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# Money Matters

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Charity patron HRH The Duchess of Cornwall

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Registered charity number 280093

We have produced this leaflet as a guide to support people who are currently accessing Prospect Hospice's services and are uncertain of some of the benefits available when they or someone close to them has been diagnosed with a life-limiting illness. It should be remembered though that everybody has different circumstances and each person's entitlements and finances should be assessed individually. It is important that this information is only used as a guide.

Any feedback would be greatly appreciated so that we can continue to provide a guide that is comprehensive and informative.

If you have any questions about anything in this leaflet, please contact Karen Maisey, Welfare and Benefits Advisor in the Prospect Hospice Family Support team on [karenmaisey@prospect-hospice.net](mailto:karenmaisey@prospect-hospice.net) or 01793 816171 or Julianne Hayward Knight, Family Support Team Assistant on [juliannehaywardknight@prospect-hospice.net](mailto:juliannehaywardknight@prospect-hospice.net).

# Benefits and Allowances

## Personal Independence Payment

If you are aged between 16 and 64 years of age, you may be able to get a Personal Independence Payment (PIP). The payment varies between £23.20 and £148.85 a week, depending on how your condition affects you (and not on the condition itself). This payment is made up of two components: a mobility component and a care component. You may be entitled to one or the other, or both. You will be assessed by a health professional who will work out the level of help you are eligible for. You can get PIP regardless of whether you are working or not.

## Vehicle Tax Exemption

If you are awarded the mobility component of PIP, you may be entitled to vehicle tax exemption when your current tax runs out. The rate may be 50 % or 100 %, depending on which mobility component you are awarded.

## Disabled Parking Badge

If you have a condition which affects your mobility, you may be entitled to a Disabled Parking Badge. To apply, you will need to be in receipt of the highest mobility component of PIP for automatic entitlement, or to be eligible will need your doctor to support your application with medical evidence. This applies to all ages.

## Attendance Allowance

If you are aged 65 years or over, you may be able to claim Attendance Allowance to help with personal care. This is paid at two different rates of £58.70 or £87.65, depending on your support needs.

## Carer's Allowance

You could get £66.15 a week if you care for someone for 35 hours a week and they are in receipt of Personal Independence Payment or Attendance Allowance. If you are in employment, you are not able to claim this allowance if you earn more than £123 a week after tax. You are not able to claim Carers Allowance if you are in full time education or if you are studying for 21 hours or more.

## Statutory Sick Pay

This is paid by your employer for up to 28 weeks. To qualify, you must have been ill for four days in a row and earn at least £118 (before tax) per week. Statutory Sick Pay is paid at the minimum amount of £94.25 per week, although you may get more if your employer has a company sick scheme.

## Employment and Support Allowance

You may be able to claim a New Style Employment and Support Allowance if your Statutory Sick Pay comes to an end and you are not eligible for the household payment of Universal Credit.

## Universal Credit

You may be able to claim Universal Credit if you are on a low income or if you are out of work. This is a monthly payment which replaces some of the other benefits such as Housing Benefit. How much you will get will depend on your circumstances and on how many children you have. To qualify for Universal Credit, you must be 18 years or over and under State Pension Age.

## Pension Guarantee Credit

Pension Guarantee Credit is an income related benefit which is awarded to a claimant over state pension age. If someone's income is under £167.25 for a single person or under £255.25 for a couple, they may be eligible.

## Council Tax Disability Reduction

If you or any member of your household is disabled and your home contains at least one of the following, you may qualify for a reduction in your council tax.

- A second bathroom or a kitchen required for meeting the needs of the disabled person.
- A room set aside for the disabled person to use his or her wheelchair indoors.

## Heating Costs

It is often worth a call to your heating supplier to make them aware that you have someone with a life limiting illness in the house and to confirm that you are on the lowest tariff. They will also place you on their high priority register which means in the event of a heating fault they will respond to this quickly.

## Macmillan Grants

Macmillan offers grants to help with unexpected costs which may arise due to a diagnosis of cancer. These grants are mean tested.

## VAT Exemption

If you are in receipt of a disability benefit you are VAT exempt if you need to purchase an item to help with your disability.

## Radar Key

If you are disabled by your illness you are entitled to a radar key which will open disabled toilets. These can be obtained from any mobility shop, the council or on line. Please note there is a small charge for them.

# Other Resources

## Just Can't Wait

This is a card which can be carried by someone who, because of a medical problem, may have an urgent need to go to the toilet. Most shops and organisations should provide you with access to a toilet.

## Carer's Emergency Card Scheme

You can register your details and information about what should happen in an emergency. This can include who someone should call if you have an unexpected accident, so that the person you care for is looked after. All of the information is kept on a card which you carry on yourself and can be obtained by a healthcare professional by calling the Early Access Unit.

No information is able to be obtained by the general public via the card.

## Hospital Stays and Benefits

Personal Independence Payment (PIP); Disability Living Allowance (DLA) and Attendance Allowance (AA) will stop if the person claiming it is in hospital for longer than 28 days. Income related benefits will reduce after 28 days. Contribution based benefits will continue. Carer's Allowance will stop after 28 days. The recipient needs to get in touch with the relevant office.

## Homeline

This provides extra reassurance for someone who is liable to falls or who may need assistance. They will have a pendant button and a call box, which will alert a central point should they need assistance. This is a chargeable resource.

### Holidays

Are you in need of a holiday? Macmillan Cancer Support have a hotel in Bournemouth called The Grove. We are able to apply for a grant to help with the cost of this.

### Cinema Exhibitors Association

For an annual fee of £6 you can be given a card which will entitle the holder to visit the cinema with the person you are caring for free as many times as you wish.

### GP Carer Register

Are you registered as a carer at your local GPs? This should highlight the fact you are a carer and you should be given access to appointments and other carer activities within the surgery. You will also be offered a health check and a flu jab.

### Wiltshire Carer's Passport

If you receive support from Wiltshire Carer's Services, you are entitled to the Wiltshire Passport, which is a list of participating services that will offer you a discount.

### Water Rates

Do you have more bedrooms than people living in your house? Check with your supplier to see if a water meter would be cheaper.

# Bereavement Benefits

### Bereavement Support Payment

The government has recently changed the payment of Bereavement Benefits. It will now consist of a lower and higher payment. The lower award will be a one-off tax free payment of £2,500 and then eighteen monthly payments of £100. The higher award will be awarded to people with children who are under 20 years of age and in full time education. This will consist of a one-off payment of £3,500 and eighteen monthly payments of £350. You must be married to claim this benefit.

### Funeral Payment from the Social Fund

In order to qualify for a Funeral Payment from the Social Fund, you must be in receipt of a qualifying income related benefit such as Universal Credit or Pension Guarantee Credit.

# Useful Numbers

<b>Swindon Carers Centre</b>	01793 531133
<b>Wiltshire Carers Centre</b>	0800 181 4118 / 01380 871690
<b>Bobby Van</b>	01380 861155
<b>Wiltshire Fire Service</b>	0800 389 7849
<b>Attendance Allowance</b>	0800 731 0122
<b>Personal Independence Payment</b>	0800 917 222
<b>Carers Allowance</b>	0345 608 4321
<b>Job Seekers Allowance</b>	0800 055 6688
<b>CAB Macmillan Advisors</b>	01793 496154
<b>Bereavement Service</b>	0800 731 0469
<b>Housing Benefit &amp; Council Tax</b>	0345 302 2316
<b>Wheelchair Hire (Red Cross)</b>	01793 401670
<b>Registration Service</b>	01793 522738 / 01793 521734
<b>Universal Credit Helpline</b>	0345 600 0723

## Prospect Hospice

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