroad, even if you were born in the UK.

The rules are complicated and can depend on which country you and your family are from. You can get advice from Law Centres (see page 192) and Citizens Advice (see pages 188 to 189). Or, you could speak to our welfare rights advisers. Our support line has an interpretation service in over 200 languages. Call **0808 808 00 00** and just state, in English, the language you want to use.

We have a factsheet about claiming benefits, which we have translated into different languages. You can find this at [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

Can benefits be backdated?

Some benefits can be backdated. This means you can be paid the benefit for a period before you made your claim. You need to ask for this on your application.

Not all benefits can be backdated. You should try to apply for any benefits you may be entitled to as soon as possible, or you may miss payments. You can speak to our welfare rights advisers to find out more.

Who can help me apply for benefits?

You can speak to a Macmillan welfare rights adviser by calling **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). They are trained to help you get any benefits you may be entitled to.

You may also be able to meet a Macmillan welfare rights adviser in person through a local service. This depends on where you live. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to see if this is possible. Other organisations can also help you get the financial support you need. These include your local Citizens Advice (see pages 188 to 189).

Our welfare rights advisers can also help you to apply for a Macmillan Grant (see pages 176 to 178).

I couldn't work but the bills were still rolling in. Macmillan helped get my council tax sorted and arranged Universal Credit and PIP. It was a huge help.

Chrissie

Terminal illness (special rules)

If you are terminally ill, you can apply for some benefits using a fast-track process called special rules. You can apply if your doctor thinks you may be reasonably expected to live for less than 6 months. That does not have to be certain and your payments will not be affected if you live longer.

Special rules can be used for:

- Employment and Support Allowance – see pages 28 to 35
- Personal Independence Payment (PIP) – see pages 49 to 61
- Disability Living Allowance (DLA) – see pages 62 to 64
- Attendance Allowance – see pages 66 to 73
- Universal Credit – see pages 37 to 43.

If you apply for benefits under special rules, you can avoid extra assessments. You are automatically paid the higher rate, except for the mobility component of PIP and DLA. You must still apply for that, but the process may be quicker.

You must claim the benefit and explain that you are claiming under special rules. Your doctor or cancer nurse must also fill out a form called a DS1500. It will then be sent to the Department for Work and Pensions, or the Department for Communities in Northern Ireland.

You should get your payment within 2 weeks of sending the DS1500 form.

If you get benefits under special rules, they are usually given for a period of 3 years. They will be looked at again after this time if you live longer than originally expected.

What information do I need when I speak to a welfare rights adviser?

The more information you can give the adviser, the more they will be able to help.

Try to have these things with you:

- any forms you need help with
- details of your income – for example recent payslips
- details of your partner's income, if you have one
- details of any savings or investments – for example recent bank statements
- details of expenses such as rent, mortgage payments and council tax
- your National Insurance number.

For health-related benefits, also try to have:

- a record of your diagnosis
- details of your medical condition and treatments, including the names of any medications you are taking
- contact details for your GP, your cancer doctor and any other health or social care professionals you see.

If you already get benefits, you should also have:

- details of any benefit payments, for example bank or Post Office account statements, or recent award letters
- letters about your existing benefits, including letters about any benefit applications that were not successful.

IF YOU ARE UNABLE TO WORK OR ARE ON A LOW INCOME

Support from your work	22
Employment and Support Allowance	28
Universal Credit	37
Jobseeker's Allowance	44



Support from your work

There are different ways your employer can support you during your cancer diagnosis and treatment. There are laws in place to stop discrimination and schemes available to help both you and your employer during this time.

It is important to know that some processes and rules may be slightly different during the COVID-19 pandemic. This may have some effect on the benefits below. If you would like more information about whether this affects you, contact our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Sick pay

If you work for an employer and take time off sick, you may be able to get sick pay. This could be one of the following:

- Statutory Sick Pay (SSP) – money most workers can get if they are too sick to work.
- Occupational or company sick pay – this is a company's own sick pay scheme. If your employer has one, it will be written into your contract. The scheme may give you more money by adding an extra amount to SSP. Some employers pay staff in full for a certain number of sick days.

Your employer will pay you SSP for up to 28 weeks. The weekly amount is currently £96.35.

You can claim if you:

- are off work sick for 4 days in a row or more (including non-working days)
- earn an average of at least £120 a week
- tell your employer you are sick before their deadline, or within 7 days if they do not have one.

Before your SSP is due to end, your employer should give you a form called SSP1. This form tells you when your last payment will be. You need this form if you want to apply for a benefit called Employment and Support Allowance (see pages 28 to 35). It can also be used to support an application for Universal Credit (see pages 37 to 43). You should still receive an SSP1 form even if you did not qualify for statutory sick pay.

Speak to your manager or HR department to find out what sick pay they offer, and how to claim.

If you are self-employed

If you are self-employed, you will not get sick pay. But you can still apply for other benefits if you cannot work or your income decreases. For example, if you lose some of your income, you may be able to get:

- Employment and Support Allowance (see pages 28 to 35)
- Universal Credit (see pages 37 to 43).

If you already get certain benefits such as Housing Benefit (see pages 119 to 121) or tax credits, you should get advice before applying for Universal Credit. These benefits will stop, and you may get less money if you apply. You can speak to our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

We have more information in our booklet **Self-employment and cancer**, which you may find helpful (see page 184).

**After losing my job,
I thought “I’ve got cancer.
What can I do now?”
I focussed on keeping
my family together,
making sure there was
food on the table and
paying the bills. Your health
is at the back of your mind.
Macmillan told me about
the benefits available
and disability allowance.
It meant I could relax a bit.**

Mohammad

Employment rights

Your employer should try to support you at work. They should make reasonable adjustments to help you do your job during and after cancer treatment. Reasonable adjustments are changes to the workplace or your job that allow you to keep working or return to work.

There are laws that protect you from being treated unfairly at work because of cancer. These are:

- the Equality Act 2010 in England, Scotland and Wales
- the Disability Discrimination Act 1995 in Northern Ireland.

These laws do not just protect employees. They also protect people who are applying for jobs and, in some cases, people who are self-employed. Carers are also protected from some types of discrimination.

We have more information in our booklet **Your rights at work when you are affected by cancer** (see page 184).

Access to Work

You may need help at work even after your employer has made reasonable adjustments. If you do, you can contact a government programme called Access to Work (see page 194). It provides advice and practical support if you have a long-term health condition that affects the way you do your job.

You will be offered support based on your needs. This may include a grant to help cover the costs of practical support in the workplace. An Access to Work grant may pay for:

- special aids, equipment or adaptations needed in the workplace
- travel to and from work if you cannot use public transport
- a support worker to help you at work.

You may not get a grant if you already receive certain benefits.

In England, Scotland and Wales, you can apply for Access to Work online or over the phone. You can also ask to speak to a work coach at your local Jobcentre Plus.

In Northern Ireland, contact the Health and Work Support Branch of the Department for Communities (see page 190). You can also speak to a work coach at your local Jobs and Benefits office or Job Centre.

Income tax refund

You may be able to get a tax refund if you give up work, or if your income decreases. It is also worth checking whether you are paying the correct amount of tax if your situation changes.

Your employer may be able to organise this. You can also apply for a tax refund online at [gov.uk/claim-tax-refund](https://www.gov.uk/claim-tax-refund) or contact HM Revenue and Customs (HMRC) on **0300 200 3300**.

Employment and Support Allowance

Employment and Support Allowance (ESA) is for people under State Pension age who have an illness or disability that affects how much they can work. There are different types of ESA, so it is a good idea to speak to a welfare rights adviser to see if you can make a claim.

ESA can provide:

- money to help with living costs if you cannot work
- support to get back to work if you can.

You may be able to claim new-style ESA if you have paid enough National Insurance within the last 2 to 3 years. Most claims are now for new-style ESA.

If your income and savings are low, you could get Universal Credit (see pages 37 to 43) at the same time or instead of new-style ESA.

Applying for ESA

You can apply for ESA if you are:

- employed
- self-employed
- unemployed
- a student.

Generally, you cannot claim ESA if you are working. But you may be allowed to do a certain amount of work. This is called permitted work (see pages 33 to 34).

When you apply for ESA, usually you must provide a medical certificate called a fit note. If you meet the initial medical requirements, you are paid an assessment rate for 13 weeks. This is currently:

- up to £74.70 a week if you are aged 25 or over
- up to £59.20 a week if you are aged under 25.

After this period, your assessment will tell you if you qualify for ESA. If you do, you will either have:

- **limited capability for work (LCW)** – which is for people who can do some activities that may help them work in the future
- **limited capability for work-related activity (LCWRA)** – which is for people with an illness or disability that makes working very difficult.

You can be moved into a different group, depending on your situation. For example, you may be put into the LCWRA group at first while you have your cancer treatment. But once it has finished, you may be moved to the LCW group to help you prepare for a return to work. This would depend on many things, including your treatment plan and prognosis.

You get:

- up to £114.10 a week if you have limited capability for work-related activity (LCWRA)
- up to £74.70 a week if you have limited capability for work (LCW).

We have more information about these groups (see page 32).

Assessment

You may need to have a work capability assessment when you apply. This is to find out how your illness or disability affects your ability to work. You will also need to be assessed if you are applying for Universal Credit (see pages 37 to 43) and cannot work due to illness or treatment.

Your work capability assessment usually happens in the first 13 weeks of getting ESA. You will be sent a questionnaire called an ESA50. There is a different version of the ESA50 questionnaire in Northern Ireland.

The questionnaire asks about your health condition, your treatment and how it affects you. You can send in copies of medical or social care letters that you already have with your questionnaire. It is important that you complete and return the questionnaire by the date given to you.

If you are waiting for, having or recovering from cancer treatment, you do not usually need to complete the whole form. A healthcare professional, such as your clinical nurse specialist (CNS), must complete the last page of your ESA50. This is to confirm your treatment and how it affects your ability to work.

The Centre for Health and Disability Assessments does the assessments in England, Scotland and Wales. In Northern Ireland, it is the Medical Support Services. They will contact you to tell you if you need an assessment and where it will be.

You can find more information about assessments at chdauk.co.uk/your-assessment or nidirect.gov.uk/articles/employment-and-support-allowance

Some people may not have any assessments. For example, this could be if you are:

- waiting for, having, or recovering from, chemotherapy or radiotherapy
- terminally ill and may be reasonably expected to live for less than 6 months.

If you are having cancer treatment, you do not need to have an assessment and will receive limited capability for work-related activity (LCWRA) after 13 weeks.

If you are terminally ill, you can claim ESA under special rules. This means your claim should be fast-tracked. You are placed straight into LCWRA from the start of your claim. This means you will get additional money sooner. We have more information about special rules (see page 18).

Limited capability for work-related activity (LCWRA) group

You will be placed in the LCWRA group if your illness or disability makes it very difficult for you to work. This includes if you are waiting for, having or recovering from certain cancer treatments, such as chemotherapy and radiotherapy.

This means you will get an extra weekly payment of £39.40, in addition to the assessment rate. You will not have work-focused interviews with an adviser or need to do any work-related activities. But you can ask to talk to a personal adviser.

Limited capability for work (LCW) group

The assessment may suggest there is some work-related activity you could still do. In this case, you will be placed in the LCW group. You need to have regular work-focused interviews with an adviser. They can help with things like job goals and improving your skills.

After an interview, you may have to do a work-related activity. This could mean writing a CV, going on a training course or doing a work placement. But you do not need to apply for a job.

People in the limited capability for work group get the assessment rate only.

If you claimed ESA before 3 April 2017, you may get an extra amount if you are put in this group.

Time limit for getting ESA

There is no time limit on how long you can get ESA for if you are in the LCWRA group.

You can only get new-style (or contribution-based) ESA in the LCW group for 1 year. After 1 year, the benefit will stop unless you ask to be put in the LCWRA group and get accepted.

If you are worried that this time limit might affect you, speak to a welfare rights adviser as soon as possible.

Permitted work

You may be allowed to do a certain amount of work while claiming ESA. This is called permitted work.

Permitted work can be any job where you earn either of the following:

- less than £20 a week
- up to £143 a week and work less than 16 hours a week.

You can also do supported permitted work. This must be one of the following:

- Work as part of a hospital treatment programme. The work is done under medical supervision while you are in hospital. This applies only if you earn £143 or less a week.
- Work that is supervised by someone whose job is to help arrange work for disabled people. This applies if you earn £143 or less a week.

You can also do unpaid voluntary work, or unpaid work experience. This must be approved by the Department for Work and Pensions (DWP) in England, Scotland and Wales, or the Department for Communities (DfC) in Northern Ireland.

If you are going to start doing permitted, supported permitted or voluntary work, you must tell the service that provides your benefit. It is a good idea to speak to a welfare rights adviser about permitted work before you start. They can talk to you about how it affects your benefits.

How to claim

How you apply for new-style Employment and Support Allowance (ESA) depends on where you live.

If you live in England, Scotland or Wales, you must first fill in an NSESAF1 claim form. You can get the form in two ways:

- Download and print the form from [gov.uk/employment-support-allowance/how-to-claim](https://www.gov.uk/employment-support-allowance/how-to-claim)
- Call the Universal Credit helpline on **0800 328 5644** or Textphone **0800 328 1344** (Monday to Friday, 8am to 6pm) to get the form by post or email. They can also send the form in an accessible format.

When you have completed the form, in England, Scotland or Wales call the Universal Credit helpline to make a 'new claim appointment' at your local Jobcentre Plus. When you go to this appointment, you should take:

- your completed NSESAF1 claim form
- a medical certificate called a fit note (sometimes called a sick note or doctor's note)
- proof of your identity and address
- proof of any pensions or health insurance payments you get.

If you live in Northern Ireland, contact your Employment and Support Allowance (ESA) support centre to make a claim. You can call **0800 085 6318** or use textphone **0800 328 3419**. Or you can fill in and print out an ESA1 claim form at nidirect.gov.uk/articles/employment-and-support-allowance

Challenging a decision

If you are unhappy with a decision about ESA, you may be able to ask for it to be looked at again. This is called a mandatory reconsideration. You must ask for a mandatory reconsideration within 1 month of the decision date.

If you disagree with the mandatory reconsideration result, you can appeal within 1 month. An independent tribunal will hear your case. It is a good idea to speak to a welfare rights adviser first. You can call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Calling the Macmillan Work Support team made all the difference. It's taken a lot of pressure off me. The team were so knowledgeable and helpful. They listened and wanted to help me as an individual, not a cancer patient.

Richard



Universal Credit

Universal Credit (UC) is a benefit for people under State Pension age (see pages 100 to 102) who are either of the following:

- out of work, for example because of an illness or caring responsibilities
- on a low income.

UC can include money for basic living costs (see pages 106 to 129), looking after children (see pages 146 to 157) and housing).

UC has replaced six other means-tested benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.

If you currently get any of these benefits and your circumstances change, you may have to claim UC instead. You can speak to a welfare rights adviser to find out more.

Between 2019 and 2022, people receiving existing benefits and tax credits will be moved to UC. They will then be reassessed. The Department for Work and Pensions (DWP) in England, Scotland and Wales (see page 190), or the Department for Communities (DfC) in Northern Ireland (see page 190), will contact you to change your claim. You do not need to do anything until then.

Who can claim?

You may be able to get UC if:

- you are on a low income or out of work
- you are aged 18 or over (or 16 or over in certain cases)
- you are not in full-time education or training (unless exceptions apply, such as you get Personal Independence Payment and cannot work because of ill-health)
- you are under State Pension age (or your partner is)
- you and your partner have £16,000 or less in savings between you
- you live in the UK.

If you live with someone as a couple, you must both make an online claim. The claims will be linked. This is called making a joint claim. Both of your savings and incomes are considered. You get a single monthly payment for your whole household.

Before you make a claim for UC, you should apply for any contribution-based benefits you may be able to get. You can get more information about this from a welfare rights adviser.

If you have a terminal illness, you can claim under special rules. This means your claim should be fast-tracked and you will receive extra money. We have more information about special rules (see page 18).

You can find more information about who can claim at [gov.uk/universal-credit/eligibility](https://www.gov.uk/universal-credit/eligibility)

Claimant commitment

You must accept an agreement called a claimant commitment. This is a record of the responsibilities you will have if you get UC. When you apply, you will have a conversation with a work coach at your local Jobcentre Plus. If you agree, the work coach will write your claimant commitment during this conversation.

You may want to speak to your health or social care professional for advice before meeting with your work coach.

The claimant commitment is based on your individual situation. For example, you may currently have a limited ability to work, but are expected to get better. Your claimant commitment might say you should prepare for work as much as you can.

You will then be placed into a limited capability for work (LCW) group. This is sometimes called a conditionality group. Each group includes activities you must do to prepare for work.

If you are too unwell to work at all, you will not be expected to prepare for work.

You should make sure you are referred for a work capability assessment. You need to complete a UC50 form, or an ESA50 form if you are also applying for new-style ESA. We have more information about the work capability assessment process (see pages 30 to 31).

Completing the form will help make sure you receive any extra money because of your condition, and that you get the right amount for your circumstances.

If you are waiting for, having or recovering from chemotherapy or radiotherapy, you should ask to be placed in the limited capability for work-related activity (LCWRA) group.

If you do not keep to your claimant commitment, your benefit could be stopped or reduced. So, it is important to make sure the agreement reflects what you can and cannot do.

How much you could get

The amount of UC you can get depends on your income and circumstances. It may also depend on the income and circumstances of people living with you.

These are the current standard monthly rates:

Claimant	Monthly allowance rate
A single person aged under 25	£257.33
A single person aged 25 or over	£324.84
A couple both aged under 25	£403.93
A couple where either person is aged 25 or over	£509.91

UC is paid monthly in arrears. You usually need to wait about 5 weeks for your first payment. You can apply for an advance payment to help you budget. This advance payment is then repaid over 12 months by reducing your UC payments.

Extra payments

UC also gives extra payments, called elements, for people in certain situations. You may get the following elements:

- The **child element** if you are responsible for a child who lives with you. This means a child aged under 16. But in some cases, it could mean a young person aged under 20 who is in full-time education or doing certain training. You can only get this element for up to two children born on or after 6 April 2017, unless special exceptions apply. Extra money is added if the child or young person has a disability, no matter how many children you have.
- The **childcare element** if you pay for childcare while working. You may be able to claim back up to 85% of your childcare costs.
- The **limited capability for work and work-related activity element**. This applies if you have a limited ability to work and do work-related activities.
- The **carer element** if you provide at least 35 hours of care a week for someone who is severely disabled. You can either get the carer element or the limited capability for work and work-related activity element, but not both. You get whichever is more.
- The **housing element** if you meet certain criteria. This helps with rent or service charges.

You can find out more about extra payments at [gov.uk/universal-credit/what-youll-get](https://www.gov.uk/universal-credit/what-youll-get)

Qualifying for UC may make you eligible for other help, such as free prescriptions (see pages 132 to 133) and free school meals.

How to claim

You can apply for UC online at [gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)

You can also apply by calling the Universal Credit helpline. In England, Scotland and Wales, call **0800 328 5644** or **0800 328 1744** for Welsh language. Or use textphone **0800 328 1344** (Monday to Friday, 10am to 4pm).

In Northern Ireland, call **0800 012 1331** or use textphone **0800 012 1441** (Monday to Friday, 8am to 6pm).

It helps to provide as much information as you can, such as:

- your bank, building society or credit union account details
- an email address
- details of your income, savings, investments, housing and any childcare costs
- details of your health condition.

When you have applied, you usually meet with a work coach at your local Jobcentre Plus. This must be arranged within 7 days. If you cannot attend the appointment because of your condition or treatment, it is important to let them know. This is so your claim is not cancelled.

You also need to provide proof of identity. You can do this through the online application process or at your appointment. For example, you can confirm your identity by showing your passport or driving licence.

Challenging a decision

If you are unhappy with a decision about Universal Credit, you may be able to ask for it to be looked at again. This is called a mandatory reconsideration. You need to ask for a mandatory reconsideration within 1 month of the decision date.

If you disagree with the mandatory reconsideration, you can appeal within 1 month. An independent tribunal will hear your case. It is a good idea to speak to a welfare rights adviser first. You can call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

We have more information about challenging a benefits decision (see page 15).

Jobseeker's Allowance

Jobseeker's Allowance (JSA) is for people under State Pension age who are unemployed, but able to work. It gives you a weekly income while you look for work.

There are different types of JSA. Most claims are now for new-style JSA, but there are exceptions if you are severely disabled.

Who can claim?

You can claim JSA if you are:

- aged 18 or over
- under State Pension age
- not in full-time education
- not working, or working less than 16 hours a week on average
- fit for work
- available for work and actively looking for work.

In Northern Ireland, you cannot claim JSA if you are in certain types of education or getting certain other benefits. Contact a welfare rights adviser for more information.

New-style Jobseeker's Allowance

New-style JSA is for people who have paid enough National Insurance, usually in the last 2 to 3 years.

Advisers at your local Jobcentre Plus or Northern Ireland Social Security for Jobs and Benefits office, will help you with your job search.

Depending on your situation, you may also be entitled to other benefits, such as help with council tax or rates (see pages 122 to 123), or Universal Credit (see pages 37 to 43). If you qualify for both new-style JSA and Universal Credit, your JSA will lower your Universal Credit payment by the same amount.

New-style JSA lasts for 6 months. After this, you may qualify for Universal Credit if your income and savings are below a certain level. If you get tax credits or Housing Benefit (see pages 119 to 121), these payments will stop when you apply for Universal Credit. It is a good idea to speak to a welfare rights adviser about what is best for your situation.

How to claim Jobseeker's Allowance

- If you live in England, Scotland or Wales, you can apply online, by phone or through your local Jobcentre Plus. To find out more go to [gov.uk/jobseekers-allowance](https://www.gov.uk/jobseekers-allowance) You must attend an interview with an adviser at your local Jobcentre Plus.
- If you live in Northern Ireland, you can apply through your local Social Security or Jobs and Benefits office. You can find your nearest office at [nidirect.gov.uk/contacts/jobs-benefits-offices](https://www.nidirect.gov.uk/contacts/jobs-benefits-offices) You must attend an interview with an adviser at the office. You can find out more at [nidirect.gov.uk/articles/jobseekers-allowance](https://www.nidirect.gov.uk/articles/jobseekers-allowance)

I was so used to earning money, I hadn't had benefits in a long time. My Macmillan nurse swept in and did everything, taking away my worries and any added stress.

Julien



IF YOU HAVE CARE OR MOBILITY NEEDS

Personal Independence Payment	49
Disability Living Allowance for adults	62
Attendance Allowance	66
Industrial Injuries Disablement Benefit	74
Keeping a diary	76
Help with toilet needs	80

I'd never claimed benefits, so it was useful to get help with that. The Macmillan Benefits Advice team helped me fill out the applications and access PIP and sick pay. If I hadn't spoken to Macmillan, I wouldn't have known about it.

Tim

Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people aged 16 to State Pension age (see pages 100 to 102). You must have had these problems for 3 months and expect them to last for at least 9 months, unless you are terminally ill. It is for people who have problems with daily living or moving around.

If you have reached State Pension age and are making a new claim, you should claim Attendance Allowance (see pages 66 to 73) instead of PIP. If you have received PIP before reaching State Pension age, you can continue to get it.

PIP has replaced an older benefit called Disability Living Allowance (DLA) for adults (see pages 62 to 64). If you have not reached State Pension age and are making a new claim, you must apply for PIP.

If you already get DLA

If you live in England, Scotland or Wales, you only need to apply for PIP if you were born after 8 April 1948 and one of the following applies to you:

- your circumstances have changed
- the Department for Work and Pensions (DWP) contacted you and asked you to transfer to PIP.

In some cases, it is best not to claim PIP if you already get DLA because your payments may end up lower than before. For more information about this, call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). It is important to tell the DWP if your circumstances change.

If you live in Northern Ireland and were aged 65 or over on 20 June 2016, you will continue to get DLA if you are still eligible. It is important to tell the Department for Communities (DfC) if your circumstances change.

Who can claim?

To get PIP, you must have problems with daily living, moving around or both. You must have had these problems for 3 months and expect them to last for at least another 9 months. But there are special rules if you are terminally ill and are expected to live for less than 6 months (see pages 52 to 53).

You may not need to wait 3 months to claim. The qualifying period starts when your needs started, not when you make a claim. If you have had your problems for more than 3 months, you can make a claim.

You must have lived in England, Scotland, Wales or Northern Ireland for at least 2 of the last 3 years. You must also be in one of these countries when you apply. There are additional rules if you live abroad or are not a British or Irish citizen.

It is also important to know that:

- you can claim PIP whether you are working or not
- you do not need to have paid National Insurance to claim PIP (see page 10)
- your income and savings do not affect your claim
- if you are awarded PIP, your other benefits are not reduced – they may even increase
- PIP payments are tax-free
- PIP is based on how your condition affects you, not on the condition you have
- you can still get PIP if you do not have a carer.

PIP has two parts. They are:

- the daily living component
- the mobility component.

You may get one or both parts.

The daily living component

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
- eating and drinking
- taking medicines and managing treatments
- monitoring a health condition
- washing and bathing
- using the toilet or managing incontinence
- dressing and undressing
- communicating with other people
- reading and understanding signs, symbols and words
- engaging with other people face to face
- making decisions about money.

The mobility component

You may get the mobility part of PIP if you need help:

- going out – for example, planning and following a route to another place
- moving around – for example, walking.

Terminal illness (special rules)

If you are terminally ill, you can apply using a fast-track process called special rules. You can apply if your doctor thinks you may be reasonably expected to live for less than 6 months. You should get your first payment within 2 weeks of applying. We have more information about how to apply using special rules (see page 18).

Claiming PIP under special rules means:

- you do not need to have had daily living or mobility problems for the last 3 months
- you do not need to have a face-to-face consultation
- your claim will be dealt with quickly
- you get the daily living component at the enhanced rate straight away
- the money is paid weekly
- you may also be able to apply for the mobility component, depending on your needs
- someone can make the claim on your behalf.

How you will be assessed

If you apply for PIP, you must complete a form that asks personal questions about how your health problems affect your daily life.

The form asks you questions about day-to-day activities, such as preparing food. Your answers are then assessed against a list of descriptors. These are statements that describe how much and what type of support you need to do the activity. For example, one descriptor is 'Cannot cook a simple meal using a conventional cooker, but is able to do so using a microwave'.

Each descriptor has a point score. The number of points you get depends on how much help you need. Your scores for the activities are added together and the total affects how much benefit you get.

You are only considered able to do an activity if you can do it:

- safely
- to an acceptable standard
- as often as you need to
- within a reasonable period of time, without any help.

The claim form is long (33 pages) and you should set aside a good amount of time to fill it in. You may find it helpful to read the form first. Then you can get all the information you need before you start. The form also comes with notes to explain and help you answer the questions.

Try to include as much detail as possible about how your condition affects your daily life. For the range of activities, you should explain how you manage on both good and bad days.

It is a good idea to get evidence about your illness from the people looking after you. You should submit this evidence with your claim, or soon afterwards. You could also ask for evidence from your:

- doctor
- cancer specialist
- support worker
- carer.

You have 1 month to complete and return the form in England, Scotland and Wales. You have 4 weeks if you are in Northern Ireland. If you cannot complete the form within this time, you can phone the PIP helpline on **0800 121 4433** and ask for an extension.

Recording the problems you have every day in a diary can also help to show how your condition affects your daily life. We have a diary you can use to do this (see pages 78 to 79).

Face-to-face assessments

A health professional will then look at the information you have given in your form. Sometimes they can assess you using the written information, or by asking your health professional for extra details. But most people also have a face-to-face assessment. This may be at a PIP assessment centre. You can take someone with you for support if you want to.

If you need to travel to an assessment centre, you can claim help with your travel costs. You can find out more about this from the assessment centre.

If you are too unwell to travel, you can ask for a home visit for the assessment. You may need a letter from your doctor or consultant to support your request.

The face-to-face assessment takes about an hour. You will be asked questions about how you do different activities and how your condition affects your daily life.

If you miss your face-to-face assessment, or you cannot make your appointment, contact the assessment centre straight away to ask if they can reschedule it. The number to call is on your appointment letter. Missing an appointment could mean your PIP claim will be rejected and you will have to start the application process again.

You do not need to have a face-to-face assessment if you are terminally ill and claiming under special rules (see page 18).

The way you are assessed may be different during the COVID-19 pandemic as face-to-face assessments may not be possible. If you would like more information on how these changes may affect you, contact our welfare rights advisers.



Getting help from a welfare rights adviser

Getting support from an experienced welfare rights adviser can help your application.

You can speak to a Macmillan welfare rights adviser free by calling **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). Visit **macmillan.org.uk/inyourarea** to find out whether you can see a Macmillan welfare rights adviser in person.

You could also contact your local Citizens Advice or benefits advice centre (see pages 188 to 189).

How much you could get

Each component is paid at either a standard rate or an enhanced rate, depending on your needs:

Rate	Weekly daily living component	Weekly mobility component
Standard	£60.00	£23.70
Enhanced	£89.60	£62.55

The point score you were given as a result of your assessment affects how much benefit you get (see pages 53 to 54).

If you get 8 to 11 points, you receive the standard rate of each component. If you get 12 points or more, you receive the enhanced rate.

If you get under 8 points in either the daily living or the mobility component, you cannot get that part of PIP.

How to claim

- If you live in England, Scotland or Wales, you can call the Department for Work and Pensions (DWP) Personal Independence Payment (PIP) claims line on **0800 917 2222**, or use textphone **0800 917 7777** (Monday to Friday, 8am to 5pm).
- If you live in Northern Ireland, you can call the Department for Communities (DfC) Personal Independence Payment (PIP) centre on **0800 012 1573**, or use textphone **0800 587 0937** (Monday to Friday, 9am to 4pm).

Someone else can call on your behalf to apply, but you need to be with them when they call. You must give your permission for the DWP or DfC to speak to that person about your claim. You do not need to do this if you are terminally ill and claiming under special rules (see page 18).

It is important to have the following information with you when applying:

- your full name, address and telephone number
- your date of birth
- your National Insurance number (you can find this on letters about tax, pensions and benefits)
- your bank or building society account number and sort code
- your GP's details, or details of other healthcare professionals
- details of any time you have spent abroad in the past 3 years
- details of any recent time you have spent in a care home or hospital.

You do not have to answer any detailed questions about your health when you call.

The DWP or DfC will then post you a claim form to fill in. We have more information about this (see pages 53 to 55).

If your claim is approved

You will be sent a decision about your claim in writing. If your claim is approved, the letter will tell you how much you will get and for how long. You will also be told if the decision will be reviewed at a later date. This is to make sure it still meets your needs in the future.

The money is paid directly into your bank, building society or credit union account. It can also be paid to someone on your behalf if you cannot make a claim yourself.

The benefit you get is worked out at a weekly amount. It is usually paid as a lump sum every 4 weeks. If you have applied for PIP under special rules because you are terminally ill, it can be paid weekly.

If you get PIP, you may also be entitled to other benefits. For more information, call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). They can also check you are being paid the right amount.

If your situation changes

If your situation changes, your PIP claim may be affected. For example, if your condition gets worse, you might be able to get the higher rate.

Your benefit payments may be affected if you go abroad, or if you go into hospital or a care home, for more than 4 weeks. This can be either one stay, or several stays where the gap is less than 4 weeks each time.

The rules are complicated, so it is a good idea to speak with a welfare rights adviser by calling **0808 808 00 00**. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if you can see a Macmillan welfare rights adviser in person.

You should tell the benefits service if anything changes:

- If you live in England, Scotland or Wales, you can do this by calling the PIP helpline on **0800 121 4433**, or use textphone **0800 121 4493** (Monday to Friday, 9am to 5pm).
- If you live in Northern Ireland, you can contact the PIP centre on **0800 587 0932** or use textphone **0800 587 0937**, (Monday to Friday, 10am to 4pm).

If you are refused Personal Independence Payment

If you are refused PIP or are given less money than you previously got for Disability Living Allowance (DLA), you can ask the Department for Work and Pensions (DWP) or the Department for Communities (DfC) to reconsider the decision. This is called a mandatory reconsideration (see page 15). You must ask for a mandatory reconsideration within 1 month of the decision date.

You can also ask for a mandatory reconsideration if your PIP is reduced after a review or renewal claim. You need to explain why you think the decision is wrong and give more evidence if you can.

If you miss the deadline, your request may still be accepted if you have a good reason. For example, this could be if you were unable to contact the DWP or DfC because you were in hospital. If you are unsure, speak to a welfare rights adviser about your situation.

If the DWP or DfC do not change the decision, you can appeal to the Social Security and Child Support Tribunal. You need to do this within 1 month of getting a mandatory reconsideration decision letter. Time limits for appeals are very strict. But if there are special circumstances, it is possible to appeal up to 13 months after the date of the original benefit decision. If you are unsure, speak to a welfare rights adviser about your situation.

If you live in Northern Ireland and are moving from DLA to PIP, you may be able to get a Welfare Supplementary Payment. This is for people who have lost money because of changes to the benefits system. You can contact the Welfare Changes Helpline on **0808 802 0020** (Monday to Friday, 9am to 5pm) for more information, or speak to our welfare rights advisers.

For more information about appealing a benefits decision, visit:

- **[gov.uk/appeal-benefit](https://www.gov.uk/appeal-benefit)** if you live in England, Scotland or Wales
- **nidirect.gov.uk/articles/appeal-benefits-decision** if you live in Northern Ireland.

You can also speak to a welfare rights adviser by calling our support line on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Visit **[macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea)** to find out if you can see a Macmillan welfare rights adviser in person.

Disability Living Allowance for adults

Disability Living Allowance (DLA) for adults was a benefit for people aged under 65 who had problems:

- walking
- moving around outdoors safely
- looking after themselves.

It is not the same as Disability Living Allowance for children (see pages 150 to 152).

DLA for adults has now been replaced by Personal Independence Payment (PIP) – see pages 49 to 61. If you are making a new claim and are aged between 16 and State Pension age, you must apply for PIP instead.

If you live in England, Scotland or Wales

If you live in England, Scotland or Wales and claimed before June 2013, you may still be getting DLA for adults. The Department for Work and Pensions (DWP) will write to you to tell you when your DLA will end. They will invite you to apply for PIP. You must apply within 4 weeks from the date on the letter.

If you have a fixed period DLA award, you should get a letter inviting you to apply for PIP 4 weeks before your DLA is due to end. If you have not, you should contact the Disability Service Centre. Call **0800 121 4600**, or use textphone **0800 121 4523** (Monday to Friday, 9am to 5pm).

If you live in England, Scotland or Wales you will not be asked to move to PIP if you were born on, or before, 8 April 1948 and are still getting DLA.

If you are getting DLA and tell the DWP that your circumstances have changed, you will have to apply for PIP. PIP will replace your DLA, even if it is awarded at a lower amount.

If you live in Northern Ireland

If you live in Northern Ireland, you may still be getting DLA for adults if you claimed it before June 2016.

The Department for Communities (DfC) will write to you to tell you when your DLA will end if you are:

- already getting DLA
- aged between 16 and State Pension age.

You then need to apply for PIP.

If you have a fixed period DLA award, you should get a letter inviting you to apply for PIP. You should get the letter 4 weeks before your DLA is due to end. If you have not had a letter, you should contact the Disability and Carers Service. Call **0800 587 0912**, or use textphone **0800 012 1574** (Monday to Friday, 10am to 4pm).

If you move from DLA to PIP but get less money, you may be entitled to extra payments. This is called a supplementary payment. You can find out more about this at [nidirect.gov.uk/articles/personal-independence-payment-pip](https://www.nidirect.gov.uk/articles/personal-independence-payment-pip)

If you live in Northern Ireland and were born before 20 June 1951, you will not be asked to move to PIP.

If you are already getting DLA and are over State Pension age (see pages 100 to 102) with a lifetime award, your DLA will continue. You will not be reassessed for PIP.

You may be able to claim Attendance Allowance (see pages 66 to 73) instead if:

- you are over State Pension age
- you have not received DLA or PIP in the past year.



Attendance Allowance

Attendance Allowance (AA) is a benefit for people who are at or above State Pension age. It is for people who have problems looking after themselves (personal care needs) because of an illness or disability.

If you are under State Pension age, you should claim Personal Independence Payment (PIP) instead of AA – see pages 49 to 61.

Who can claim?

To get AA, you must have problems with looking after yourself. You must need one of the following:

- help with your personal care
- someone to be with you to keep you safe during the day or night (this is called supervision).

You must have needed this help for at least 6 months, unless you are terminally ill (see page 68).

Help with personal care means help with things like:

- getting in and out of bed
- using the toilet or managing incontinence
- washing yourself – including getting in and out of the bath or shower
- looking after your appearance
- dressing and undressing
- moving around indoors
- eating and drinking
- taking your medicines and managing treatments
- communicating with other people
- having dialysis (a type of treatment for kidney problems)
- avoiding any danger to yourself or others.

You may need help with personal care because you are having problems with physical things, such as washing yourself. Or you may need help because of how you are feeling. For example, you may find it extremely stressful trying to do day-to-day personal tasks.

If you often have problems looking after yourself or need someone with you to make sure you are safe, you should think about applying for AA.

It is also important to know that:

- you can claim AA whether you are working or not
- you do not need to have paid National Insurance to claim AA
- you do not need to have a carer or someone helping you to claim
- your income and savings do not affect your claim
- if you get AA, your other benefits will not be reduced – they may even increase
- AA payments are tax-free.

Terminal illness (special rules)

If you are terminally ill, you can apply using a fast-track process called special rules. You can apply if your doctor thinks you may be reasonably expected to live for less than 6 months.

We have more information about special rules (see page 18).

Claiming AA under special rules means:

- you do not need to have had problems looking after yourself for 6 months
- your claim will be dealt with quickly
- you get the benefit at the highest rate
- the money is paid weekly
- someone can make the claim on your behalf.

How much you could get

AA is paid at two different rates. The rate you get depends on how much care you need. You may be paid:

- the lower rate of £60.00 a week if you need frequent help or constant supervision during the day, or supervision at night
- the higher rate of £89.60 a week if you need help or supervision throughout both the day and night, or you are terminally ill.

There are no restrictions on how you can spend AA. The money does not need to be spent on paying for care. Some people have support from family or friends and use the money for other things, such as equipment or transport.

How to claim

If you live in England, Scotland or Wales, you can download and print an application form at [gov.uk/attendance-allowance/how-to-claim](https://www.gov.uk/attendance-allowance/how-to-claim) You can also call the Department for Work and Pensions AA helpline on **0800 731 0122**, or use textphone **0800 731 0317** (Monday to Friday, 9.30am to 3.30pm) and ask them to send you a form.

If you live in Northern Ireland, you can download and print an application form at nidirect.gov.uk/articles/attendance-allowance You can also call the Disability and Carers Service helpline on **0800 587 0912**, or use textphone **0800 012 1574** (Monday to Friday, 10am to 4pm) and ask them to send you a form. Or you could visit your local Social Security or Jobs and Benefits office.

If you ask for a form to be sent to you by post, try to return it within 6 weeks. If you return the form within this time, the benefit can be backdated to the date you requested the form.

The claim form asks personal questions about how your health problems affect your daily life. You should include as much detail as possible.

The form is long. You will need to make sure you set aside a good amount of time to fill it in. You may find it helpful to read the form first. Then you can get all the information you need before you start. The form also comes with notes to explain and help you answer the questions.

Recording the problems you have every day in a diary can also help to show how your condition affects your daily life. We have a diary you can use to do this (see pages 78 to 79).

Someone else can complete the form on your behalf, if you can sign it. If you cannot sign the form, the person completing the form needs legal permission to sign it on your behalf. This is called power of attorney. You can find out more information about this at [gov.uk/become-appointee-for-someone-claiming-benefits](https://www.gov.uk/become-appointee-for-someone-claiming-benefits)

If you are terminally ill, you do not need to sign the form.

Getting help from a welfare rights adviser

Getting support from an experienced welfare rights adviser can help your application.

You can speak to a Macmillan welfare rights adviser free by calling **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). Visit **macmillan.org.uk/inyourarea** to find out if you can see a Macmillan welfare rights adviser in person.

You could also contact your local Citizens Advice or benefits advice centre (see pages 188 to 189).

If your claim is approved

You will be sent a decision about your claim in writing. If your claim is approved, the letter will tell you how much you will get and for how long.

The money is paid directly into your bank, building society or credit union account. It can also be paid to someone on your behalf if you cannot make a claim yourself.

If your situation changes

If your situation changes, your AA claim may be affected. For example, if your condition gets worse, you may be able to get the higher rate.

Your benefit payments may be affected if you go abroad, or if you go into hospital or a care home for more than 4 weeks.

The rules are complicated, so it is a good idea to speak with a welfare rights adviser. You can call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). Visit **macmillan.org.uk/inyourarea** to find out if you can see a Macmillan welfare rights adviser in person.

You should tell the benefits service if anything changes.

If you live in England, Scotland or Wales, you can do this by calling the AA helpline on **0800 731 0122**, or use textphone **0800 731 0317** (Monday to Friday, 9.30am to 3.30pm).

If you live in Northern Ireland, you can call the Disability and Carers Service on **0800 587 0912**, or use textphone **0800 012 1574** (Monday to Friday, 10am to 4pm).

If you are refused Attendance Allowance

If you are refused AA, you can ask the Department for Work and Pensions (DWP) or Department for Communities (DfC) to reconsider the decision. This is called a mandatory reconsideration. You must ask for a mandatory reconsideration within 1 month of the decision date. You must explain why you think the decision is wrong and give more evidence if you can.

If the DWP or DfC do not change the decision, you can appeal to the Social Security and Child Support Tribunal. You need to do this within 1 month of getting a mandatory reconsideration decision letter.

If you miss a deadline, your request may still be accepted if you have a good reason. For example, this could be if you were unable to contact the DWP or DfC because you were in hospital. If you are unsure, speak to a welfare rights adviser about your situation.

For more information about appealing a benefits decision, visit:

- **gov.uk/appeal-benefit** if you live in England, Scotland or Wales
- **nidirect.gov.uk/articles/appeal-benefits-decision** if you live in Northern Ireland.

You can also speak to a welfare rights adviser by calling our support line on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). Visit **macmillan.org.uk/inyourarea** to find out if you can see a Macmillan welfare rights adviser in person.

Industrial Injuries Disablement Benefit

You can claim Industrial Injuries Disablement Benefit if you were employed in a job, or on an employment training scheme or course, that caused you to have one of the following:

- a disease
- an accident.

Cancers that can be caused by working in certain jobs include lung cancer and mesothelioma (a type of cancer caused by the material asbestos). You can find out more information about these cancers in our booklets **Understanding lung cancer** and **Understanding mesothelioma** (see page 184).

You cannot get this benefit if you were self-employed.

To find out more about Industrial Injuries Disablement Benefit if you live in England, Scotland or Wales, visit [gov.uk/industrial-injuries-disablement-benefit](https://www.gov.uk/industrial-injuries-disablement-benefit)

If you live in Northern Ireland, visit [nidirect.gov.uk/articles/industrial-injuries-disablement-benefit](https://www.nidirect.gov.uk/articles/industrial-injuries-disablement-benefit)

There are also three lump-sum payment schemes for people who have certain dust-related injuries, such as mesothelioma. These are:

- the Pneumoconiosis Etc. (Workers' Compensation) Act 1979 (the 1979 scheme)
- diffuse mesothelioma payments (the 2008 scheme)
- the Diffuse Mesothelioma Payment Scheme (DMPS).

If you have mesothelioma that was not caused through employment, you may still be able to get a payment. For example, this may have happened because you washed the clothing of someone who worked with asbestos, or you were self-employed. The DMPS scheme applies if you cannot trace an employer that exposed you to asbestos, or their insurers.

There are time limits for making a claim:

- Under the 1979 scheme, you must claim within 12 months of being awarded Industrial Injuries Disablement Benefit.
- Under the 2008 scheme, you must claim within 12 months of diagnosis.
- Under the DMPS scheme, you must claim within 3 years of diagnosis.

How to claim

- If you live in England, Scotland or Wales, you can download an application form at [gov.uk/industrial-injuries-disablement-benefit/how-to-claim](https://www.gov.uk/industrial-injuries-disablement-benefit/how-to-claim) You can also call the Barnsley Industrial Injuries Disablement Benefit Centre on **0800 121 8379**, or use textphone **0800 169 0314** (Monday to Friday, 9am to 5pm) and ask them to send you a form.
- If you live in Northern Ireland, you can download an application form at nidirect.gov.uk/articles/industrial-injuries-disablement-benefit You can also ask your local Social Security or Jobs and Benefits office for a form.

To find out more about mesothelioma, you can call our support line on **0808 808 00 00** (7 days a week, 8am to 8pm), or visit the **Mesothelioma UK** website for details of local support groups. For more information about mesothelioma payments, visit [gov.uk/diffuse-mesothelioma-payment](https://www.gov.uk/diffuse-mesothelioma-payment) We also have more information in our booklet **Understanding mesothelioma** (see page 184).

Keeping a diary

Recording the problems you have every day in a diary can help to show:

- how your condition affects you
- that you have problems looking after yourself.

This may help you complete a claim form for benefits that support people with a disability or illness. You can send your diary as supporting evidence along with your claim form. Other evidence could include reports or care plans from your GP, doctor, nurse or other healthcare professionals.

If you cannot do an activity, such as washing or getting dressed, think about the following things:

- Do you need help to do a task, and what help do you need?
- How long does the activity or task take?
- Does it cause you pain or discomfort?

We have included an example in the diary on the next page for you to use.

MACMILLAN CANCER SUPPORT

Day	Task	What problems I had or what help I needed
Sunday	Dressing and undressing	I need help dressing my upper body because I wear a support sleeve on my right hand. I am right-handed and due to movement restriction in my arm and fingers, I cannot fasten my bras, cardigans and blouses.

If you keep a record of the problems you have, this can help you complete a claim form for certain benefits. Photocopy this diary before you write any notes so you can use it as often as you need to.

How long it took	How many times in the day I needed that help
It took 25 minutes today – it takes me at least 20 minutes every time I get dressed or change my clothes.	I did not get dressed today because my arm has been very swollen and painful, and the medication I have taken for this has made me tired.

Help with toilet needs

National Key Scheme for toilets

The National Key Scheme (NKS) offers people with a disability, including cancer, access to public disabled toilets across the UK. You can buy a RADAR (Royal Association for Disability and Rehabilitation) key for £4.75 from Disability Rights UK (see page 195). The price includes postage and packaging.

Visit disabilityrightsuk.org/shop or call **0203 687 0790**.

In Northern Ireland, you can also buy these keys at any local council office.

The Macmillan toilet card

Cancer treatment can affect the way the bowel or bladder works. Macmillan can send you a free toilet card and key ring. These explain why you may need to access a toilet urgently while out in public. We have a general version, and one for people who are experiencing late side effects after pelvic radiotherapy. Visit be.macmillan.org.uk and search for 'toilet card' to order these free resources.



IF YOU LOOK AFTER SOMEONE WITH CANCER

Carer's Allowance	84
Carer's Credit	90
Bereavement benefits	94



Carer's Allowance

Carer's Allowance is the main benefit for carers and pays £67.60 a week.

If you look after someone with a lot of care needs, you could be entitled to Carer's Allowance. If you are receiving Universal Credit (see pages 37 to 43), you might be able to get the carer element, even if you do not qualify for Carer's Allowance.

In Scotland, there is an extra payment called the Carer's Allowance (CA) Supplement. There are two qualifying dates every year for the CA Supplement. To be able to claim, on these dates you must be:

- a resident in Scotland
- getting a payment of Carer's Allowance.

It is paid twice a year. You can find out more at mygov.scot/carers-allowance-supplement

If you get Carer's Allowance, or the carer element of Universal Credit, you are not affected by the benefit cap (see pages 11 to 13).

Who can claim?

You may be able to get Carer's Allowance if:

- you are aged 16 or over
- you are caring for someone for at least 35 hours a week.

The person you care for must be getting certain benefits – usually one of the following:

- the daily living component of Personal Independence Payment at either rate (see pages 49 to 61)
- the care component of Disability Living Allowance at the middle or higher rate (see pages 62 to 64)
- Attendance Allowance (see pages 66 to 73).

We have more information about benefits for people with care or mobility needs (see pages 47 to 81).

It is important to know the following:

- You do not need to be related to, or living with, the person you care for to claim Carer's Allowance.
- You can be working, but there is a weekly earnings limit of £128 a week (after certain deductions).
- If you get State Pension (see pages 100 to 102), you cannot claim Carer's Allowance at the same time. You are paid whichever one gives the highest amount. This means you cannot get Carer's Allowance if your State Pension is more than £67.60 a week (see page opposite).
- You cannot claim Carer's Allowance if you are studying for 21 hours a week or more.
- If you receive Carer's Allowance, the person you care for will stop getting a severe disability premium included in their benefits. This is an extra amount for severe disability paid with Pension Credit (see pages 103 to 105) or reduced council tax (see pages 122 to 123). This is also paid with certain benefits.
- You can choose to be paid weekly in advance, or every 4 weeks.
- You can backdate your claim by up to 3 months.
- If there is more than one carer looking after the person you care for, the main carer should apply. Only one person can get Carer's Allowance.
- If you are a carer but you do not qualify for Carer's Allowance, you may still be able to apply for Carer's Credit (see pages 90 to 92).

Being a carer or having caring responsibilities may be different during the COVID-19 pandemic. Some processes and rules may be slightly different during this time. If you would like more information on how these changes may affect you, contact our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Overlapping benefits

Carer's Allowance overlaps with certain other benefits, including:

- State Pension – see pages 100 to 102
- Severe Disablement Allowance
- new-style (or contribution-based) Employment and Support Allowance – see pages 28 to 35
- Incapacity Benefit
- bereavement benefits (but not Bereavement Support Payment) – see pages 94 to 97
- new-style (or contribution-based) Jobseeker's Allowance – see pages 44 to 45.

The rule for overlapping benefits is that you cannot be paid both benefits at the same time. Instead, you are paid the one that gives the highest amount.

Even if this rule means you cannot be paid Carer's Allowance, it may still be worth applying for it. This is because if you are entitled to the benefit, but cannot claim because of overlapping benefits, there may still be some advantages:

- You could get an additional carer premium in any income-related benefit you are entitled to.
- You may get credits that count towards National Insurance. This can protect your right to the State Pension or other benefits.
- If the other overlapping benefit stops for any reason, you can be paid Carer's Allowance straight away, without having to make a new claim.
- If you are paid Carer's Allowance, it can affect the benefits of the person you care for. You can speak to a welfare rights adviser about this. They can advise you on which benefit would be best to claim for you and the person you care for.

How to claim

If you live in England, Scotland, or Wales, you can apply online at [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim) or by post. For information on how to make a claim, you can call the Carer's Allowance Unit on **0800 731 0297**, or use textphone **0800 731 0317** (Monday to Friday, 10am to 2pm).

If you live in Northern Ireland, you can apply online at nidirect.gov.uk/services/apply-carers-allowance-online or download a form from nidirect.gov.uk/articles/carers-allowance. You can also call the Disability and Carers Service on **0800 587 0912**, or use textphone **0800 012 1574** (Monday to Friday, 10am to 4pm) and ask them to send you a claim form. Or you can collect a claim form from your local Social Security or Jobs and Benefits office.



Carer premium

If you get Carer's Allowance, or are entitled to it, and certain other benefits, you may also be able to get the carer premium. This extra payment can be added to:

- Income Support
- income-based Jobseeker's Allowance (see pages 44 to 45)
- income-related Employment and Support Allowance (see pages 28 to 35)
- Housing Benefit (see pages 119 to 121)
- Council Tax Reduction (see pages 122 to 123).

Extra payments for being a carer can also be added to:

- Pension Credit – the extra payment is called the carer addition (see pages 103 to 105)
- Universal Credit – the extra payment is called the carer element (see pages 37 to 43).

To claim any of these extra payments for carers, contact the service that pays you the benefit. You should tell them you are getting Carer's Allowance. The payment should then be added to any benefit you are getting.

Carer's Credit

You need to pay National Insurance to qualify for a State Pension (see pages 100 to 102). If you are not working, you might not be paying National Insurance (see page 10). Carer's Credit helps prevent gaps in your National Insurance record if you have to stop working while you are caring for someone else. It can also help if you are not paying National Insurance because you have had to reduce your hours.

If you get Carer's Credit, you do not get extra money. But it protects your right to a State Pension later in life.

Who can claim?

To get Carer's Credit, you must look after at least one person for 20 hours or more a week.

Normally, each person you look after must be getting one of these disability benefits:

- the daily living component of Personal Independence Payment at either rate (see pages 49 to 61)
- the care component of Disability Living Allowance at the middle or higher rate (see pages 62 to 64)
- Attendance Allowance (see pages 66 to 73)
- Constant Attendance Allowance
- Armed Forces Independence Payment.

If the person you look after does not get any of these benefits, you may still be able to get Carer's Credit. You must fill in the care certificate part of the application form. It is important to get a health or social care professional to sign it.

Is it right for you?

You do not need to apply for Carer's Credit if you are already getting benefits such as:

- Carer's Allowance (see pages 84 to 89)
- Universal Credit (see pages 37 to 43)
- Jobseeker's Allowance (see pages 44 to 45)
- Employment and Support Allowance (see pages 28 to 35)
- Income Support as a carer, or based on incapacity
- Child Benefit for a child under the age of 12.

These benefits automatically help protect your right to a State Pension (see pages 100 to 102).

You may benefit from claiming Carer's Credit if you:

- look after someone for 20 to 35 hours a week
- help look after an ill or disabled person, but the main carer claims Carer's Allowance for looking after them
- look after several people, but do not care for any one person for 35 hours or more a week
- look after someone as well as doing paid work, but do not earn enough to pay National Insurance for the whole year
- look after someone and are self-employed
- look after someone and are a full-time student.

How to claim

If you live in England, Scotland, or Wales, call the Carer's Allowance Unit on **0800 731 0297**, or use textphone **0800 731 0317** (Monday to Friday, 10am to 2pm). You can also apply online at **gov.uk/carers-credit** or by post.

If you live in Northern Ireland, call the Disability and Carers Service on **0800 587 0912**, or use textphone **0800 012 1574** (Monday to Friday, 10am to 4pm). Or contact your local Social Security or Jobs and Benefits office. You can also download a claim form from **nidirect.gov.uk/articles/carers-credit-0**



Bereavement benefits

Bereavement benefits can be paid to someone whose husband, wife or civil partner has died. Currently, co-habiting couples are not eligible for bereavement benefits.

If your partner died on or before 5 April 2017, you may be getting the following:

- Bereavement Payment – a tax-free bereavement payment of £2,000.
- Bereavement Allowance – a weekly payment of between £36.59 and £122.55. The payment is for people who are aged 45 and over, but under State Pension age, when their partner died.
- Widowed Parent's Allowance – a weekly payment of up to £122.55 for people who have children or young adults and are receiving Child Benefit.

If you are making a new claim and your partner died on or after 6 April 2017, you need to apply for Bereavement Support Payment.

Bereavement Support Payment

If you claim Bereavement Support Payment, it is important to know the following:

- You must apply within 3 months of the death of your husband, wife, or civil partner to get the full amount. You can apply up to 21 months after the death, but your payments will be less.
- You get a first lump sum payment and then up to 18 monthly payments. This is to help pay for extra costs resulting from the death of your husband, wife or civil partner.
- There are two different rates. If you are entitled to Child Benefit, you get the higher rate. Otherwise, you get the lower rate unless you were pregnant when your husband, wife or civil partner died (see next page).
- Bereavement Support Payment is not counted when working out the benefit cap. This is a limit on the total amount of benefit you can receive. But getting Bereavement Support Payment does not mean that the benefit cap does not apply to you.
- If you live in England, Scotland or Wales, Bereavement Support Payment does not affect your benefits for a year after your first payment. After a year, any payment you have left over could affect the amount of benefit you get (see next page). You must tell your local Jobcentre Plus when you start getting Bereavement Support Payment.
- In Northern Ireland, Bereavement Support Payment does not affect any other benefits you get. But, in some cases, it may count as savings when you apply for other benefits.

Who can claim?

To get Bereavement Support Payment, you must have been under State Pension age when your partner died.

You could be eligible if your husband, wife or civil partner either:

- paid National Insurance contributions for at least 25 weeks in any one tax year
- died because of an accident at work or a disease caused by work.

If you are already claiming Bereavement Payment, Bereavement Allowance or Widowed Parent's Allowance, you will continue to get that benefit in the same way as before. You can find out more about these older benefits at [gov.uk/bereavement-payment](https://www.gov.uk/bereavement-payment)

You cannot get any bereavement benefits if you were:

- divorced from your husband or wife when they died
- you and your civil partner had ended your civil partnership.

How much you could get

How much Bereavement Support Payment you get depends on whether you have children.

If you were pregnant when your partner died, or are entitled to Child Benefit, you get an initial payment of £3,500. This initial payment is followed by monthly payments of £350 for up to 18 months.

If you were not pregnant when your partner died or have no dependent children, you get an initial payment of £2,500. This will be followed by monthly payments of £100 for up to 18 months.

How to claim

If you live in England, Scotland or Wales, you can download a Bereavement Support Payment form (BSP1) at **gov.uk/bereavement-support-payment** Or you can order the form over the phone from your local Jobcentre Plus.

For more information, call the Bereavement Service helpline on **0800 731 0469**, or use textphone **0800 731 0464** (Monday to Friday, 9.30am to 3.30pm).

If you live in Northern Ireland, you can download a claim form at **nidirect.gov.uk/articles/bereavement-support-payment** Or call the Bereavement Service on **0800 085 2463** (Monday to Friday, 10am to 4pm).

Other support

You may also be able to get help towards funeral costs if you get certain benefits. For more information, call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). Visit **macmillan.org.uk/inyourarea** to find out if you can see a Macmillan welfare rights adviser in person.



IF YOU ARE OF PENSION AGE

State Pension	100
Pension Credit	103

State Pension

State Pension is a regular payment you can get from the government when you reach a certain age.

The age you can get State Pension depends on when you were born. The State Pension age for men and women is increasing in stages. As of October 2020, state pension age is 66 years of age. It is expected to rise to 67 between 2026 and 2028.

You can check when you will reach State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) or by calling the Future Pension Centre (see page 191).

If you go into hospital, your State Pension will not be affected. It does not matter how long you stay in hospital for.

If you go into a care home, you will still get your State Pension. But, if your care home fees are paid partly or fully by public funds, you may have to use your pension to contribute towards them. You should always be left with a small personal expenses allowance.

The new State Pension

A new State Pension has been introduced for people who reach State Pension age after 6 April 2016.

You must have paid National Insurance (or have National Insurance credits) for at least 10 years to get any State Pension. They do not need to be 10 years in a row.

To get the full rate of the new State Pension, you must have paid National Insurance (or have National Insurance credits) for at least 35 years.

The full rate of new State Pension pays £179.60 a week. The amount you get depends on how many years of National Insurance you have paid. If you received more money under the old State Pension, you may get an extra amount. This is called a protected payment.

You do not have to claim the new State Pension as soon as you reach State Pension age. By choosing to claim later, you could get more money when you do claim. But this may affect any benefits you get, such as Pension Credit (see pages 103 to 105).

For more information about the new State Pension, visit [**gov.uk/new-state-pension**](https://www.gov.uk/new-state-pension)

Basic State Pension

If you reached State Pension age before 6 April 2016, there are two parts to the State Pension. They are the:

- basic State Pension
- Additional State Pension.

To get the full amount of basic State Pension, you must have paid National Insurance (or have National Insurance credits) for at least 30 years. If you have paid less National Insurance than this, you may still be able to get some State Pension, but the amount will be lower.

The highest amount of basic State Pension you can get is £137.60 a week. Depending on how much National Insurance you have paid, you may be able to get more. This is called Additional State Pension.

For more information about the basic State Pension, visit [**gov.uk/state-pension**](https://www.gov.uk/state-pension)

We have more information about pensions, including private pensions at [**macmillan.org.uk/cancer-information-and-support/impacts-of-cancer/pensions-and-cancer**](https://www.macmillan.org.uk/cancer-information-and-support/impacts-of-cancer/pensions-and-cancer)

Pension Credit

Pension Credit is a benefit for people who have reached a certain age and have a low income. To get Pension Credit, you and your partner must both have reached State Pension age. Your partner means:

- your husband, wife or civil partner – if you live with them
- someone else you live with as if you were married.

Who can claim?

Pension Credit is made up of two different parts. They are:

- Guarantee Credit
- Savings Credit.

Guarantee Credit increases your weekly income if it is below a certain amount. You may get extra payments if you:

- are a carer
- are severely disabled
- are responsible for a child or young person
- have certain housing costs.

The money you earn (your income) will be checked to see if it is below a certain amount. Some of the money you earn is not included. This is usually:

- £5 a week for single people
- £10 a week for couples
- £20 a week for certain other people, such as those who have a severe disability.

This means you can still earn some money and be considered to have a low income.

Savings Credit is a weekly payment for people who saved some money towards their retirement for example, in a personal pension. If you reached State Pension age on or after 6 April 2016, you may not be able to get the Savings Credit part of Pension Credit.

For more information, or to find out the exact date when you can get State Pension and Pension Credit, visit [gov.uk/pension-credit](https://www.gov.uk/pension-credit) Or call **0808 808 00 00** to speak to a Macmillan welfare rights adviser.

How much you could get

If you are single, you can get a weekly guarantee credit of whatever amount is needed to increase your weekly income to £177.10. This means you will get the extra money needed to bring your weekly income or pension up to this amount. For example, if your only income was a State Pension of £137.60 a week, you would get £39.50 guarantee credit a week. This is £177.10 – £137.60.

Single people also get a weekly savings credit of up to £14.04.

If you are part of a couple, you can get a weekly guarantee credit of whatever amount is needed to increase your weekly income to £270.30. For example, if the only income you and your partner received was a State Pension of £219.80, you would get £50.50 guarantee credit a week. This is £270.30 – £219.80.

Couples can also get a weekly savings credit of up to £15.71.

You could get more if you are:

- a carer
- severely disabled
- responsible for a child or young person.

You may also get more if you have certain housing costs. But these extra payments may be affected if you go into hospital or care home, depending on how long you stay. It is important to tell the Pension Service about any changes in your situation.

If your care home fees are paid partly or fully by public funds, you may have to contribute towards them. Pension Credit counts as your income when calculating how much you must contribute towards your care home fees. But, a small part of your income should not be included if you are aged 65 or over and get Savings Credit. The amount depends on where you live and whether you are single or part of a couple. You do not pay tax on Pension Credit.

People who get Pension Credit can also apply for a loan to help with mortgage interest payments. We have more information about this (see pages 125 to 126).

How to apply

- If you live in England, Scotland or Wales, you can call the Pension Credit claim line on **0800 99 1234**, or use textphone **0800 169 0133** (Monday to Friday, 8am to 6pm). You can also claim online at gov.uk/pension-credit/how-to-claim or get a claim form from your local Citizens Advice (see page 189).
- If you live in Northern Ireland, call **0808 100 6165**, or use textphone **0808 100 2198** (Monday to Friday, 10am to 4pm). You can also apply online or download a claim form from nidirect.gov.uk/articles/applying-pension-credit

HOUSING COSTS

Help with housing costs	108
Universal Credit for housing costs	109
Housing Benefit	119
Council tax reduction in England, Scotland and Wales	122
Help with rates in Northern Ireland	124
Support for Mortgage Interest	125
Help with service charges	127
Grants for your home	128



Help with housing costs

You may be able to get help with:

- your rent
- some service charges
- interest payments on your mortgage, if you or your partner own the property you live in.

Housing Benefit, the housing element of Universal Credit (UC) or a Support for Mortgage Interest loan can help with these costs.

UC has replaced Housing Benefit in most circumstances (see pages 119 to 121). If you currently get Housing Benefit, your claim may eventually move to UC. The Department for Work and Pensions (DWP) in England, Scotland and Wales, or the Department for Communities (DfC) in Northern Ireland, will contact you if you need to change your claim. You do not need to do anything until then.

The money you get will not change if the DWP or DfC moves your claim to UC, and your circumstances stay the same.

You can still make a new claim for Housing Benefit if you:

- have reached State Pension age, unless you have a partner who is under State Pension age and you do not get Guarantee Pension Credit
- live in temporary accommodation
- live in sheltered or supported housing with special facilities, such as alarms or wardens.

If none of these situations apply, you must claim UC instead. We have more information about UC for housing costs (see page opposite) and Housing Benefit (see pages 119 to 121).

Universal Credit for housing costs

If you are eligible for Universal Credit (UC), you can get help paying for your housing. This is called a housing element or payment.

Who can claim?

If you rent your home, you must be responsible for paying the rent to get a housing payment. You do not usually qualify for a housing payment if you:

- live in the home of a close family member
- are a full-time student (unless exceptions apply).

If you are a homeowner, you may be able to get a housing payment to help with some service charges if:

- you or your partner own the home you live in and neither of you earn an income
- you have been on benefits for 39 weeks (around 9 months) without any breaks.

You may get a housing payment if you live in a shared ownership property. This is where you buy a share of your home from a housing association and pay rent on the rest.

You cannot get UC to pay for temporary, emergency, supported or sheltered housing. In this case, you should apply for Housing Benefit instead (see pages 119 to 121).

How much you could get

The amount of UC you can get depends on your situation.

If you rent from a private landlord

If you rent from a private landlord, your housing payment is worked out using Local Housing Allowance rates. These are based on the cost of renting in your area and how many rooms you need.

If you live in England, Scotland or Wales, you can find out the rate in your area at **lha-direct.voa.gov.uk**

If you live in Northern Ireland, contact the Housing Executive at **nihe.gov.uk**

If your home has more than one bedroom, there is a maximum amount you can get. This depends on:

- where you live
- your income
- how many people live in your house.

If your rent is higher than Local Housing Allowance rates, you must pay the difference. You may be able to get help through a Discretionary Housing Payment (see page 114).

If your rent is lower than Local Housing Allowance rates, you could get the full amount of your rent in housing payment. You cannot get more than this amount. The amount must not be higher than the benefit cap, if the cap applies to you (see pages 11 to 13).

Limits for single people under the age of 35

Single people under the age of 35 who rent from a private landlord can usually only get housing payment for one room in shared accommodation. This is called the Local Housing Allowance shared accommodation rate.

In this case, a single person means someone who:

- is not living with someone as a couple
- does not have dependent children.

This limit does not apply if you get a disability benefit.

If you rent from a housing authority

Your housing payment is based on a 'reasonable rent' if you rent from:

- a local council
- the Northern Ireland Housing Executive
- a housing association.

Your payment can be lowered if you have more bedrooms than you need. This is sometimes called the bedroom tax or removal of the spare room subsidy. Your payment is reduced by:

- 14% if you have one spare bedroom.
- 25% if you have two or more spare bedrooms.

You may get housing payment for an extra bedroom if you:

- need an overnight carer
- are a couple who cannot share a room because of a disability
- have children who cannot share a room because of a disability.

For more information about the bedroom tax, call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). You may be able to claim a Discretionary Housing Payment to cover bedroom tax costs (see page 114).

Your housing payment can also help you pay for some service charges, including:

- using shared facilities, such as rubbish collection or lifts
- using essential items in your home, such as domestic appliances
- window cleaning of upper floors.

You should make sure you get bills that show any service charges you are paying.

If your household includes someone aged 21 or older

Your housing payment for rent is usually less if you live with someone who is aged 21 or older, and is not your partner. They are expected to help with housing costs. This rule applies if you rent from:

- a private landlord
- local authority
- the Housing Executive
- a housing association.

Your housing payment is not reduced if you:

- get the daily living component of Personal Independence Payment (see pages 49 to 61)
- get the care component of Disability Living Allowance at the middle or highest rate (see pages 62 to 64)
- get Attendance Allowance (see pages 66 to 73).

Also, your housing payment is not reduced if the person aged 21 or older:

- gets Pension Credit (see pages 103 to 105)
- gets the daily living component of Personal Independence Payment
- gets the care component of Disability Living Allowance at the middle or highest rate
- gets Attendance Allowance
- gets Carer's Allowance (see pages 84 to 89)
- is responsible for a child under the age of 5
- is your sub-tenant, lodger or boarder.

If you pay rent on two homes

Your housing payment can cover rent on two homes at the same time if:

- you rent from a housing authority and they have housed your family in two properties because your family is large
- a family member has moved out because of fear of violence or abuse, is paying rent somewhere else, and intends to come back
- you have started renting a new home with a disabled family member, but it has not been adapted to their needs yet.

The benefit cap

The benefit cap is a limit on how much you can get in benefits each week. This may affect the amount of your housing payment. We have more information about the benefit cap and when it applies (see pages 11 to 13).

For more information, call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Discretionary Housing Payments

Your housing payment may not cover all your rent. If you are having problems paying the rest of your rent, you may be able to get a Discretionary Housing Payment. This is extra help from your local council or the Northern Ireland Housing Executive. You should be told:

- how much you can get
- how long you can get it for
- what to do if you need to ask for help again.

If you are a homeowner

If you live in a home that you own, you may be able to get Support for Mortgage Interest through your Universal Credit housing payment (see pages 125 to 126). This is a loan from the government that can help towards interest payments on:

- your mortgage
- loans that you have taken out for certain repairs and improvements to your home.

This may be available if you do not get UC.

If you live in a shared ownership property, you may get help paying your rent and mortgage interest. You must pay the money you get to your housing association and mortgage company.

If your property is leasehold, you may get help with some service charges, including:

- using shared facilities, such as rubbish collection or communal lifts
- window cleaning of upper floors.

Not all service charges qualify, so it is important to check if you can get support. You should also make sure you get bills from your landlord or property management company showing any service charges you pay (see page 127).

How your housing payment is paid

A housing payment is paid as a loan (see pages 125 to 126).

If you rent, your housing payment is paid as part of your UC payment. The rules depend on where you live.

England and Wales

If you live in England or Wales, and you are not behind on your rent, your housing payment is paid into your bank account. You can then pay your landlord.

If you are struggling with your rent, you can choose to have your housing payment sent straight to your landlord instead. This is called an alternative payment arrangement. You can apply for this through your local Jobcentre Plus. Your landlord can also apply.

UC, including housing payment, is paid once a month. It is important to think about this when organising your budget if your rent is due every week.

Scotland

If you live in Scotland, you can choose whether to have your housing payment paid into your bank account or straight to your landlord. You can also decide whether to be paid every 2 weeks or monthly.

Northern Ireland

If you live in Northern Ireland, your housing payment is paid straight to your landlord. You can ask for the housing payment to be put in your bank account if you are not behind with your rent or in debt. UC, including housing payment, is usually paid every 2 weeks. But you can choose to get monthly payments instead.

If you are a homeowner, your Support for Mortgage Interest loan is paid straight to your lender (see pages 125 to 126).

Special circumstances

Special rules apply if a member of your family who was living with you dies. You are paid the same amount of housing payment for the rest of that month and for the next 2 months.

How to claim

If you already get UC, you can apply for a housing payment through your online account. If not, you can apply online at [gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)

You can also apply by calling the Universal Credit helpline. In England, Scotland and Wales, call **0800 328 5644**, or use textphone **0800 328 1344** (Monday to Friday, 8am to 6pm). In Northern Ireland, call **0800 012 1331** or use textphone **0800 012 1441** (Monday to Friday, 10am to 4pm).

It helps to have as much information as you can. This includes your tenancy agreement if you have one, and information about your landlord, rent, service charges or mortgage.

You usually have an interview at your local Jobcentre Plus or Jobs and Benefits office within 7 days of making your claim. If you cannot go because of your condition or treatment, you should tell them straight away. You may need to bring:

- your current tenancy agreement, rent statement or rent book
- a signed letter from your landlord that says you live at the property, pay rent and live there legally
- details of service charges you pay
- a current mortgage agreement, mortgage statement or bank statement showing mortgage payments
- details of any loan agreements secured on your property.

At the interview, you will complete a claimant commitment with your work coach (see pages 39 to 40). This is a record of the responsibilities you will have if you get UC.

If you rent from a housing authority, your landlord will complete a form to confirm your housing costs. This is called a housing costs verification form. The completed form is added to your online account.

You should be told when to expect your payment within 3 weeks of making a claim. You can check your online account for this information.



Housing Benefit

Housing Benefit helps with your rent payments if you are unemployed, have a low income or are claiming benefits.

Universal Credit (UC) has replaced Housing Benefit in most cases (see pages 37 to 43). You may need to apply for UC instead of Housing Benefit if you are:

- making a new claim
- there is a change in your circumstances.

This depends on:

- what benefits you get
- whether you have reached State Pension age
- the type of housing you live in.

We have more information about which benefit you might be able to get (see page 108).

Who can claim?

To claim Housing Benefit, you must:

- have a low income
- have under £16,000 in savings (unless you get the Guarantee Credit part of Pension Credit) – see pages 103 to 105
- be responsible for paying the rent, or live with your partner who is responsible for the rent.

Most full-time students are not eligible for Housing Benefit.

From 15 May 2019, new rules apply if you are part of a couple. In this case, you can only start getting Housing Benefit if either of the following applies:

- you and your partner have both reached State Pension age (see pages 100 to 102)
- one of you has reached State Pension age and started claiming Housing Benefit or Pension Credit (for you as a couple) before 15 May 2019.

How much you could get

The amount of Housing Benefit you get is worked out in a similar way to the housing payment of UC. It cannot be higher than the benefit cap, if this applies to you (see pages 11 to 13).

To find out the full rules, if you live in England, Scotland or Wales, visit [gov.uk/housing-benefit/what-youll-get](https://www.gov.uk/housing-benefit/what-youll-get)
If you live in Northern Ireland, visit [nihe.gov.uk/Housing-Help/Housing-Benefit](https://www.nihe.gov.uk/Housing-Help/Housing-Benefit)

You can also call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

How to claim

To find out more about Housing Benefit or to apply for it, contact your local council or the Northern Ireland Housing Executive.

You can find details of your local council at **gov.uk/find-local-council** To contact the Northern Ireland Housing Executive, call **0344 8920 902** (8.30am to 5pm, Monday to Friday) or visit **nihe.gov.uk**

You may also be able to claim Housing Benefit as part of the application process if you are applying for:

- Income Support
- Employment and Support Allowance (see pages 28 to 35)
- Jobseeker's Allowance (see pages 44 to 45)
- Pension Credit (see pages 103 to 105).

Council tax reduction in England, Scotland and Wales

Local council tax reduction schemes can help towards the cost of your council tax if you are on a low income.

Council tax reduction schemes are different across the UK:

- In England and Wales, each local council has its own council tax reduction scheme. The support available depends on where you live.
- In Scotland, there are national council tax reduction schemes. The support available is the same across each area.

In some areas, councils have schemes where they can choose to offer extra support with council tax. These are sometimes called discretionary funds for council tax. In these areas, it may be possible to get an extra payment to help with your council tax. This is in addition to the normal council tax reduction scheme. The discretionary schemes have different names depending on where you live.

If you are a single person, or have adapted your home due to a disability, your council tax bill may be reduced.

If you live with another adult, such as an adult son or daughter, and they are on a low income, you can apply for a second adult rebate. This could reduce your council tax bill by up to 25%.

How to claim

Contact your local council to find out what support they offer. You can find your local council's contact details in your phone book, or by visiting [gov.uk/find-local-council](https://www.gov.uk/find-local-council)



Help with rates in Northern Ireland

If you cannot afford to pay your rates bill, there are different options available to help. This includes Rate Rebate if you are claiming Universal Credit, or Housing Benefit and Rate Relief.

If you are aged over 70 and live alone, you may qualify for Lone Pensioner Allowance. This gives a 20% discount on your rates.

If certain adaptations have been made to your home for health reasons, you may be eligible for Disabled Persons Allowance. This gives a 25% discount on your rates.

If you are a tenant, or a co-ownership tenant with a share in the property, call the Housing Executive on **03448 920 902**, or use textphone **18001 03448 920 902**.

If you are a homeowner, call the Land and Property Services on **0300 200 7801**, or use textphone **18001 0300 200 7801**.

Before calling, make a list of all the money you have coming in (your income). This should include any benefit payments. You should also make a list for anyone living with you.

Visit nidirect.gov.uk/information-and-services/guide-rates/help-paying-your-rates to find out more.

Support for Mortgage Interest

If you own your home, you may be able to apply for a loan from the government to help towards interest payments on:

- your mortgage
- loans that you have taken out for certain repairs and improvements to your home.

To apply, you must qualify for one of the following benefits:

- Income-related Employment and Support Allowance – see pages 28 to 35
- Income Support
- Income-based Jobseeker's Allowance – see pages 44 to 45
- Pension Credit – see pages 103 to 105
- Universal Credit (if you do not have any earnings) – see pages 37 to 43.

If you get Universal Credit (UC), Support for Mortgage Interest is part of your housing payment and not a separate benefit. Support for Mortgage interest is normally paid direct to your lender.

If you get Pension Credit, the loan will help pay the interest on up to £100,000 of your loan or mortgage. If you are below State Pension age, the loan will help you pay the interest on up to £200,000 of your loan or mortgage.

Your payments can start:

- from the date you start getting Pension Credit
- after you have received 9 Universal Credit payments in a row
- after you have received any other qualifying benefit for 39 weeks in a row (around 9 months).

You must repay the loan with interest when you sell or transfer ownership of your home. You can choose to start repaying the loan sooner. The minimum voluntary repayment is £100.

You can speak to our welfare rights advisers or financial guides for more information. Call us on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm). You can also visit **[gov.uk/support-for-mortgage-interest](https://www.gov.uk/support-for-mortgage-interest)**

Help with service charges

If you are a leaseholder, you may pay service charges on your property. These can include bills for repairs and maintenance. You may get help with these charges if you claim:

- income-related Employment and Support Allowance (see pages 28 to 35)
- Income Support
- income-based Jobseeker's Allowance (see pages 44 to 45)
- Pension Credit (see pages 103 to 105)
- Universal Credit (see pages 37 to 43).

Help with service charges is paid and claimed through your application for one of the above benefits. To apply for help, contact your local benefits office. They will ask to see details of your service charges, such as your invoices. You may also need to provide information about your lease.

The help available does not cover all types of service charges.

If you live in Northern Ireland, contact the Northern Ireland Housing Executive for information about help with service charges.

To find out if you qualify for help with paying your services charges, speak to a welfare rights adviser. They will also tell you if you can apply for any other grants to help with the cost. Call us on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Grants for your home

If you need to repair, improve or adapt your home for health reasons, you may be able to get financial help from your local council or the Northern Ireland Housing Executive. For example, this could help you to:

- widen doors and install ramps
- improve access to rooms – for example, you may need to put in a stair lift or downstairs bathroom
- provide a heating system suitable for your needs
- adapt heating or lighting controls to make them easier to use.

In England, Wales and Northern Ireland, these grants are called Disabled Facilities Grants. In Scotland, local councils may offer a grant to help cover the cost of adapting your home.

The amount you can get depends on your household income and savings. It also depends on the cost of the work to your property. Depending on your situation, you may be asked to contribute towards this cost.

A grant for home adaptations does not affect any benefits you get.

There are also other grants to help you improve the heating and insulation in your home. They are mainly for people who are disabled, on a low income or aged over 60. We have more information in our booklet **Managing your energy costs** (see page 184).

We also have more information about help with housing costs in our booklet **Housing costs** (see page 184).

How to claim

There is more information about grants for home adaptations and how to apply:

- In England or Wales, contact your local council or visit **[gov.uk/disabled-facilities-grants](https://www.gov.uk/disabled-facilities-grants)**
- In Scotland, contact your local council, call Care and Repair Scotland on **0141 221 9879** or visit **mygov.scot/care-equipment-adaptations**
- In Northern Ireland, contact your local health and social care trust or visit the Housing Executive (Touch) website at **nihe.gov.uk/Housing-Help/Grants/Types-of-grants-available/Disabled-Facilities-Grant**

The council or Housing Executive usually send a professional called an occupational therapist to visit you at home. They look at your circumstances and recommend what adaptations you need. You will also be sent an application form.

The waiting list for a home assessment, and for help, can be long in some areas. You may not get a grant if you start work on the property before your application has been approved.



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HEALTH COSTS

Prescriptions	132
Wigs and fabric supports	134
Dental examinations and treatment	136
Eye treatment	138
NHS Low Income Scheme	140
Equipment to help you at home	143
VAT-exempt goods and services	144
Nursing home charges	145

Prescriptions

The help you can get for prescriptions is different across the UK.

In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

In England, prescriptions are free for anything related to cancer or its effects. You need to collect an FP92A form from your GP surgery and apply for a medical exemption certificate.

An exemption certificate lasts for 5 years and can be renewed if you are still eligible. Once you have the exemption certificate, you do not need to pay for any prescriptions. This includes prescriptions for medicines that are not related to your cancer treatment. You will need to show the exemption certificate to the pharmacist when you collect your medicines.

In England, if you are a carer, or someone who is not having cancer-related treatment, you can get help to pay for prescriptions in some situations. To find out more, visit [nhs.uk/NHSEngland/healthcosts](https://www.nhs.uk/NHSEngland/healthcosts)

Prescription pre-payment certificates in England

If you live in England and do not qualify for free prescriptions, you can buy a prescription pre-payment certificate. You pay a set price for prescriptions for 3 or 12 months, no matter how many you need. This will save you money if you need:

- more than 3 prescriptions in 3 months
- more than 11 prescriptions in a year.

You can buy the certificate online from [gov.uk/get-a-ppc](https://www.gov.uk/get-a-ppc) Or you can buy it over the phone using a credit or debit card. Call the NHS Business Services Authority on **0300 330 1341** or textphone **18001 0300 330 1431**.

The NHS Business Services Authority no longer sends out plastic certificates. They can send your certificate details by email, or you can print them at the end of the online process. You must show the pharmacist your certificate details when you collect your prescription.

Wigs and fabric supports

The help you can get to pay for wigs and fabric supports is different across the UK.

If you live in Scotland or Wales, you can get wigs and fabric supports free on the NHS. They are also provided free through the Health and Social Care services if you live in Northern Ireland. There are special arrangements for patients who are registered with GPs in Wales but have treatment in England.

In England, you can qualify for free synthetic (man-made) wigs or fabric supports on the NHS if you:

- are aged under 16
- are aged 16 to 18 and in full-time education
- are a hospital inpatient when the wig or fabric support is given to you
- have a valid war pension and need the items for your war injury
- are entitled to, or named on, a valid NHS tax credit exemption certificate
- are entitled to, or named on, a valid NHS certificate for full help with health costs (this is called an HC2 certificate).

If you are named on an NHS certificate for partial help with health costs (an HC3 certificate), you may get some help. We have more information about the NHS Low Income Scheme (see pages 140 to 141).

You also qualify if you or your partner receive:

- Income Support
- income-based Jobseeker's Allowance – see pages 44 to 45
- income-related Employment and Support Allowance – see pages 28 to 35
- the Guarantee Credit part of Pension Credit – see pages 103 to 105
- Universal Credit or tax credits (if you meet certain criteria) – see pages 37 to 43.

You are also eligible if you are under the age of 20 and the dependent of someone getting one of the benefits listed above.

If you are entitled to a free wig or fabric support, you should tell the person who fits it. You need to show proof that you qualify. For example, this could be the letter showing which benefits you get.

If you do not qualify for free wigs or fabric supports, you can find a list of costs at **[nhs.uk/using-the-nhs/help-with-health-costs/wigs-and-fabric-supports-on-the-nhs](https://www.nhs.uk/using-the-nhs/help-with-health-costs/wigs-and-fabric-supports-on-the-nhs)**

You may be able to reclaim the VAT on these items. Contact the HMRC VAT helpline on **0300 200 3700** (Monday to Friday, 8am to 6pm). You can also visit **[gov.uk/financial-help-disabled/vat-relief](https://www.gov.uk/financial-help-disabled/vat-relief)**

Dental examinations and treatment

Dental examinations

Help with the cost of dental care is different across the UK:

- In England, there is a cost for NHS dental examinations. You may qualify for a free examination if you meet one or more criteria.
- In Scotland, NHS dental examinations are free for everyone.
- In Wales, you can get free NHS dental examinations if you are aged under 25 or over 60.
- In Northern Ireland, there can be a charge for Health Service dental examinations. Visit nidirect.gov.uk/articles/health-service-dental-charges-and-treatments for more information.

Dental treatment

In England, Scotland and Wales, you may qualify for free NHS dental treatment and dentures. In England, this includes your examination. You need to meet one or more of the criteria listed here when the dental treatment starts:

- You are aged under 18.
- You are aged under 19 and are in full-time education.
- You are pregnant or have had a baby in the last 12 months. You need a maternity exemption certificate (MatEx). Speak to your doctor, midwife or health visitor.
- You are being treated in an NHS hospital and a hospital dentist does the treatment (but you may have to pay for any dentures or bridges).

- You have a valid war pension and need treatment for your war injury.
- You are entitled to, or named on, a valid NHS tax credit exemption certificate.
- You are entitled to, or named on, a valid NHS certificate for full help with health costs (this is called an HC2 certificate).

If you are named on an NHS certificate for partial help with health costs (an HC3 certificate), you may get some help. We have more information about the NHS Low Income Scheme (see pages 140 to 141).

You also qualify if you or your partner get:

- Income Support
- income-based Jobseeker's Allowance – see pages 44 to 45
- income-related Employment and Support Allowance – see pages 28 to 35
- the Guarantee Credit part of Pension Credit – see pages 103 to 105
- Universal Credit or tax credits (if you meet certain criteria) – see pages 37 to 43.

You are also eligible if you are under the age of 20 and are the dependent of someone getting one of the benefits listed above.

You must show your dentist written proof that you do not have to pay for all or part of your dental treatment. For example, this could be the letter showing which benefits you get. You must also sign a form to confirm that you do not have to pay.

In Northern Ireland, you may be entitled to free Health Service dental treatment if you are on a low income or meet other criteria. For more information, visit [nidirect.gov.uk/articles/health-service-dental-charges-and-treatments](https://www.nidirect.gov.uk/articles/health-service-dental-charges-and-treatments)

Eye treatment

Help with the cost of sight tests is different across the UK.

Sight tests are free for everyone in Scotland. You qualify for free NHS sight tests in England and Wales, and Health Service sight tests in Northern Ireland, if you meet one of the following criteria:

- You are aged under 16.
- You are aged under 19 and are in full-time education.
- You are aged 60 or over.
- You are registered as blind or are partially sighted.
- You have been diagnosed with diabetes or glaucoma.
- You are aged 40 or over and your parent, brother, sister or child has been diagnosed with glaucoma.
- You have been advised by an eye doctor that you are at risk of glaucoma.
- You have a valid war pension and have eyesight issues due to your war injury.
- You are a prisoner on leave from prison.
- You need complex or powerful lenses.
- You get Income Support, income-based Jobseeker's Allowance (see pages 44 to 45, income-related Employment and Support Allowance (see pages 28 to 35) or the Guarantee Credit part of Pension Credit (see pages 103 to 105).
- You get tax credits and meet certain criteria.
- You get Universal Credit and meet certain criteria (see pages 37 to 43).
- You have a low income and are named on a valid NHS certificate for full help with health costs (this is called an HC2 certificate).

If you are named on a valid NHS certificate for partial help with health costs (an HC3 certificate), you may get a reduced cost sight test. We have more information about the NHS Low Income Scheme (see pages 140 to 141).

You can ask about a home visit if you need help getting to your appointment because of your illness.

If you live in England, Scotland, Wales or Northern Ireland, you qualify for vouchers towards the cost of glasses or contact lenses if you meet one of the following criteria:

- You are aged under 16.
- You are aged under 19 and are in full-time education.
- You are a prisoner on leave from prison.
- You need complex or powerful lenses.
- You get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or the Guarantee Credit part of Pension Credit.
- You get tax credits and meet certain criteria.
- You get Universal Credit and meet certain criteria.
- You have a low income and are named on a valid NHS HC2 certificate for full help with health costs.

You may get a voucher if you are named on a valid NHS HC3 certificate for partial help with health costs.

The vouchers can be used with any optician. You must show proof that you qualify. For example, you could bring any letters showing which benefits you get.

NHS Low Income Scheme

This scheme helps people on a low income to afford their health costs. You do not have to be getting benefits to access this scheme. It is run by the NHS in England, Scotland and Wales and by the Health Service in Northern Ireland.

The scheme includes help with:

- prescriptions
- wigs and fabric supports
- dental treatment
- sight tests, glasses and contact lenses
- travel to receive treatment.

You cannot qualify if you or your partner (or both) have more than £16,000 in savings. This does not include the place where you live. If you live permanently in a care home, the savings limit is:

- £23,250 in England, Scotland and Northern Ireland
- £24,000 in Wales.

How to claim

If you live in England or Scotland, call **0300 330 1343** and ask for an HC1 form, or visit **[nhsbsa.nhs.uk/nhs-low-income-scheme](https://nhs.uk/nhsbsa/nhs-low-income-scheme)**

If you live in Wales, call **0345 603 1108** and ask for an HC1 form, or visit **gov.wales/low-income-scheme-help-nhs-health-costs**

If you live in Northern Ireland, download the HC1 form from **nidirect.gov.uk/articles/help-health-costs** If you have reached State Pension age, the Pension Service will deal with your claim. You can contact them on **0800 587 0892**.

You may also be able to get an HC1 form from:

- your local hospital
- a Jobcentre Plus or Jobs and Benefits office
- your GP
- your dentist
- a pharmacist
- your optician
- Citizens Advice (see pages 188 to 189).

You may be able to apply online for the NHS Low Income Scheme if:

- you are aged over 60
- you do not live with a partner
- your only income is from a pension.

If you have already paid the healthcare costs, you can claim a refund using an HC5 form. You must apply within 3 months. You must also have the relevant receipt, such as an FP57 form for prescriptions.

Where you can get an HC5 form, and how to claim, is different depending on the country you live in. Visit **nhs.uk/nhs-low-income-scheme** for more information on how to claim in your area.



Equipment to help you at home

You may need special equipment or aids to help you manage at home. For example, you may need a raised toilet seat or hand rails. If your doctor or nurse agrees you need equipment, they can arrange this.

Your doctor or nurse may refer you to a social worker. You can also contact your local social services or social work department directly. They can arrange for a social worker or occupational therapist to assess your needs. They may be able to give you what you need for free.

You can also get general advice and information about all types of equipment from the Disabled Living Foundation (DLF) – see page 195.

VAT-exempt goods and services

If you have a long-term illness or are registered disabled, you do not have to pay Value Added Tax (VAT) on some products. These are products designed or adapted for your own personal or domestic use. For example, you may not have to pay VAT on items that help you move around.

VAT-exempt goods and services include:

- adjustable beds
- stair lifts
- wheelchairs
- medical appliances to help with severe injuries
- alarms
- Braille paper or low-vision aids (but not glasses or contact lenses)
- cars
- building work such as widening doors or installing ramps, lifts or toilets.

For more information, visit [gov.uk/financial-help-disabled/vat-relief](https://www.gov.uk/financial-help-disabled/vat-relief) or call **0300 200 3700** (Monday to Friday, 8am to 6pm).

Nursing home charges

If you pay for your own nursing home charges, you should check if you are entitled to financial help.

For example, you may be able to get NHS continuing healthcare. Continuing healthcare offers free care (funded by the NHS) for people who need a lot of ongoing, complex care. Ask a health or social care professional how you can apply for this. Before choosing a care home, you may want to find out more about continuing healthcare.

For more information speak to your healthcare professional or call our support line on **0808 808 00 00** (7 days a week, 8am to 8pm).

CHILDREN'S NEEDS

Looking after children	148
Disability Living Allowance for children	150
School and education costs	153
Travelling to hospital	160



Looking after children

Childcare costs

You may be able to get some help from the government towards childcare costs. This may include a certain amount of free childcare, or some money to help pay for childcare.

You can find out about the different types of support available from the government's Childcare Choices website at [childcarechoices.gov.uk](https://www.childcarechoices.gov.uk) You can also estimate how much help you can get using the free childcare calculator.

Benefits

Universal Credit (UC) has replaced tax credits for childcare for most people (see pages 37 to 43). If you already get tax credits for childcare, you do not need to do anything now. The Department for Work and Pensions (DWP) in England, Scotland and Wales or Department for Communities (DfC) in Northern Ireland will contact you when it is time to change your claim.

If you get UC, your payment can include an amount to help with childcare costs. You and any partner living with you must be working or have a job offer. You can claim back up to 85% of your childcare costs for children under the age of 17.

The most you can get back each month is:

- £646.35 for one child
- £1,108.04 for two or more children.

You can use this money to help pay:

- registered childminders, nurseries and nannies
- registered after-school clubs and play schemes
- registered schools
- home care workers working for a registered home care agency.

Housing Benefit does not help with childcare costs. But some of your childcare costs can be removed from the household income used to calculate Housing Benefit and council tax reduction. This means you could get more money. See pages 119 to 123 for more information.

You may also be able to get help with looking after children. This could be from:

- social services – contact your local council in England, Scotland or Wales (see page 192), or Health and Social Care Trust in Northern Ireland
- charities such as Home-Start – visit home-start.org.uk
- family and friends.

Flexible working (changes to your working hours) may also help, if this is possible for you. We have more information in our booklet **Your rights at work when you are affected by cancer** (see page 184).

Disability Living Allowance for children

Disability Living Allowance (DLA) for children is a benefit that may help with the extra costs of looking after a child with a disability.

You may be able to claim DLA for children if your child:

- is aged under 16
- has difficulty walking or needs extra care – more than a child of the same age who does not have a disability.

DLA for children is a tax-free benefit made up of two components (parts). A child may qualify for one or both components:

- The care component – to help with the cost of extra care.
- The mobility component – to help with supervising a child moving around outdoors. The child must be aged at least 3 to get the high rate and at least 5 to get the low rate.

What you could get

Each component is paid at a low, medium or high weekly rate, depending on your child's needs:

Rate	Care component	Mobility component
Low	£23.70	£23.70
Medium	£60.00	–
High	£89.60	£62.55

You may qualify for Carer's Allowance if you spend at least 35 hours a week caring for a child who gets the middle or high care rate of DLA (see pages 84 to 89).

How to claim

If you live in England, Scotland or Wales, visit [gov.uk/disability-living-allowance-children/how-to-claim](https://www.gov.uk/disability-living-allowance-children/how-to-claim)

You can also call the Disability Living Allowance helpline on **0800 121 4600**, or textphone **0800 121 4523** (Monday to Friday, 9am to 5pm) and ask for a DLA claim form. You can ask for alternative formats such as Braille, large print, or audio CD.

If you live in Northern Ireland, you can download or print an application form at nidirect.gov.uk/articles/disability-living-allowance-children You can also call the Disability and Carers Service on **0800 587 0912**, or textphone **0800 012 1574** (Monday to Friday, 10am to 4pm) and ask for a claim pack. Or you can contact your local Jobs and Benefits office.

Child Disability Payment in Scotland

From Summer 2021, DLA for children will become the Child Disability Payment in Scotland. This means this benefit will start to move from the Department for Work and Pensions (DWP) to Social Security Scotland.

This change will not affect the amount of benefit paid to you.

DLA for children is only offered until the child is 16 years old. Children in Scotland will continue to get Child Disability Payment until they turn 18. For those currently getting DLA for children, they will receive a letter from the DWP before they turn 16. This will let them know that Social Security Scotland will take over payment until they turn 18. In the next 2 years, all DLA children in Scotland will be moved to the Child Disability Payment.

New applications must be made to Social Security Scotland rather than the DWP.

If you need help or have any questions, you should contact the DWP on **0800 121 4600**.

School and education costs

Free school meals

There are different rules about free school meals across the UK:

- In England, school meals are free for all children at state school in reception, year 1 and year 2.
- In Scotland, school meals are free for all children in primary school years 1, 2 and 3.
- In Wales, all primary school children can have a free school breakfast.
- In Northern Ireland, contact the Education Authority in your area to find out whether your child qualifies and how to apply. Visit **eani.org.uk**

In all parts of the UK, school meals are free for children whose parents or carers get certain benefits. These include:

- Income Support
- income-based Jobseeker's Allowance – see pages 44 to 45
- income-related Employment and Support Allowance – see pages 28 to 35
- the Guarantee Credit part of Pension Credit – see pages 103 to 105
- Universal Credit, if your household income is less than £7,400 a year, or £14,000 a year in Northern Ireland (after tax and not including any benefits you get) – see pages 37 to 43
- Child Tax Credit (in certain cases)
- Working Tax Credit run-on, paid for 4 weeks after you stop qualifying for Working Tax Credit.

In England, Scotland or Wales, contact your local council to find out whether your child qualifies and how to apply. You can find your local council's contact details at **gov.uk/find-local-council**

In Northern Ireland, contact the Education Authority in your region. Visit **eani.org.uk**

School clothing

Many local councils give grants for school uniform (including sports kits) to families on a low income. If your council does not offer help, you can ask your child's school.

If you live in Scotland, Wales or Northern Ireland, you may be able to get a school uniform grant. The criteria are like those for free school meals.

In England, Scotland or Wales, contact your local council to find out what help is available in your area and how to apply for it (see page 192). You can find your local council's contact details at **gov.uk/find-local-council**

In Northern Ireland, contact the Education Authority in your region. Visit **eani.org.uk**

School travel costs

Your local school, college or council, or the Education Authority in Northern Ireland may be able to help you with school travel costs. Contact them for more details.



Educational Maintenance Allowance

Educational Maintenance Allowance is only available in Scotland, Wales and Northern Ireland.

This allowance helps young people aged 16 to 19 to stay in education. Whether you qualify depends on your household income (the income of adults who are responsible for you). If you qualify, you get £30 a week. This money is paid into your bank account every 2 weeks. It does not affect any benefits your household is getting.

In Scotland, contact your school, college or local council. Visit mygov.scot/ema for more information.

In Wales, call **0300 200 4050** or visit studentfinancewales.co.uk/fe/ema/how-do-i-apply to download an application form.

In Northern Ireland, you can download a form at nidirect.gov.uk/articles/how-apply-education-maintenance-allowance or collect one from your school, college or local Social Security or Jobs and Benefits office. If you have any queries, call the Education Maintenance Allowance helpline on **0300 200 7089** (8am to 6pm, Monday to Friday).

16 to 19 bursary fund

The 16 to 19 bursary fund is only available to students in England.

Students aged 16 to 19 who might struggle with the cost of full-time education or training may be eligible for a bursary of up to £1,200 a year. It can be used for costs like clothing, books, equipment, transport and lunch. It is not available to people at university. For more information visit [gov.uk/1619-bursary-fund](https://www.gov.uk/1619-bursary-fund)

You can speak to your school, college, academy or training provider about how to apply for a bursary.

Learner Support

Some colleges, including sixth form colleges, have loans, grants or funds to help people aged 19 or over with learning costs.

In some cases, this will come from the Learner Support scheme. The funds are for those facing financial hardship. They can be used to help with things like:

- accommodation and travel
- course materials and equipment
- childcare (you must be aged 20 or over to qualify for help with childcare costs).

Check with your college to see if this option is available to you. For more information, visit [gov.uk/learner-support](https://www.gov.uk/learner-support)

INSERT COINAGE SLOWLY,
ALLOW COINS TO REST
CHECK /
PRESS GREEN
CHECK AT

CHARGES

MONDAY TO SUNDAY
9:30 - 24:00 HOURS

INCLUDING BANK HOLIDAYS

0-1 HOURS—\$1.50
1-2 HOURS—\$2.50
2-3 HOURS—\$4.00
3-4 HOURS—\$5.50
4-8 HOURS—\$7.00

TRANSPORT AND PARKING COSTS

Local transport services	163
Bus, coach and train fares	167
Blue Badge Scheme	169

Travelling to hospital

Travelling for medical appointments can be expensive if you are having regular treatment and tests. You may be able to get help with your travel costs. Or you may be able to claim back some of the money you spend when travelling for medical reasons.

Claiming a refund

If you must travel to and from hospital for treatment, you may be able to claim a refund under the Healthcare Travel Costs Scheme (HTCS). This can cover:

- your bus or train fares
- some petrol costs
- taxi fares (in some situations).

If you need someone to travel with you to hospital for medical reasons, you may also be able to get a refund on their travel costs.

Who can claim?

You can claim a refund if you get one of the following benefits:

- Income Support
- income-based Jobseeker's Allowance – see pages 44 to 45
- income-related Employment and Support Allowance – see pages 28 to 35
- the Guarantee Credit part of Pension Credit – see pages 103 to 105
- Universal Credit (if you meet certain criteria) – see pages 37 to 43.

You can also claim a refund if:

- you get, or are named on, a valid NHS tax credit exemption certificate
- you have a low income – this means you can get help with travel costs as part of the NHS Low Income Scheme (see pages 140 to 141).

You can usually get your refund at the hospital from the cashier's office. You should check before you travel. In some cases, you may be able to get an advance payment to help you attend your appointment. You will need to bring the following things to the hospital:

- Proof you are getting one of the qualifying benefits. For example, you could bring your benefit award letter, tax credit exemption card or certificate awarded under the NHS Low Income Scheme.
- Proof of your travel costs for example, tickets or receipts.
- Proof of your appointment, such as your appointment letter or card.

Some voluntary organisations have drivers who can take people to hospital and other places (for example, to the shops). Check at your local library or search online for details of voluntary organisations in your area.

Hospital parking

Hospital car parking policies are different across the UK:

- From April 2020, hospital parking in England is free 24 hours a day if you have a Blue Badge (see pages 169 to 173). Parking is also free if you attend regular appointments to manage a long-term condition. Free parking is available at certain times of day for parents of children who need to stay in hospital overnight. Many hospitals in England give people with cancer free car parking or discounts. You should ask your hospital if they offer these discounts.
- In Scotland, hospital parking is free at all hospitals except Glasgow Royal Infirmary, the Royal Infirmary of Edinburgh and Ninewells Hospital in Dundee.
- In Wales, hospital parking is free at all hospitals.
- In Northern Ireland, hospital parking is free at all hospitals if you are having chemotherapy or radiotherapy.

Local transport services

There are services and schemes available if you need help when travelling. Some services are national and will be available to you, while others will be different based on where you live.

Services available across the UK

Free or reduced-cost bus travel

In England, Wales and Scotland, people with a disability can get a free bus pass if they meet certain criteria (see pages 167 to 168). Contact your local council for more information.

In Northern Ireland, you can travel for half-price if you get certain disability benefits. Contact Translink on **028 9066 6630**, or use textphone **18001 028 9066 6630**.

Community transport services

If you have problems using public transport, community transport services may be available in your area. For example, there may be services giving door-to-door transport and trips to local shopping centres. Some areas have wheelchair-accessible transport that can pick you up from home (dial-a-ride services).

To find out what is available in your area, use the Community Transport Association website at **ctauk.org** or speak to your local council.

Disability Action Transport Scheme (Northern Ireland)

This scheme provides low-cost transport for people with disabilities in Northern Ireland. Find out more at **disabilityaction.org**

Local voluntary groups (good neighbour schemes)

Some areas have local groups that offer practical help to people who need it. This often includes help with transport to hospital or to see your GP.

Shopmobility schemes

These provide wheelchairs and scooters to help disabled people get around their local area or shopping centres. In England, Scotland or Wales, call **0844 414 1850** or visit **nfsuk.org** In Northern Ireland, visit **shopmobilityni.org** or call **0300 10 20 150**.

Reduced taxi fare schemes

These schemes are available in some areas. Speak to your local council for more information or visit **gov.uk** or **nidirect.gov.uk**

Regional transport services

Patient Transport Services

Patient Transport Services are not available across the UK, but some hospitals offer them. They provide free transport to and from hospital for people with certain needs. This includes:

- people who need special medical support during their journey
- people who have difficulty walking
- parents or guardians of children who are being transported.

A medical professional will need to refer you to any Patient Transport Service at your hospital.

St John Wales

They can offer transport for people in Wales who have problems using public transport or their own vehicle. Visit stjohnwales.org.uk or call **029 2044 9600**.

The Highlands and Islands Travel Scheme

Under this scheme, people from the Highlands and Islands in Scotland can claim a refund on their travel costs to hospital. To qualify, you must live or work in the former Highlands and Islands Development Board area. If you need to travel at least 30 miles from your home (or more than 5 miles by water) to hospital, you can get financial help with the travel costs.

You must pay £10 of any fare you are claiming, unless you are getting certain income-related benefits. If you need someone to travel with you, you can also get help with their travel costs. A healthcare professional must confirm this is medically necessary for you. You should ask your GP or the cash office at the hospital for a claim form.

Isles of Scilly Travel Cost Scheme

The NHS funds transport for all Isles of Scilly residents to get to and from the mainland for hospital treatment. You must pay a £5 booking fee.

London Taxicard Scheme

This scheme provides discounts on door-to-door transport for people who find it hard to use public transport because of serious mobility problems. Taxicard holders can make journeys in licensed London taxis. The discount applies to each trip and there is a maximum fare guarantee. For more information and an application form, visit [londoncouncils.gov.uk/services/taxicard](https://www.londoncouncils.gov.uk/services/taxicard) or call **0207 934 9791**.

There are schemes offering discounts on taxi fares in some areas outside London. You can ask your local council or GP what help is available in your area.



Bus, coach and train fares

There are special rates for bus, coach and train travel for eligible older people and people with disabilities.

A buss pass gives you a reduced price, or often free travel, on local buses. You can apply for a bus pass if you:

- have reached State Pension age in England
- are aged 60 and over in Scotland, Wales and Northern Ireland
- are disabled and meet the eligibility requirements.

If you live in London, you can travel free on buses, tubes and other transport if you are aged 60 or over. This only applies to travel within London.

There may also be local support towards taxi costs.

For details about how to apply for a bus pass or other travel discounts in England, Scotland and Wales, contact your local council. Visit [gov.uk/find-local-council](https://www.gov.uk/find-local-council) If you live in Northern Ireland, call Translink on **028 9066 6630**, or use textphone **18001 028 9066 6630**. You can also ask at your local bus or coach station.

In England, Scotland and Wales, the Disabled Persons Railcard gives people with mobility needs one-third off their rail fares. If you are travelling with another adult, they will also get the same discount. To apply, visit [disabledpersons-railcard.co.uk](https://www.disabledpersons-railcard.co.uk)

A Senior Railcard allows people aged 60 or over to save one-third on rail fares. You can buy a Senior Railcard online at **senior-railcard.co.uk** at a station ticket office, or by calling **0345 3000 250**.

In Northern Ireland, people with mobility needs can get 50% off their bus and rail travel. To get this discount, you must apply for a travel card called a Half Fare SmartPass. A 60 Plus SmartPass allows people aged between 60 and 64 to travel free throughout Northern Ireland. A Senior SmartPass allows people aged 65 or over to travel free throughout the island of Ireland. Visit **translink.co.uk/usingtranslink/ticketsandtravelcards/concession**

To get an application form for a SmartPass, visit your local Translink bus or rail station, call **028 9066 6630**, textphone **18001 028 9066 6630** or email **smartpass@translink.co.uk**

For more information about reduced rail fares, you can check at your local train station or visit the National Rail website at **nationalrail.co.uk** This website covers rail travel all over the UK.

Blue Badge Scheme

If you have problems with moving around, you may be able to get a Blue Badge. This allows you to park in parking spaces closer to where you need to go. You can usually park for free:

- on streets with parking meters or pay-and-display machines for as long as you need
- in disabled parking bays on streets for as long as you need, unless a sign says there is a time limit
- on single or double yellow lines for up to 3 hours, unless there is a no loading sign.

You may have to pay if you are using some private car parks, such as in hospitals or supermarkets. You need to check the signs in the car park.

You must continue to follow the usual parking rules.

For example, you can still get a fine if you park somewhere that could put people in danger.

You automatically qualify for a Blue Badge if you have specific medical conditions or get certain benefits.

These include the following:

- Getting the higher mobility component of Disability Living Allowance (see pages 62 to 64).
- Scoring 8 points or more in the 'moving around' area of your Personal Independence Payment assessment (see pages 53 to 55).
- Scoring 10 points in the 'planning and following a journey' area of your Personal Independence Payment assessment, due to psychological distress. This only applies if you live in England.

For the full list of criteria to automatically qualify for a blue badge, visit [gov.uk/government/publications/blue-badge-can-i-get-one](https://www.gov.uk/government/publications/blue-badge-can-i-get-one) or speak to your local council.

If you do not automatically qualify, you can still get a Blue Badge in some situations. These include if you have long-term problems with walking or severe problems using both arms.

How to apply for a badge

- If you live in England, Scotland or Wales, visit [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge) or contact your local council. You can find their contact details at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)
- If you live in Northern Ireland, apply online at nidirect.gov.uk/services/apply-or-renew-blue-badge-online or call **0300 200 7818**.

Your healthcare professional or a welfare rights adviser may be able to help you fill out the application forms. A Blue Badge costs up to £10 in England, £20 in Scotland and £10 in Northern Ireland. It is free in Wales.

Blue Badges usually last up to 3 years. You must reapply before your current Blue Badge expires.

There are special badge schemes for people with restricted mobility who live, study or work in areas where the Blue Badge Scheme does not apply. For example, in London there is a:

- green badge for Camden
- red badge for the City of London
- purple badge for Kensington and Chelsea
- white badge for Westminster.

Visit Disabled Motoring UK's website at [disabledmotoring.org](https://www.disabledmotoring.org) for more information.

Tunnels, bridges and toll roads

Blue Badge holders and other disabled people pay a reduced rate, or no fee, at some river crossings, bridges and tunnels. In most cases, you must apply in advance to get a discount. Toll discounts can change, so check before you travel.

Contact your local council for advice. If you live in Northern Ireland, call the Blue Badge Unit on **0300 200 7818**.

London Congestion Charge and Ultra Low Emission Zone Charge

There is a charge of £15 a day to drive within central London at certain times. If you have a Blue Badge, you do not have to pay the charge. However, you must make a one-off payment of £10 to register for this discount.

If you need to pay the Congestion Charge to get to a medical appointment, you may be able to claim this money back from the hospital. A healthcare professional, such as your cancer doctor or nurse, would need to confirm you are too ill to travel on public transport. Remember to keep your receipt for the Congestion Charge so you can claim your refund.

For more information, visit **[tfl.gov.uk](https://www.tfl.gov.uk)** or call **0343 222 2222**. You can also use textphone **020 7649 9123**.

To help improve air quality, an Ultra Low Emission Zone runs all the time in central London. If your vehicle does not meet certain emissions standards, you must pay a daily charge to drive within this zone. This is £12.50 a day for most types of vehicles. It is payable on top of the Congestion Charge.

If you have a Blue Badge, you still need to pay the Ultra Low Emission Zone Charge. There is an exception if your vehicle is registered with a disabled or disabled passenger vehicle tax class. This exception applies until 26 October 2025.

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 that make it easier for people with disabilities to wear a seat belt. For more information, speak to your doctor or contact the Disabled Living Foundation (DLF) – see page 195.

Road (vehicle) tax exemption

You may be able to get free road tax if you are disabled. You may qualify if you get any of the following:

- the mobility component of Personal Independence Payment at the enhanced rate (see pages 49 to 61)
- the mobility component of Disability Living Allowance at the highest rate (see pages 62 to 64)
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

If you get the mobility component of Personal Independence Payment at the standard rate, you may qualify for a 50% discount on your road tax.

For more information, call the DVLA vehicle tax service on **0300 123 4321** (24 hours a day) or visit **gov.uk/financial-help-disabled/vehicles-and-transport** You can also speak to your local Post Office.

Motability Scheme

Under this scheme, you can get help to hire a new car, scooter or powered wheelchair instead of getting the cash benefit of:

- the mobility component of Personal Independence Payment at the enhanced rate (see pages 49 to 61)
- the mobility component of Disability Living Allowance at the higher rate (see pages 62 to 64)
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

Contact the Motability Scheme to apply (see page 196).

GRANTS AND LOANS

Macmillan Grants	176
Other grants and loans	179



Macmillan Grants

Macmillan Grants are small, one-off payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing UK break, you may be able to get a Macmillan Grant.

How much you will get depends on your situation and needs. A grant from Macmillan would not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

Macmillan helped by giving me a grant. I could then afford to buy some new clothes as I lost a lot of weight due to the cancer, I also got a new juicer so I could make healthy juices and managed to pay for a day out for me and my family.

Megan

Who can apply?

You can apply for a Macmillan Grant if you have a cancer diagnosis, or are having treatment in relation to your cancer diagnosis.

Both of the following must also apply:

- You have no more than £6,000 in savings for a household of one person, or no more than £8,000 for a household of two or more people.
- You have a weekly income of no more than £323 per week for a household of one person, or no more than £442 per week for a household of two or more people.

We do not count the following in our calculations:

- Personal Independence Payment (see pages 49 to 61)
- Disability Living Allowance (see pages 62 to 64)
- Attendance Allowance (AA) (see pages 66 to 73).

These are general rules, but we do consider individual situations. Please contact us if you have any questions.

How to apply

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

Apply by phone

You can call our Welfare Rights team about Macmillan Grants. You can speak with the Welfare Rights team by calling **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Ask your healthcare team

You can also ask a member of your healthcare team to help you with your application.

- 1.** You apply through a health or social care professional. This may be a social worker, a district nurse, a benefits adviser, or a Macmillan nurse, if you have one.
- 2.** They fill in a grant application form with you online and submit it to Macmillan. If they are not a healthcare professional, they will also include a short medical report from your specialist nurse, doctor or consultant.
- 3.** Macmillan will then process your application and we will be in touch if we need any more information from you.
- 4.** Once your application is approved, you will receive your payment either by BACS into your bank account or by cheque.

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

If you have any questions about Macmillan Grants, or if you are having problems getting someone to fill in an application form with you, contact us on **0808 808 00 00** (7 days a week, 8am to 8pm).

Other grants and loans

As well as Macmillan Grants, you may be able to get other grants and loans from local and national organisations if you need financial help.

Government and local councils

Different areas have Local Welfare Assistance schemes that provide grants and loans. These schemes help people who are on a low income or getting certain benefits in an emergency situation. You could get:

- vouchers or a pre-paid card to pay for food, fuel or clothing
- basic living items, such as a bed, cooker or fridge.

How you apply depends on where you live:

- If you live in England or Scotland, contact your local council. You can find your local council's contact details at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)
- If you live in Wales, you can contact the Discretionary Assistance Fund on **0800 859 59 24** (Monday to Friday, 9.30am to 4pm).
- In Northern Ireland, you can contact the Finance Support Service on **0800 587 2750**, or use textphone **0800 587 2751** (Monday to Friday, 9am to 4pm).

For more information, you can also speak to our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm, and Saturday and Sunday, 9am to 5pm).

Grants and loans for heating costs

There are different types of support available if you are struggling with heating bills. Your energy supplier may be able to give you a grant, a discount or a better way to manage your payments. There are also energy-saving schemes and government grants to reduce your costs.

We have more information in our booklet **Managing your energy costs** (see page 184).

Charities and other organisations

Other sources of help include:

- occupational funds
- help from utility companies – gas, electricity and water companies
- help from charities.

For more information, call us **on 0808 808 00 00** (7 days a week, 8am to 8pm).

CLIC Sargent provides one-off grants to children and young people with cancer and their families (see page 190). These can help with the extra costs that cancer can cause. You can apply with the help of a CLIC Sargent social worker or by completing a form at **clicsargent.org.uk/what-we-do/financial-support/grants** For more information, call **0300 330 0803** (Monday to Friday, 8am to 6pm).

Turn2us helps people find specific charities that may be able to offer financial help (see page 193). They have a grants search tool on their website at **grants-search.turn2us.org.uk** and offer some grants themselves.

Your local library may have books about organisations that offer grants. This may include **A guide to grants for individuals in need**, published by the Directory of Social Change. Visit **dsc.org.uk**



FURTHER INFORMATION

About our information	184
Other ways we can help you	185
Other useful organisations	188

About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more booklets or leaflets like this one. Visit be.macmillan.org.uk or call us on **0808 808 00 00**.

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

Online information

All our information is also available online at macmillan.org.uk/information-and-support You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- eBooks
- large print
- translations.

Find out more at macmillan.org.uk/otherformats

If you would like us to produce information in a different format for you, email us at cancerinformationteam@macmillan.org.uk or call us on **0808 808 00 00**.

Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are here to support you.

Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

Macmillan Support Line

Our free, confidential phone line is open 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **[macmillan.org.uk/talktous](https://www.macmillan.org.uk/talktous)**

Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face. Visit one to get the information you need, or if you would like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **[macmillan.org.uk/informationcentres](https://www.macmillan.org.uk/informationcentres)** or call us on **0808 808 00 00**.

Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That is why we help to bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting [macmillan.org.uk/selfhelpandsupport](https://www.macmillan.org.uk/selfhelpandsupport)

Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at [macmillan.org.uk/community](https://www.macmillan.org.uk/community)

The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you have been affected in this way, we can help.

Financial guidance

Our financial team can give you guidance on mortgages, pensions, insurance, borrowing and savings.

Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants.

We can also tell you about benefits advisers in your area. Visit **[macmillan.org.uk/financialsupport](https://www.macmillan.org.uk/financialsupport)** to find out more about how we can help you with your finances.

Help with work and cancer

Whether you are an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work. Visit **[macmillan.org.uk/work](https://www.macmillan.org.uk/work)**

Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on **0808 808 00 00** to speak to a work support adviser (Monday to Friday, 8am to 6pm).

Other useful organisations

There are lots of other organisations that can give you information or support.

Support from your bank

It is a good idea to talk to your bank or financial provider about your situation as they will often be able to look at what support is available for you. You can also speak to a welfare rights adviser, who can help you find out if your bank has any trained support teams for people who are affected by cancer.

Financial support or legal advice and information

Advice NI

Helpline **0800 915 4604**

www.adviceni.net

Email **advice@adviceni.net**

Provides advice on a variety of issues including financial, legal, housing and employment issues.

Age UK

Helpline **0800 678 1602** (Daily, 8am to 7pm)

www.ageuk.org.uk/services/age-uk-advice-line

Runs a free, confidential national helpline for older people, their families, friends, carers and professionals. Provides help with benefits, managing your money, avoiding scams and dealing with legal issues.

Benefit Enquiry Line Northern Ireland

Helpline **0800 232 1271** (Mon, Tue, Wed and Fri, 9am to 5pm, Thu, 10am to 5pm)

Textphone **028 9031 1092**

www.nidirect.gov.uk/money-tax-and-benefits

Provides information and advice about Attendance Allowance, Disability Living Allowance, Carer's Allowance and Carer's Credit in Northern Ireland.

Citizens Advice

Provides advice on a variety of issues, including financial, legal, housing and employment problems. Use their online webchat or find details for your local office in the phone book or by contacting:

England

Helpline **0800 144 8848**

Textphone **18001 0800 144 8884**

www.citizensadvice.org.uk

Scotland

Helpline **0800 028 1456**

www.cas.org.uk

Wales

Helpline **0800 702 2020**

Textphone **18001 0800 144 8884**

www.citizensadvice.org.uk/wales

Civil Legal Advice

Helpline **0345 345 4345** (Mon to Fri, 9am to 8pm,

Sat, 9am to 12.30pm)

Textphone **0345 609 6677**

www.gov.uk/civil-legal-advice

Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English is not your first language.

CLIC Sargent

Tel **0300 330 0803** (Mon to Fri, 9am to 5pm)

www.clicsargent.org.uk

Supports children and young people living with cancer.

Provides grants to help young people and their families cope with the extra costs that cancer can cause.

Department for Communities (DfC)

www.communities-ni.gov.uk/topics/benefits-andpensions

Manages government benefits in Northern Ireland. You can apply for benefits and find information online or through its helplines.

Department for Work and Pensions (DWP)

www.gov.uk/browse/benefits

Manages government benefits in England, Scotland and Wales.

You can apply for benefits and find information online or through its helplines.

Disability and Carers Service (Northern Ireland)

Tel **0800 587 0912** (Mon to Fri, 10am to 4pm)

Textphone **0800 012 1574**

Email **dcs.incomingpostteamdhc2@nissa.gsi.gov.uk**

www.nidirect.gov.uk/contacts/disability-and-carers-service

Manages Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland.

You can apply for these benefits and find information online or through the helpline.

Future Pension Centre

Tel **0800 731 0175** (Mon to Fri, 9.30am to 3.30pm)

Textphone **0800 731 0176**

www.gov.uk/future-pension-centre

Can answer questions about the State Pension or provide a statement.

GOV.UK

www.gov.uk

Has information about benefits and public services in England, Scotland and Wales.

Jobcentre Plus (England, Scotland and Wales)

Tel **0800 055 6688** (Mon to Fri, 8am to 5pm)

Textphone **0800 023 4888**

Welsh language **0800 012 1888**

www.gov.uk/contact-jobcentre-plus

You can call the helpline about new or existing benefit claims.

There is an online search tool to find the contact details of your local Jobcentre Plus.

Jobs and Benefits offices (Northern Ireland)

www.nidirect.gov.uk/contacts/jobs-benefits-offices

Lists the contact details of local Jobs and Benefits offices in Northern Ireland.

Law Centres Network

www.lawcentres.org.uk

Local Law Centres provide advice and legal assistance. They specialise in social welfare issues, including disability and discrimination.

Local councils (England, Scotland and Wales)

www.gov.uk/find-local-council

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to apply for Housing Benefit and Council Tax Reduction, education benefits and help from social services (the social care department in Scotland).

Macmillan Benefits Advice Service (Northern Ireland)

Tel **0300 1233 233**

Email **info@macmillanbenefitsservice.co.uk**

Money Advice Service

Tel **0800 138 7777** (Mon to Fri, 8am to 6pm)

Typetalk **18001 0800 915 4622**

Email **enquiries@maps.org.uk**

www.moneyadvice.service.org.uk

A government service giving free and impartial money advice.

NiDirect

www.nidirect.gov.uk

Has information about benefits and public services in Northern Ireland.

Northern Ireland Housing Executive

Tel **03448 920 900** (Mon to Fri, 8.30am to 5pm)

Textphone **18001 03448 920 900**

Email **information@nihe.gov.uk**

www.nihe.gov.uk

Offers help to people living in socially rented, privately rented and owner-occupied accommodation. You can contact them to get housing advice and apply for housing benefits in Northern Ireland.

StepChange Debt Charity

Tel **0800 138 1111** (Mon to Fri, 8am to 8pm, Sat, 8am to 4pm)

www.stepchange.org

Provides free debt advice through phone, email, the website and online through live chats with advisers.

Turn2us

Helpline **0808 802 2000** (Mon to Fri, 9am to 5pm)

Email **info@turn2us.org.uk**

www.turn2us.org.uk

Runs a free, confidential and independent helpline, which provides help with benefits, debt, housing and legal issues. Has an online tool to search for funds that may be able to give you a grant. Also offers some grants themselves to people in financial hardship.

Work support

Access to Work (England, Scotland and Wales)

Tel **0800 121 7479** (Mon to Fri, 9am to 5pm)

Textphone **0800 121 7579**

www.gov.uk/access-to-work

This government programme can help you if your health affects the way that you do your job. You may get a grant to help pay for practical support at work.

Access to Work (NI) Department for Communities – Preparation for Work Programmes Branch

Tel **028 9072 6756**

www.nibusinessinfo.co.uk/content/health-work-support-branch

This service explains how to apply for help with the costs of practical support at work through the government's Access to Work (NI) scheme.

Equipment and advice on living with a disability

Blue Badge Scheme (Department for Transport)

www.gov.uk/transport/blue-badges

The Blue Badge scheme helps those with severe mobility problems, who have difficulty using public transport, to park close to where they need to go. The scheme operates throughout the UK, and is administered by local authorities who deal with applications and issue badges.

British Red Cross

Tel **0344 871 11 11**

Email **contactus@redcross.org.uk**

www.redcross.org.uk

Offers a range of health and social care services across the UK. These include care in the home after leaving hospital, a medical equipment loan service and a transport service.

Care and Repair Scotland

Tel **0141 221 9879**

www.careandrepairsotland.co.uk

Offers advice and assistance to enable people in Scotland to repair, improve or adapt their homes. Aims to contribute to independent living.

Disability Rights UK

Tel **0330 995 0400**

Email **enquiries@disabilityrightsuk.org**

www.disabilityrightsuk.org

Provides information on social security benefits and disability rights in the UK. Has several helplines for specific support. Runs an online shop, where you can order a RADAR key giving you access to public disabled toilets across the UK.

Disabled Living Foundation (DLF)

Helpline **0300 999 0004** (Mon to Fri, 9am to 5pm)

Email **info@dlf.org.uk**

www.dlf.org.uk

Provides free, impartial advice about all types of disability equipment and mobility products.

Motability Scheme

Tel **0300 456 4566** (Mon to Fri, 8am to 8pm,
and Sat, 9am to 5pm)

Textphone **0300 037 0100**

www.motability.co.uk

If you get a higher rate mobility allowance as part of your benefits, the Motability Scheme allows you to exchange this to hire a new car, scooter or powered wheelchair.

Scope (England and Wales)

Helpline **0808 800 3333** (Mon to Sat, 9am to 6pm,
Sun, 10am to 6pm)

Email **helpline@scope.org.uk**

www.scope.org.uk

Gives free, impartial advice on a wide range of disability topics, including benefits, finance, social care, work, equipment and assistive technology, and housing and home adaptations.

LGBT-specific support

LGBT Foundation

Tel **0345 330 3030** (Mon to Fri, 10am to 6pm)

Email **info@lgbt.foundation**

www.lgbt.foundation

Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events.

Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date, but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

Thanks

This booklet has been written, revised and edited by Macmillan's Cancer Information Development team. It has been approved by Sean Conroy, Macmillan Welfare Rights and Energy Advice Team Service Manager.

With thanks to: Justine Burton, Macmillan Welfare Rights Team Service Knowledge and Content Specialist; Levon Gray, Macmillan Welfare Rights Team Service Knowledge Specialist; and Kathryn Phillips, Macmillan Welfare Rights Team Service Knowledge and Content Specialist.

Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **cancerinformationteam@macmillan.org.uk**

Sources

Below is a sample of the sources used in our information about financial help and benefits. If you would like further information about the sources we use, please contact us at **cancerinformationteam@macmillan.org.uk**

Gov.uk www.gov.uk [accessed January 2021].

Gov.uk Benefits and pension rates 2021 to 2022. www.gov.uk/government/publications/benefit-and-pension-rates-2021-to-2022/benefit-and-pension-rates-2021-to-2022 [accessed January 2021].

NIdirect.gov.uk www.nidirect.gov.uk [accessed January 2021].

Can you do something to help?

We hope this booklet has been useful to you. It is just one of our many publications that are available free to anyone affected by cancer. They are produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we are here to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.

5 ways you can help someone with cancer

Share your cancer experience

Support people living with cancer by telling your story, online, in the media or face to face.

Campaign for change

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

Help someone in your community

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

Raise money

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

Give money

Big or small, every penny helps. To make a one-off donation see over.

Call us to find out more 0300 1000 200
macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other

Name

Surname

Address

Postcode

Phone

Email

Please accept my gift of £
(Please delete as appropriate)

I enclose a cheque / postal order /
Charity Voucher made payable to
Macmillan Cancer Support
OR debit my:
Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

Valid from

Expiry date

Issue no

Security number

Signature

Date / /

Do not let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.

If you would rather donate online
go to macmillan.org.uk/donate



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**FUNDRAISING
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Please cut out this form and return it in an envelope (no stamp required) to: Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851, 89 Albert Embankment, London SE1 7UQ

This booklet is about getting benefits and other financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland. It is for anyone living with cancer and their family, friends and carers.

The booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan's welfare rights advisers.

At Macmillan, we give people with cancer everything we've got. If you are diagnosed, your worries are our worries. We will help you live life as fully as you can.

For information, support or just someone to talk to, call **0808 808 00 00** or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

**MACMILLAN
CANCER SUPPORT**

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