

HELP WITH THE COST OF CANCER

IN ENGLAND, SCOTLAND AND WALES



About this booklet

This booklet is about getting financial help if you are affected by cancer in England, Scotland or Wales.

A cancer diagnosis can change your financial situation. It may mean you need to stop working, or work less. It can also mean spending more money on things like hospital parking. These are just some examples. But depending on your situation, you may be able to get benefits or other financial support.

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.

In this booklet we've included quotes from people affected by cancer who have shared their experiences of managing money. We hope you find these helpful. Some are from members of our online community (**community.macmillan.org.uk**) and some are from people who have chosen to share their stories with us. Some names have been changed.

Who is this booklet for?

This booklet is for people living with cancer in England, Scotland or Wales. It is also for their family, friends and carers. It could help if you:

- are struggling with money or are worried that you will in the future
- want to know how benefits could help or how much money you could get from them.

If you live in Northern Ireland

This booklet is for people living in England, Scotland or Wales. Some parts of the benefits system are different in Northern Ireland. If you live in Northern Ireland, visit macmillan.org.uk/financialissues or contact a welfare rights adviser (see pages 14–15) for the most up-to-date benefits information.

The benefits and tax rates in this booklet apply from April 2016 to April 2017.

How to use this booklet

This booklet starts with an introduction to the benefits system. The other chapters explain payments that you may be able to get in different situations, including if you:

- are looking for work or don't earn much money
- have trouble looking after yourself or moving around
- are of pension age
- are looking after someone with cancer.

You don't need to read the whole booklet. Use the contents list on page 5 to find the information most relevant to you. But remember that the information you want might be split across different chapters.

We've used the symbols below to help certain information stand out.



Differences across the UK

This symbol shows where there are important differences between England, Scotland and Wales.



Important changes

This symbol shows where there are important changes happening to the benefits system.

Financial help from Macmillan

You can call the Macmillan Support Line on **0808 808 00 00**. We have financial specialists who can help you deal with money worries:

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

We can also give you information about **Macmillan Grants** (see pages 122–123 for more details). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice (see page 136).

The Macmillan Support Line is open Monday–Friday, 9am–8pm. Our financial guides are available Monday–Thursday, 9am–5pm and Friday, 9am–4.30pm.

If you are hard of hearing, you can use textphone **0808 808 0121**, or Text Relay. If you prefer to speak to us in another language, interpreters are available.

Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit **macmillan.org.uk/in-your-area** to see where this service is available near you. Other organisations can also provide support in person, such as your local Citizens Advice (see page 135).

Our online financial support tool

You can also use our online financial support tool at **finance.macmillan.org.uk** It 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.

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our Visa Card statement
Contact us (0847) 88 88 88
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Your address (123 Main Street, London, UK)



01-03-09
3006 999 76
1790.08

Budget

Incoming	2157.69
Tax	351.26
NI	16.40
Pension	
Savings	



UNDERSTANDING BENEFITS

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What are benefits?

Benefits are payments from the government to people in need. When you are affected by cancer, it may change your situation and mean that you can get extra help.

The Department for Work and Pensions (DWP) is responsible for benefits in England, Scotland and Wales. It gives benefits through different services, including local job centres.

The benefits system can be hard to understand. But even getting a basic idea of how it works can help you get the support you need.

Who can get benefits?

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

For some benefits, whether or not you can claim may depend on the following:

- How much money you have. Benefits that depend on this are called **income-related benefits**. They are also called means-tested benefits.
- Whether you have paid enough National Insurance. Benefits that depend on this are called **contribution-based benefits**. They are also called contributory benefits.

What is National Insurance (NI)?

NI is paid by people who work for an employer. Your employer takes the money from your earnings and pays them to the government. The government uses this money to help people who are ill, unemployed or retired.

Some people pay voluntary NI, for example if they are self-employed. This can protect your right to benefits that depend on NI, such as the State Pension (see pages 68–70).

You won't pay NI if you are not working. But you can sometimes get NI credits if you get certain other benefits. If you get NI credits, they are treated as though you have paid NI. This can protect your right to benefits that depend on NI.

Can I get different types of benefit at the same time?

It is often possible to be entitled to both income-related and contribution-based benefits at the same time. You can get advice from a welfare rights adviser (see pages 14–15).

'I never even thought about applying for benefits. I wasn't aware of the help that was available to me as I've worked all my life.'

Sinead

How the benefits system is changing

A new law called 'The Welfare Reform Act' was passed in 2012. This has introduced many changes to the benefits system. Some of these changes are happening gradually, over time.

Changes to benefits

These changes include:

- two new benefits, called Personal Independence Payment and Universal Credit
- changes to some older benefits.

We explain these changes throughout this booklet. If you are worried about how the changes might affect you, speak to a welfare rights adviser (see pages 14–15).

The benefit cap

There are new limits to how much you can get in benefits each week. This is called the benefit cap.

Some benefits are not included in the benefit cap. This includes Personal Independence Payment, Attendance Allowance and Working Tax Credit. The government has said it plans to add Carer's Allowance to this list.

Visit [gov.uk/benefit-cap](https://www.gov.uk/benefit-cap) or speak to a welfare rights adviser to find out which benefits are not affected. If you get any of these benefits, the benefit cap will not apply to you at all.

The benefit cap may also not apply to you if you live with a child or partner and they get any of these benefits. However if they are grown-up children or people who don't depend on you financially (non-dependents), the cap will still affect you.

If you were working for 50 out of 52 weeks before you claimed benefits, you may be exempt from the benefit cap for up to 39 weeks.



The benefit cap is due to change after autumn 2016. The date when this will happen has not been decided at the time of writing.

Before autumn 2016

If the benefit cap applies to you, the total amount of benefits you can get from April 2016 to autumn 2016 is:

- £350 a week if you are single and don't have children who live with you.
- £500 a week if you are in a couple.
- £500 a week if you have children who live with you.

After autumn 2016

- If you live outside of London, the cap will be £257.69 a week if you are single, or £384.62 if you are a couple or have children.
- If you live in London, the cap will be £296.35 a week if you are single, or £442.31 if you are a couple or have children.

Questions you may have

What happens if my situation changes?

It may affect any benefits you are getting if there are changes to:

- your income or capital (any financial assets, including savings)
- the income or capital of a partner who lives with you
- the people who live in your home and their financial situations
- where you live
- your health.

You should tell the Department for Work and Pensions (DWP) about any of these changes. You can do this by speaking to the service that pays your benefits (see pages 133–134).

Not every change will affect your benefits. But it's better to report a change in case it does.

If you go into hospital

Some benefits won't be affected by a stay in hospital. Other benefits may only be affected if the hospital stay is for more than four weeks. Separate hospital stays that are less than 28 days apart are treated as a continuous period.

If you go into hospital, you should tell the service that pays your benefits as soon as you can. It's also important to tell them when you leave hospital, so that full payments can restart if they have been stopped.

The way your benefits are affected by a stay in hospital depends on your situation and the benefits you are claiming. Speak to a welfare rights adviser for advice.

Can I challenge a benefits decision?

If you are unhappy with a decision about your benefits, you may be able to ask for a review. This is called a 'mandatory reconsideration'. You must do this within one month of the decision date. If you are unhappy with the review, you can then make an appeal. The exception is Housing Benefit (see pages 76–79), where you can appeal straight away without asking for a review first.

Challenging a benefits decision can be a complicated process, so it is a good idea to ask a welfare rights adviser for help as soon as possible. You can speak to a welfare rights adviser by calling us on **0808 808 00 00**. They can talk you through the process and send you more information about challenging a benefits decision.

Can I get benefits if I am not a UK-national?

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 or refugee.

The rules are complicated. You can get advice from Law Centres (see page 139) and Citizens Advice (see page 135).



We have a fact sheet about claiming benefits, which we have translated into a number of different languages. You can download it from [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

How long can I wait before applying for a benefit?

You should try to apply for any benefits you may be entitled to as soon as possible, so you don't miss out on payments. Disability benefits cannot usually be backdated to cover days or weeks before you applied. Most other benefits can be backdated, some by up to three months before you applied. But there usually needs to be a good cause for the delay in applying.

Who can help me apply for benefits?

Macmillan has welfare rights advisers. You can call the Macmillan Support Line on **0808 808 00 00**. They are specially trained to help you access any benefits you might be entitled to.

Depending on where you live, you may also be able to meet a Macmillan welfare rights adviser in person through a local service. Visit [macmillan.org.uk/in-your-area](https://www.macmillan.org.uk/in-your-area) to see whether this is available. Other organisations can also help, such as your local Citizens Advice (see page 135).

Speaking to one of our welfare rights advisers, or a benefits adviser from another organisation, can help you get the financial support you need.

'Macmillan's benefits advisers were connected to our local Citizens Advice. They helped my mum fill in the forms and got her what she needed.'

Rachel

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 the following things with you:

- any forms you need help with filling in
- details of your income, such as recent payslips
- 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, try to also have:

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

If you already get benefits, you should also have:

- details of any benefit payments, such as 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 ON A LOW INCOME

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Support from your work

Sick Pay

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

- **Statutory Sick Pay (SSP)** – money that most workers can get if they are off work sick.
- **Occupational or company sick pay** – your employer’s own sick pay scheme. If they have one, it will be written into your contract. It may be more generous than SSP, and might be paid on top of it. Some employers pay staff in full for a certain amount of sick days.

Your employer pays SSP for up to 28 weeks. The weekly amount is currently £88.45. You can claim if you are:

- off work sick for four days in a row or more (including non-working days)
- earning £112 or more a week.

Before your SSP is due to end, your employer should give you a form called SSP1. This form will tell you when the last payment will be. It will also give you information about applying for a benefit called Employment and Support Allowance (see pages 21–25).

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

If you are self-employed

You can't get sick pay if you are self-employed, but you can still apply for other benefits. For example, if your income drops you may be able to get Employment and Support Allowance (see pages 21–25) or Tax Credits.

We have a booklet called **Self-employment and cancer**, which you may find helpful.

'Nothing can make up for loss of earnings if you're self-employed. But at least these benefits can be of help.'

Tracy

Employment rights

Your employer should try to support you at work. They should make reasonable changes to help you keep doing your job during and after cancer treatment.

A law called The Equality Act 2010 protects you from being treated unfairly at work because of cancer. This law doesn't just protect workers. It also protects people applying for jobs, people who are self-employed, and people who are caring for someone with cancer.

Our booklet **Your rights at work when you're affected by cancer** has more information about your employment rights.

Access to Work

The Access to Work programme can help if you have a long-term illness that affects how you do your job. The programme can give you and your employer advice and financial support to meet any extra costs caused by the health condition.

The scheme may pay for:

- special aids and equipment needed in the workplace as a direct result of your condition
- travel to and from work if you can't use public transport
- a support worker.

To apply, you can call Access to Work (see page 137). Or ask to speak to a disability employment adviser at your local Jobcentre Plus (find them in the phone book or online).

Income tax refund

If you have to give up work or your income falls, you may be eligible for a tax refund.

If your circumstances have changed, it's also worth checking whether you are still paying the correct amount of tax.

Your employer may be able to organise this. Or you can contact HMRC (see page 134).

Employment and Support Allowance

This benefit is for people under retirement age who can't work because of illness or disability.

There are two types of Employment and Support Allowance (ESA):

- contribution-based (contributory)
- income-related (means-tested).

You may get either or both types depending on your income, savings and how much National Insurance you have paid.

Some people who get older benefits such as Severe Disablement Allowance or Incapacity Benefit may gradually be moved on to ESA. If you get one of these benefits, you could speak to a welfare rights adviser to find out more.



Income-related ESA is gradually being replaced by Universal Credit for people making a new claim (see pages 26–30).

The benefit you have to apply for will depend on where you live. Contribution-based ESA is staying the same. To find out how these changes may affect you, contact a welfare rights adviser.

Applying for ESA – the first 13 weeks

When you apply for ESA, you will usually have to provide medical certificates to confirm your illness or disability. If you meet the initial medical requirements, you will be paid the basic rate of the benefit for 13 weeks. This is currently £73.10 a week for a single person aged 25 or over. You may be able to get more if you have a partner or if you already get some other benefits.

If you are terminally ill, and you may be expected to live for less than six months, you will not have to go through any assessments. It does not have to be certain and it does not matter if you live longer than six months. You will be placed straight into the support group (see page 23) from the start of your claim.

After 13 weeks

You may need to have a ‘work capability assessment’. This usually happens in the first 13 weeks of getting ESA. It is a check to see how your illness limits your ability to work.

The assessment may include a face-to-face meeting. You can take someone with you if you want to. If the assessment shows that you still qualify for ESA, you will be placed in either the support group or the work-related activity group (see page 23).

If you are waiting for, having, or recovering from chemotherapy or radiotherapy, you will not need to have a medical assessment. Once you have given evidence of your treatment, you will automatically be placed in the support group after 13 weeks.

Support group

You will be placed in the support group if your illness or disability has a severe effect on your ability to work. This includes if you are waiting for, having or recovering from certain cancer treatments such as chemotherapy and radiotherapy.

People in the support group get an extra weekly payment of £36.20, in addition to the basic rate. You won't have to do any work-related activities.

Work-related activity group

The Department for Work and Pensions (DWP) may decide there is some work-related activity you could still do. In this case, you will be placed in the work-related activity group. You will have to go to work-focused interviews. After an interview, you may have to take part in a work-related activity, such as writing a CV, going on a training course or doing a work placement. However, you will not need to apply for a job.

People in the work-related activity group get a smaller extra weekly payment of £29.05, in addition to the basic rate.

Time limit for contribution-based ESA

You can only get contribution-based ESA in the work-related activity group for 12 months. After 12 months, the benefit will stop unless you:

- claim and qualify for income-related ESA (or, depending on where you live and your situation, Universal Credit)
- ask to be placed in, and are accepted for, the support group.

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

Self-employment and ESA

If you are self-employed, you can claim contribution-based ESA as long as you have paid enough National Insurance.

You may be able to get more money if you qualify for income-related ESA or Universal Credit, depending on your circumstances.

Permitted work

Although ESA is for people who are unable to work, you may be allowed to do a certain amount of 'permitted work' while claiming. The same applies for Incapacity Benefit and Income Support (when given because of incapacity for work). See pages 31–33 for more information.

Permitted work can include the following:

- Voluntary work.
- Unpaid work experience that is approved by the DWP.
- Any work where you earn £20 or less a week.
- Work as part of a treatment programme, which is carried out under medical supervision in hospital. This applies as long as you earn £107.50 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 £107.50 or less a week.
- Work you do for less than 16 hours a week on average, where you earn £107.50 or less a week. This applies for up to 52 weeks, or indefinitely if you are in the ESA support group.

To find out more about permitted work, speak to a welfare rights adviser.

Income-related ESA

If you do not qualify for contribution-based ESA, or if your income is low, you may qualify for income-related ESA. If you do qualify for income-related ESA, it can help you get other support such as free school meals, Housing Benefit, and help with hospital costs. It can also pay towards the interest on your mortgage or your service charges.

ESA is gradually being replaced by Universal Credit. The amount you get will depend on your circumstances as well as your income and capital, and those of your partner if you have one.

How to claim

Call Jobcentre Plus on **0800 055 6688**, textphone **0800 023 4888** or visit **[gov.uk/employment-support-allowance](https://www.gov.uk/employment-support-allowance)**

Universal Credit

Universal Credit (UC) is a new benefit that is gradually being introduced for people below retirement age who are either:

- out of work
- on a low income.

It can include money for basic living, looking after children and housing.

Benefits being replaced by Universal Credit

UC is replacing six other benefits:

Income Support

Housing Benefit

Child Tax Credit

Working Tax Credit

**Income-based Job
Seeker's Allowance**

**Income-related
Employment and
Support Allowance**



Universal Credit

If you currently get any of these benefits, you will eventually be reassessed for UC. The Department for Work and Pensions (DWP) will contact you to change your claim. You don't need to do anything until then.

Is Universal Credit available in my area?

UC is not available everywhere yet. Between now and the end of 2017, it is gradually being introduced in different areas, and to different groups of people. Whether you should claim UC or another benefit will depend on your situation and the area you live in. To find out more, visit [gov.uk/jobcentres-where-you-can-claim-universal-credit](https://www.gov.uk/jobcentres-where-you-can-claim-universal-credit)

Who can claim

To claim UC, you must:

- live in an area where UC is available
- be aged 18 or over (or 16 or over in certain cases)
- not be in education
- accept an agreement called a 'claimant commitment' (see page 28).

If you have a partner, you will need to make a **joint claim** for UC. If your partner doesn't meet the requirements, they won't be considered in the amount of UC you get. But both of your savings, income and earnings will be taken into account.

Before claiming UC, make sure you have applied for any contribution-based benefits you may be able to get. Speak to a welfare rights adviser for advice.

Claimant commitment

Your claimant commitment is a record of the responsibilities you will have if you get UC. It is usually written by your local Jobcentre Plus, with your agreement, when you apply.

The claimant commitment is based on your individual situation. For example, if you currently have a limited ability to work but are expected to get better, your claimant commitment might state that you should prepare for work as much as you are able to. You may want to speak to your health or social care professional for advice about what activities would be suitable for you. If you are too unwell to work at all, you will not be expected to prepare for work.

How much you will get

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

These are the standard monthly rates for UC:

Claimant	Monthly allowance rate
Single person aged under 25	£251.77
Single person aged 25 or over	£317.82
Joint claimants aged under 25	£395.20
Joint claimants aged 25 or over	£498.89

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 generally means a child aged under 16. In some cases it could mean a young person aged 16 to 19 who is in full-time education or doing certain training. Extra money is added for any child or young person who has a disability. From April 2017, the child element will be limited to two children per claimant.
- The **childcare element** if you pay for childcare in order to stay in work.
- The **carer element** if you look after someone who is severely disabled. You must be judged to have regular and substantial caring duties. You can either get the carer element or the limited capability for work element (see below) but not both – you will get whichever is greater.
- The **limited capability for work elements**. There is one element for people who have a limited ability to work. There is another element for people who have both a limited ability to work and a limited ability to do work-related activities. This second element has a higher payment and is similar to being in the support group for ESA (see page 23).
- The **housing element** helps with rent or mortgage payments, if you meet certain criteria.

Qualifying for UC may make you eligible for other help, such as free prescriptions and free school meals.

How to claim

Contact our welfare rights advisers on **0808 808 00 00** for more information about UC and whether it is suitable for your situation.

If you think you might be eligible for UC and want to make a claim, visit **[gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)** or call the DWP's Universal Credit helpline on **0345 600 0723**.



Income Support

This is a benefit for people on a low income. It is for people aged between 16 and retirement age.

Income Support helps cover basic living costs. It's for people who do not have to register as being unemployed if they are out of work. This includes:

- carers
- single parents with a child under five
- some people who get Statutory Sick Pay (see page 18) but still don't have enough to live on
- people who claimed Income Support on the basis of incapacity to work before 31 January 2011.



If you are making a new claim, Income Support is gradually being replaced by Universal Credit.

The benefit you have to apply for will depend on where you live. To find out how these changes may affect you, contact a welfare rights adviser.

Who can claim

You can claim Income Support if all of the following apply to you:

- You, and your partner if you have one, have £16,000 or less in savings between you.
- You, and your partner if you have one, have no income or a low income. If you are claiming on the basis of sickness, earnings from some types of 'permitted work' (see page 24) are not taken into account.
- If you are single, you must work less than 16 hours a week.
- If you have a partner, you must work less than 24 hours a week between you.

You can also claim if you are aged under 19 and:

- you are a parent
- you are not living with a parent (or someone acting as a parent)
- you are a refugee learning English.

How much you will get

Income Support is paid at different rates depending on your situation.

You may get basic payments (called personal allowances). There are different basic payments you may get depending on your situation, for example:

- your age
- whether you are single or have a partner
- whether you are a single parent (if you are aged under 25).

You may get extra payments (called premiums) for special circumstances, for example if you are disabled or a carer.

Income Support acts as a 'passport' to other benefits, such as free school meals (see page 105), free prescriptions (see pages 86–87) or Housing Benefit (see pages 76–79). It can also include some help with paying off the interest on mortgages.

The amount of Income Support you get will not be reduced if you, or your partner if you have one, also claim Personal Independence Payment (see pages 42–47), Disability Living Allowance (see page 48) or Attendance Allowance (see pages 49–51). In fact, it may increase.

How to claim

Call Jobcentre Plus on **0800 055 6688**, textphone **0800 023 4888**, or visit **[gov.uk/income-support](https://www.gov.uk/income-support)**

Working Tax Credit

This benefit is for people aged from 16 to retirement age who either:

- work but have a low income
- work and have a disability.



If you are making a new claim, Working Tax Credit is gradually being replaced by Universal Credit. The benefit you have to apply for will depend on where you live.

Who can claim

To claim Working Tax Credit (WTC), you must:

- be working for a certain number of hours each week, either for an employer or for yourself (if you are self-employed)
- have an income below a certain level, or have a disability that would place you at a disadvantage if you tried to get a new job.

If you are aged between 16 and 24, you can only claim WTC if you have a child or a disability.

If you are off work due to illness, you may still be able to claim WTC for up to 28 weeks.

How much you will get

WTC includes a basic amount. There are also extra payments (called elements) for people in certain situations. The extra elements include:

- a single parent element
- a disability element
- a childcare element.

Changes to WTC

If you are already getting WTC, you will continue to get it until either:

- your circumstances change
- the Department for Work and Pensions (DWP) decides to transfer you to Universal Credit.

If you, or your partner if you have one, still get WTC, you will not be affected by the benefit cap (see pages 10–11). This is true even if you are entitled to WTC but do not get a payment for some reason (if you are awarded a 'nil entitlement'). So it's worth finding out whether you qualify for this benefit. Contact a welfare rights adviser for more information (see pages 14–15).

How to claim

Call HMRC Tax Credits Helpline on **0345 300 3900** or textphone **0345 300 3909**.

Jobseeker's Allowance

Jobseeker's Allowance (JSA) is for people below retirement age who are unemployed but able to work.

It gives you a weekly income while you look for work. There are two types of JSA:

- contribution-based
- income-based.

Important changes

If you are making a new claim, income-based JSA is being replaced by Universal Credit (see pages 26–30). The benefit you need to apply for will depend on where you live. Contribution-based JSA is staying the same.

Who can claim

You can claim JSA if you are:

- aged 18 or above (aged 16 or 17 in certain cases)
- not in full-time education
- available for work and actively looking for work
- not working
- working less than 16 hours a week on average.

Contribution-based JSA is for people who have paid enough National Insurance. You may not have paid enough National Insurance if you were self-employed.

Time limit for contribution-based JSA

Contribution-based JSA lasts for six months. After this, you may qualify for income-related JSA if your income and savings are below a certain level.

If you work part time

- If you work less than 16 hours a week, the Jobcentre Plus will ignore some of the money you earn when it works out whether you are eligible for income-based JSA. They will usually ignore:
- £5 a week for single people
- £10 a week for couples
- £20 a week for some other people, for example carers or people who are severely disabled.

Advisers at your local Jobcentre Plus will help you with your job search. If you need advice about work because of an illness or disability, ask to see a disability employment adviser.

Income-based JSA

Income-based JSA may be available if you are on a low income. The amount you can get depends on your circumstances, including your income and savings, and those of your partner if you have one. Income-based JSA acts as a 'passport' to other benefits, such as free school meals and Housing Benefit.

Income-based JSA is gradually being replaced by Universal Credit during 2016 and 2017. If you are eligible, you should apply for contribution-based JSA first.

How to claim

Call Jobcentre Plus on **0800 055 6688**, textphone **0800 023 4888**, or visit **gov.uk/jobseekers-allowance** You will need to attend an interview with an adviser at your local Jobcentre Plus.





IF YOU HAVE CARE OR MOBILITY NEEDS

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Personal Independence Payment

Personal Independence Payment (PIP) is a new benefit for people aged between 16 and 64. It is for people who have problems moving around and looking after themselves.

You can claim PIP whether you are working or not. If you get PIP it does not reduce other benefits. In some cases, your other benefits may actually increase.

If you are aged 65 or over, you should claim Attendance Allowance instead of PIP (see pages 49–51).

PIP replaces an older benefit called Disability Living Allowance (DLA) for adults. If you are aged between 16 and 64 and making a new claim, you will need to apply for PIP. People who already get DLA will be reassessed for PIP at some point before 2017. If you already get DLA, see page 48 for more information.

Who can claim

To get PIP, you must have problems moving around or caring for yourself. You must have had these problems for three months, and expect them to last for at least nine months.

PIP is based on how your condition affects you, not on the condition you have. It has two parts:

- the daily living component
- the mobility component.

You may get one or both parts.

The daily living component

The daily living component of PIP is for people who have problems with at least one of the following:

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

The mobility component

The mobility component of PIP is for people who have problems:

- planning and going on journeys
- moving around (for example, walking or doing things around the house).

Assessment

If you claim PIP, a health professional may need to assess your needs. Most people have a face-to-face consultation. You can take someone with you for support if you want to.

The assessment looks at how well you can move around and do daily activities. You must also be likely to meet the requirements of this assessment for the majority of the time (nine months).

When the Department for Work and Pensions (DWP) assesses your claim, it looks at whether you are able to carry out certain activities:

- safely
- repeatedly
- to an acceptable standard
- within a reasonable period of time.

Your claim will also be reviewed regularly, based on how likely it is that your condition will change.

How much you will get

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

Rate	Weekly daily living component	Weekly mobility component
Standard	£55.10	£21.80
Enhanced	£82.30	£57.45

Daily living component



Standard rate
(per week)

Enhanced rate
(per week)

Mobility component



Standard rate
(per week)

Enhanced rate
(per week)

Terminal illness

If you are terminally ill, and may be expected to live for less than six months, you can apply for PIP under the special rules. It does not have to be certain and it does not matter if you live longer than six months.

Under these rules, you do not need to have had mobility or care problems for three months. Your claim will be dealt with quickly and you will get the daily living component at the enhanced rate. If you qualify, you will also be able to apply for the mobility component and get it immediately.

To apply in this way, tell the (DWP) by calling **0800 917 2222**. You will then need to ask your doctor or specialist nurse to send the DWP a form called a DS1500.

How to claim

You can make a claim by calling the DWP (see above). You will need to have some basic information ready, such as:

- your National Insurance number
- details of healthcare contacts (such as your GP or specialist nurse)
- your bank account details.

You won't have to answer any detailed questions about your health when you call. If you can't phone the DWP yourself someone else can call for you, but you will need to be with them when they call.

The DWP will then post you a form that will ask you to explain how your disability or health condition affects you. It's a good idea to get help from an experienced welfare rights adviser to fill the form in. You can do this by calling the Macmillan Support Line on **0808 808 00 00**. Or visit **[macmillan.org.uk/in-your-area](https://www.macmillan.org.uk/in-your-area)** to find out whether you can see a Macmillan welfare rights adviser in person.

It is also a good idea to get evidence about your illness from the people treating you, for example your doctor, cancer specialist or a support worker. This evidence should be submitted with your claim or soon afterwards.

'I get the highest mobility payment because my cancer is incurable. However, I only get standard allowance for home care as I can wash and dress myself. PIP also takes into consideration that I need a regular cleaner and gardener, because my back can't take the strain. If you can't work, or have had to cut back your hours, it's worth finding out if you are eligible.'

Ruth

Disability Living Allowance

You may still be getting Disability Living Allowance (DLA) if you claimed this benefit before June 2013. DLA was for people aged under 65 who had problems walking, moving around outdoors safely, or looking after themselves.



If you are making a new claim and are aged between 16 and 64, you now need to apply for Personal Independence Payment instead (see page 42–47). You can still begin a new claim for DLA if you are claiming for a child under the age of 16.

If you are still claiming DLA, you will be asked to transfer to PIP between now and the end of 2017. You may be asked to transfer from DLA to PIP earlier if you:

- reach the end of an award
- report a change in how your disability or condition affects you
- are getting DLA for a child who reaches the age of 16.

If you are aged 65 or over and are still receiving DLA from a claim you made in the past, you won't be asked to transfer to PIP.

For the most up-to-date information, contact a welfare rights adviser (see pages 14–15).

How to claim

To claim DLA for a child under the age of 16, call **0345 712 3456** to order a claim form. You can also find out more at gov.uk/disability-living-allowance-children

Attendance Allowance

This benefit is for people aged 65 or over who have problems looking after themselves.

If you are under 65, you should claim Personal Independence Payment instead of Attendance Allowance (see page 42–47).

Who can claim

You may qualify if you have problems with personal care, for example:

- getting out of bed
- having a bath
- dressing yourself
- needing someone with you to make sure you are safe.

Attendance Allowance is based on the amount of care you need, not the amount of care you get. You don't need to have a carer to be able to get this benefit. But you must have had these problems for at least six months.

You should also know that:

- your income and savings are not taken into account for Attendance Allowance
- if you are awarded Attendance Allowance, your other benefits will not be reduced – they may actually increase, or you may be able to get other benefits, such as Pension Credit (see pages 71–72).

How much you will get

The benefit is paid at one of two rates:

- The lower rate of £55.10 a week – for people who need help either during the day or at night.
- The higher rate of £82.30 a week – for people who need help both during the day and at night.



**Lower rate
(per week)**

**Higher rate
(per week)**

Attendance Allowance does not provide help for mobility problems. If you have problems moving around, you may be able to get equipment to help you manage at home (see page 97) or help with transport (see page 109–119).

Terminal illness

If you are terminally ill, and may be expected to live for less than six months, you can apply for Attendance Allowance under the special rules. It does not have to be certain and it does not matter if you live longer than six months.

Under these rules, you do not need to have needed care for six months. Your claim will be dealt with quickly and you will get the benefit at the highest rate. All special rules claims for Attendance Allowance are reviewed after three years.

How to claim

For an application form, call the DWP's Attendance Allowance helpline on **0345 605 6055** or textphone **0345 604 5312**.

You can also download and print a form at **gov.uk/attendance-allowance**

It is a good idea to get help from an experienced welfare rights adviser when filling in your form – call the Macmillan Support Line on **0808 808 00 00**.

Industrial Injuries Disablement Benefit

You can claim this benefit if you were either:

- employed in a job that caused a disease
- employed in a job that caused you to have an accident.

Relevant diseases may include:

- lung cancer
- pneumoconiosis (a lung disease caused by breathing in dust)
- diffuse mesothelioma (a type of cancer caused by asbestos).

You can't claim this benefit if you were self-employed.

There are also two lump sum payment schemes for people who have certain dust-related injuries, such as mesothelioma. If you have mesothelioma that was not caused by work, you may still be able to get a payment.

How to claim

You can download a form from [gov.uk/industrial-injuries-disablement-benefit](https://www.gov.uk/industrial-injuries-disablement-benefit) Or you can contact a regional Industrial Injuries Disablement Benefit delivery centre through your local Jobcentre Plus. To find out more about mesothelioma, you can call the Macmillan Support Line on **0808 808 00 00**. Or visit the Mesothelioma UK website at [mesothelioma.uk.com](https://www.mesothelioma.uk.com) for details of local support groups.

Help with toilet needs

National Key Scheme for toilets

This scheme offers disabled people access to around 9,000 locked public toilets across the UK. You can buy a key for £4.50 (including postage and packaging) from Disability Rights UK.

Visit crm.disabilityrightsuk.org/radar-nks-key or call **020 7250 8181**.

The Macmillan toilet card

Cancer treatment can affect the way the bowel and bladder work. Macmillan can send you a free toilet card and key ring, which 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 macmillan.org.uk/toiletcards to order these resources for free.



IF YOU LOOK AFTER SOMEONE WITH CANCER

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Carer's Allowance

Carer's Allowance is a weekly benefit that helps people who look after someone with a lot of care needs. The government has said it plans to change the benefit cap (see pages 10–11), so that people getting Carer's Allowance are not affected by it.

Who can claim

You might 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 already be getting certain benefits – usually one of the following:

- The daily living component of Personal Independence Payment at either rate.
- The care component of Disability Living Allowance at the middle or higher rate.
- Attendance Allowance.

It is worth knowing that:

- you do not need to be related to, or living with, the person you care for
- you can be working, but there is a weekly earnings limit of £110 a week (after certain deductions)
- you can't claim Carer's Allowance if you are studying for 21 hours a week or more.

If you are a carer but you don't qualify for Carer's Allowance, you may still be able to apply for Carer's Credit (see pages 61–62).

Overlapping benefits

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

- State Pension
- Severe Disablement Allowance
- contribution-based Employment and Support Allowance
- Incapacity Benefit
- bereavement benefits
- contribution-based Jobseeker's Allowance.

The rule for overlapping benefits is that you can't be paid both benefits at the same time. Instead, you are paid whichever one is worth the most.

Even if this rule means you can't be paid Carer's Allowance, it may still be worth applying for it. This is because you would then have what is known as an **underlying entitlement** to the benefit. The advantages of this are:

- You would be entitled to an additional 'carer premium' (see page 60) in any income-related benefit you are entitled to.
- You may also get credits that count towards National Insurance. This can protect your right to 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.

However if you are actually paid Carer's Allowance, this can affect the benefits claimed by the person you care for. It's a good idea to speak to a welfare rights adviser. They can advise you about which would be the best benefit to claim for you and the person you care for.

How much you will get

Carer's Allowance is £62.10 a week.

How to claim

Call the Carer's Allowance Unit on **0345 608 4321**, textphone **0345 604 5312** or visit **gov.uk/carers-allowance**

Carers may be able to get other financial help as well. For more information, speak to a welfare rights adviser by calling us on **0808 808 00 00**.



Carer premium

If you get Carer's Allowance (or have an underlying entitlement to it – see page 58) and you get certain other benefits, you may also be able to get the carer premium. This is an extra payment that can be added to:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Council Tax Reduction.

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

- Pension Credit
- Universal Credit.

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

Carer's Credit

Carer's Credit is a National Insurance credit for carers of working age. It helps you build up qualifying years for the State Pension while you are not working.

You need to pay National Insurance to qualify for a State Pension. But if you are a carer you might not be working, so you might not be paying National Insurance. Carer's Credit means you are treated as though you paid National Insurance during the time you were caring.

If you get Carer's Credit, you do not receive any actual money, but it protects your right to State Pension later in life.

Who can claim

To get Carer's Credit, you must care for one or more disabled people for 20 hours or more a week. Normally, each person you care for must be getting one of these disability benefits:

- the daily living component of Personal Independence Payment at either rate
- the care component of Disability Living Allowance at the middle or higher rate
- Attendance Allowance.

If the person you are caring for does not get one of these benefits, Carer's Credit may still be given if you fill in the 'care certificate' part of the application form. This will need to be signed by a health or social care professional.

Is it right for you?

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

- Carer's Allowance
- Income Support as a carer (or on the basis of incapacity)
- Child Benefit for a child under the age of 12.

These benefits will automatically protect your right to State Pension.

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

- care for someone for 20 to 35 hours a week
- help care for an ill or disabled person, but someone else claims Carer's Allowance for looking after them
- look after several people but don't care for any one person for 35 hours or more a week
- combine caring responsibilities with paid work and don't earn enough to pay National Insurance for the whole year
- care for someone and are self-employed
- care for someone and are a full-time student.

How to claim

Call the Carer's Allowance Unit on **0345 608 4321**,
textphone **0345 604 5312** or visit **[gov.uk/carers-credit](https://www.gov.uk/carers-credit)**

Help with finding paid work

If you want to combine caring with paid work, or you would like help finding work when you stop being a carer, your local Jobcentre Plus can help. You may be able to get help with care costs if you are attending interviews or training. Contact Jobcentre Plus (see page 134) to find out more.



Our booklets **Working while caring for someone with cancer** and **Looking after someone with cancer** may also be helpful. You can order a free copy at be.macmillan.org.uk or call us on 0808 808 00 00.

Bereavement benefits

Bereavement benefits can be paid to someone whose husband, wife or civil partner has died. These benefits depend on how much National Insurance the person who has died paid.



Bereavement benefits are changing and will be replaced with a single benefit called Bereavement Support in April 2017. For the most up-to-date information, contact a welfare rights adviser.

The following bereavement benefits are currently available:

- A tax-free bereavement payment of £2,000 at the time of your husband, wife or civil partner's death. This may be available if they paid enough National Insurance. You can claim this if you were under State Pension age when they died, or if they weren't entitled to a State Pension based on their National Insurance.
- Widowed Parent's Allowance of £112.55 a week. This is a taxable benefit for widows or widowers, under State Pension age, who are bringing up a child for whom they are getting Child Benefit. It is paid for as long as you have children or young adults for whom Child Benefit is payable.
- A Bereavement Allowance. This is for widows, widowers or civil partners who are aged 45 and over, but under State Pension age. The payments range from £33.77 to £104.67 a week, depending on your age and when your spouse or civil partner died. This is a taxable benefit paid for up to one year only.

The government is planning to make changes to the benefit cap (see pages 10–11) for some people who get bereavement benefits. You may also be able to get help towards funeral costs if you get certain benefits. Speak to a welfare rights adviser for advice.



In Scotland, some unmarried partners may be able to get bereavement benefits.

In Scotland, there used to be a type of marriage called ‘cohabitation with habit and repute’. This referred to couples who lived together and were thought to be married. This type of marriage was abolished on 4 May 2006. If your relationship was established before this date, you are still considered married for bereavement benefit purposes.

How to claim

Details of how to claim bereavement benefits are on a BD8 form. You will be given this form by the registrar when your partner’s death is registered. If there is an inquest, the coroner can also give you this information.



IF YOU ARE OF PENSION AGE

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State Pension

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

State Pension age

The age you can get State Pension depends on when you were born. You can check when you will reach State Pension age at [gov.uk/calculate-state-pension](https://www.gov.uk/calculate-state-pension) or by calling the Future Pension Centre on **0345 3000 168**.

There are currently different State Pension ages for men and women. The State Pension age for men is 65. The State Pension age for women from April 2016 is 63. It has been increasing gradually from 60, and will reach 65 by November 2018.

After December 2018, the State Pension age for both men and women will start increasing in stages. It will reach:

- 66 by October 2020
- 67 between 2026 and 2028.

The new State Pension

A new State Pension has been introduced for people who reach State Pension age after 6 April 2016. The aim of this change is to simplify the State Pension.

You will usually need to have paid National Insurance for at least 10 years to get any State Pension, and for up to 35 years to get the new full State Pension. The new State Pension pays £155.65 a week. The amount you get depends on how many years you paid National Insurance for.

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.

For more information visit [gov.uk/new-state-pension](https://www.gov.uk/new-state-pension)

If you reached State Pension age before 6 April 2016

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

- basic State Pension
- Additional State Pension.

Under these rules, to get the full basic State Pension, you need to have paid National Insurance 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 currently get is £115.95 a week. Depending on how much National Insurance you have paid, you may be able to get more. This is known as Additional State Pension.

'Don't feel stupid having to ask what you are entitled to. The situation arrives so quickly – you don't have time to plan for it like a normal retirement.'

Ian

Pension Credit

Pension Credit is a benefit for people who have reached Pension Credit age and have a low income. Pension Credit age is the same as the current State Pension age for women (see page 68).

Who can claim

Pension Credit is made up of two different parts:

- Guarantee Credit
- Savings Credit.

Guarantee Credit increases your weekly income if it is below a certain amount. You may get extra, higher payments if you are a carer or have a severe disability.

When the Department for Work and Pensions (DWP) is working out whether your income is below a certain amount, it will ignore some of the money you earn. It will ignore:

- £5 a week for single people
- £10 a week for couples
- £20 a week for certain other people, such as those who are severely disabled.

Savings Credit is a weekly payment for people who saved some money towards their retirement (for example in a personal pension).



If you reach State Pension age after 6 April 2016, you may not be able to get the Savings Credit part of Pension Credit. See page 69 for more information about the new State Pension.

For more information or to find out the exact date when you can get State Pension and Pension Credit, speak to a welfare rights adviser or visit gov.uk/calculate-state-pension

How much you will get

The rates below show how much Pension Credit pays from April 2016 to April 2017. You could get more if you are a carer, or have a disability.

Rate	Weekly Guarantee Credit	Weekly Savings Credit
Single people	Whatever amount is needed to increase your weekly income to at least £151.20	Up to £14.82
Couples	Whatever amount is needed to increase your weekly income to at least £230.85	Up to £17.43

How to apply

Call the Pension Credit claim line on **0800 99 1234**, textphone **0800 169 0133** or visit gov.uk/pension-credit

Private pensions

You may have a private pension that you can access earlier than planned because of your illness. This could give you a lump sum payment, a monthly income or both. Private pensions may be organised through your employer or personal pensions that you have set up.

Since April 2015, there have been more options for accessing money from private pensions. This means it is very important to get advice about what is best for your situation.

Our financial guides can give you advice, information and support about this. Call us on **0808 808 00 00**.

The government also offers free guidance through Pension Wise. You can visit **pensionwise.gov.uk** for more information. This service offers face-to-face guidance through some Citizens Advice offices. Telephone guidance is available from the Pensions Advisory Service. See page 136 for contact details.



We have more information about pensions in our booklet **Pensions**.



HOUSING COSTS

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Housing Benefit

Housing Benefit helps with your rent payments if you have a low income. Your local council is in charge of Housing Benefit.



Housing Benefit is gradually being replaced by Universal Credit. The benefit you should apply for will depend on where you live and your situation. For more information, speak to a welfare rights adviser.

Who can claim

You can claim Housing Benefit if you live in social housing or a property rented from a private landlord.

You must:

- have a low income
- have under £16,000 in savings (unless you get Pension Credit)
- be responsible for the rent.

Most full-time students are not eligible for Housing Benefit, but there are exceptions.

If you live in an area where Universal Credit (see pages 26–30) is available, you may be directed to apply for Universal Credit instead of Housing Benefit.

How much you will get

The amount of Housing Benefit you get will depend on:

- where you live
- your age
- who lives with you
- the number of bedrooms in your home
- your savings and income
- the savings and income of your partner if you have one
- any other benefits you get
- your rent.

If you are renting from a private landlord, the amount of Housing Benefit you get will be based on Local Housing Allowance rates. These are based on the cost of renting in your area. Contact your local council for more information (see page 135).

If your rent is higher than the Local Housing Allowance, you will need to pay the difference, but you may also be able to get help through a Discretionary Housing Payment. If your rent is lower than the Local Housing Allowance, you could receive the full amount of your rent, but nothing above that amount.

Limits for single people aged 25 to 34

Single people aged 25 to 34 who rent from a private landlord are only entitled to the Housing Benefit shared accommodation rate.

In this case, a single person means someone who:

- is not living with someone as a couple
- doesn't have dependent children.

The shared accommodation rate is the amount of Housing Benefit you would get if you were renting a single room in a shared house. It is based on the level of local rents for shared properties. Even if you are not in a shared house and are renting somewhere on your own, you are still only entitled to the shared accommodation rate.

Under-occupancy rule (bedroom tax)

If the council decides that your home is too big for your needs, Housing Benefit may be paid at a reduced rate. This is sometimes called the under-occupancy rule or bedroom tax. You won't be affected by this if you are getting State Pension or Pension Credit. A bedroom for an overnight carer may not count in some cases. Speak to a welfare rights adviser if you think this tax may affect you. You may be able to claim a Discretionary Housing Payment (see page 79) to cover bedroom tax costs.

The benefit cap

The benefit cap (see pages 10–11) may also affect the total amount of benefits you get, including Housing Benefit.

For more information, call the Macmillan Support Line on **0808 808 00 00** to speak to an experienced welfare rights adviser.

Discretionary Housing Payments

Housing Benefit may not cover all of your rent. If you are having problems paying the rest of your rent, you may be able to claim a Discretionary Housing Payment from your local council. Discretionary Housing Payments are awarded for a certain length of time. Your local council should tell you how long you have been awarded the payment for and what to do if you need to claim again.

How to claim

To find out more about Housing Benefit or to apply for it, contact your local council. If you are also applying for Income Support or Jobseeker's Allowance, the application process for those benefits includes questions about claiming Housing Benefit.

You should be able to find your local council's contact details in your phone book, or by visiting one of the websites listed on page 135.

'I contacted Macmillan and they helped me to get full Housing Benefit, which has really taken the pressure off my financial situation.'

Dimitri

Council tax reduction

Local council tax reduction schemes have been introduced to replace Council Tax Benefit. These are schemes that will help towards the cost of your council tax if you are on a low income.

 Council tax schemes are different across the UK.

In England, each local council has its own council tax reduction scheme. The exact support available will depend on where you live.

In Scotland and Wales, there are national council tax reduction schemes. These discounts are the same across Scotland and Wales.

In some areas, councils also have discretionary funds for council tax. In these areas, it may be possible to get a payment to help with your council tax. These schemes have different names in different areas.

How to claim

Contact your local council to find out what support they offer. You should be able to find your local council's contact details in your phone book, or by visiting one of the websites listed on page 135.

Support with mortgage interest

You might be able to get extra help with your mortgage interest payments if you claim:

- income-related Employment and Support Allowance
- Income Support
- income-based Jobseeker's Allowance
- Pension Credit
- Universal Credit.

These benefits may also cover other housing costs, such as service charges and ground rent. If you have these costs, you should apply for help through your benefit.



Since April 2016, there is a waiting period of 39 weeks (around nine months) between first claiming the benefits above and being able to access the extra help with housing costs.

Grants for adapting your home

Local councils can give you financial help if you need to repair, improve or adapt your home for health reasons – for example if you need to install a stair lift or a ramp.



Grants for home adaptations are different across the UK.

In England and Wales, these grants are called Disabled Facilities Grants – visit [gov.uk/disabled-facilities-grants](https://www.gov.uk/disabled-facilities-grants)

In Scotland, you should contact your local council to find out what support they offer. You can find contact details in your phone book or at www.cosla.gov.uk/councils

There are also grants to help you improve the heating and insulation in your home. These are mainly for people who are disabled, on a low income or aged over 60. We have a leaflet about how to manage your energy costs. You can order a free copy from be.macmillan.org.uk or by calling **0808 808 00 00**.

We also have more information about help with housing costs in our booklet **Housing costs**.

How to claim

Contact your local council. You should be able to find your local council's contact details in your phone book or by visiting one of the websites listed on page 135.





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Prescriptions



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

In England, NHS prescriptions are free for people with cancer. In Scotland and Wales, NHS prescriptions are free for everyone.

If you live in England and need prescriptions for things that are related to cancer or its effects, you can apply for an exemption certificate. You need to collect a FP92A form from your GP surgery or oncology clinic.

Prescriptions for other people in England

If you are a carer or someone who is not having cancer-related treatment, you can still get free prescriptions if:

- you are aged 60 or over
- you are aged under 16, or under 19 and in full-time education
- you are an NHS hospital inpatient
- you are pregnant or have had a baby in the last 12 months (you will need a MatEx exemption certificate from your doctor)
- you receive a valid war pension and need prescriptions for your war injury (see page 88)
- your weekly income is low enough (see details of the Low Income Scheme on pages 94–95)
- you are entitled to, or named on, a valid NHS tax exemption certificate

- you are included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance
- you receive Universal Credit and meet certain criteria
- you have a long-term physical disability that prevents you leaving the house without help from another person, and have a valid medical exemption certificate
- you have certain other health conditions (see www.nhs.uk/NHSEngland/healthcosts for a full list) and have a FP92A form from your doctor.

You will need to show your pharmacist proof that you qualify for free prescriptions.

Prescription prepayment certificates in England

If you live in England and do not qualify for free prescriptions, you may want to buy a prescription prepayment certificate for three months or a year. It will save you money if you need either:

- more than four prescriptions in three months
- more than 14 prescriptions in a year.

You can buy a certificate over the phone using a credit or debit card. Call the NHS Business Services Authority on **0300 330 1341**. You can also buy the certificate online from gov.uk/get-a-ppc

You will need to show the pharmacist your prescription prepayment certificate 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.

In Wales, wigs and fabric supports are free for everyone. There are special arrangements for patients who are registered with GPs in Wales but have treatment in England.

In England and Scotland, you can qualify for free NHS wigs or fabric supports if:

- you are aged under 16, or under 19 and in full-time education
- you receive a valid war pension and need the items for your war injury
- you are a hospital inpatient when the wig or fabric support is supplied
- your weekly income is low enough (see details of the Low Income Scheme on pages 94–95)
- you are entitled to, or named on, a valid NHS tax exemption certificate.

You can also qualify if you are included in an award of:

- Income Support
- the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- Universal Credit (if you meet certain criteria).

Some hospitals in England and Scotland may cover the cost of wigs for outpatients having chemotherapy. Speak to your healthcare team for more information.

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

If you do not qualify for free wigs or fabric supports, you may be able to reclaim the VAT on these items. Contact HMRC (see page 134) or visit [gov.uk/guidance/vat-exemption-and-partial-exemption](https://www.gov.uk/guidance/vat-exemption-and-partial-exemption)



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 of the criteria listed on the next page.

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.

Dental treatment

In England, Scotland and Wales, you qualify for free NHS dental treatment and dentures if you meet one or more of the criteria listed here when the dental treatment starts.

In England, meeting one of these criteria also means you can get your examination free of charge:

- you are aged under 18, or under 19 and in full-time education
- you are pregnant or have had a baby in the last 12 months
- you receive a valid war pension and need treatment for your war injury
- you are an NHS hospital inpatient and the treatment is carried out by a hospital dentist
- you are an NHS hospital dental service outpatient (but there may be a charge for dentures and bridges)
- your weekly income is low enough (see details of the Low Income Scheme on pages 94–95)
- you are included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- you receive Universal Credit and meet certain criteria
- you are entitled to, or named on, a valid NHS tax exemption certificate.

You will need to show your dentist proof that you qualify, for example the letter showing which benefits you get.

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 if:

- you are aged under 16, or under 19 and in full-time education
- you are aged 60 or over
- you are registered blind or are partially sighted
- you have been diagnosed with diabetes or glaucoma
- you are aged 40 or over and are the parent, brother, sister or child of someone with glaucoma
- your sight test is carried out through the hospital eye department
- you receive a valid war pension and have eyesight issues due to your war injury
- your income is low enough (see details of the Low Income Scheme on pages 94–95)
- you need complex or powerful lenses
- you are included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- you get Universal Credit and meet certain criteria
- you are entitled to, or named on, a valid NHS tax exemption certificate.

If you live in England, Scotland or Wales, you qualify for vouchers towards the cost of glasses or contact lenses if:

- you are aged under 16, or under 19 and in full-time education
- you need complex or powerful lenses
- your weekly income is low enough (see details of the Low Income Scheme on pages 94–95)
- you are included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- you get Universal Credit and meet certain criteria
- you are entitled to, or named on, a valid NHS tax exemption certificate.

You will need to show your optician proof that you qualify, for example any letters showing which benefits you get.

NHS Low Income Scheme

This is a scheme for people in England, Scotland and Wales who don't earn much money. It is for people who do not get free healthcare, but who may be entitled to full or partial help if they have a low income.

The scheme includes help with:

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

You cannot qualify if you have more than £16,000 in savings, unless you live permanently in a care home. If you live in a care home, the savings limit is £23,250 in England and Scotland, and £24,000 in Wales.

How to claim

Call **0300 330 1343** and ask for a HC1 form, or visit **www.nhsbsa.nhs.uk**

You can also get a HC1 form from your local Jobcentre Plus or NHS hospital. You may be able to get one from your GP, dentist or optician.

If you have already paid the healthcare costs, you can claim a refund using a HC5 form if you apply within three months. You must have the relevant receipt (such as a FP57 form for prescriptions). For more information, see the Department of Health leaflet HC11, Help with health costs, at **www.nhs.uk/NHSEngland/healthcosts**



Equipment to help you at home

You may need special equipment or aids to help you manage at home. For example, a raised toilet seat or hand rails. If your doctor or nurse agrees you need equipment, they can refer you to a social worker who can get these for you. Or you can 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 supply what you need for free.

You can also get general advice and information about all types of equipment from the Disabled Living Foundation (see page 137).

If you have problems using public transport, there are community transport schemes that could help. See pages 112–114 for more information.

VAT-exempt goods and services

If you have a long-term illness or are registered disabled, you don't have to pay VAT on certain products. These are products that are designed or adapted for your own personal or domestic use.

For example, you may not have to pay VAT on items to help your mobility, including:

- cars
- 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)
- 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**.

Nursing home charges

People who are responsible for their own nursing home charges should check whether they are entitled to financial help. Speak to your healthcare professional or call the Macmillan Support Line on **0808 808 00 00**.





CHILDREN'S NEEDS

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Looking after children

Child Tax Credit

Child Tax Credit is a benefit to help with the cost of looking after children.



Tax Credits are gradually being replaced by Universal Credit (see pages 26–30). The benefit you should claim will depend on where you live and your situation. Speak to a welfare rights adviser to find out more (see pages 14–15).

Who can claim

You can claim if you are aged 16 or over. You, and your partner if you have one, must earn below a certain amount. It does not matter whether you are working or not.

You must be responsible for:

- a child aged under 16
- a young person aged 16 to 19 who normally lives with you and who is not at university.

If you are living in an area where Universal Credit has been introduced, you can claim that instead.

What you will get

Child Tax Credit is made up of several amounts of money (called elements). These include a family element and a child element for each child in the family. There are extra elements for children with disabilities. After April 2017, the child element will be restricted to two children only.

How to claim

Call the HMRC tax credits helpline on **0345 300 3900** or textphone **0345 300 3909**.

Childcare costs

You may get help with the cost of government-approved childcare through Working Tax Credit. Depending on how much you earn, the maximum you can get is £122.50 a week for one child, or £210 a week for two or more children. You can find out more at [gov.uk/help-with-childcare-costs](https://www.gov.uk/help-with-childcare-costs)

If you get Housing Benefit (see pages 76–79), some of your childcare costs can be taken into account when assessing how much rent you will have to pay.

Childcare vouchers and employer help

You may need to arrange childcare while you go to appointments, have treatment or deal with any side effects you are having. There are different ways to get help with these costs.

If you work, your employer may allow you to pay for childcare using childcare vouchers. These let you pay for childcare through your salary, but before tax and National Insurance have been deducted. This saves you money. Some employers may pay childcare costs directly or provide a workplace nursery.

If you are off work temporarily and are getting sick pay, the vouchers or other help may continue, either as part of your contract or if you have a sympathetic employer. Talk to the HR department at your work about getting help with childcare costs during periods of sick leave. For more information about childcare vouchers, visit [gov.uk/childcare-costs-for-tax-credits](https://www.gov.uk/childcare-costs-for-tax-credits)

There may also be help you can get with looking after children. This could be from:

- social services (contact your local council – see page 135)
- charities such as Home-Start (visit [home-start.org.uk](https://www.home-start.org.uk))
- family and friends.

Flexible working may also help, if this is possible for you.



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 one and year two.

In Scotland, school meals are free for all children in primary school years one, two and three.

In Wales, all primary school children are entitled to a free school breakfast.

In England, Scotland and Wales, school meals are free for all children whose parents or carers receive certain benefits. These include:

- Universal Credit (if you meet certain criteria)
- Income Support
- income-related Employment and Support Allowance, income-based Jobseeker's Allowance or the guarantee element of Pension Credit
- Child Tax Credit (in certain cases)
- Working Tax Credit run-on (paid for four weeks after you stop qualifying for Working Tax Credit).

Contact your local council (see page 135) to find out whether your child qualifies and how to apply.

School clothing

Many local councils give grants for school clothing to families on a low income.

Contact your local council (see page 135) to find out what help is available in your area and how to apply for it.

School travel costs

Your local council, school or college may also be able to help with the travel costs to school or college. Contact them for more details.

Educational Maintenance Allowance



Educational Maintenance Allowance is only available in Scotland and Wales.

This allowance helps young people aged 16 to 19 stay in education. The amount paid is based on the income of the adults who are responsible for the young person. It won't affect any benefits the adult is claiming.

In Scotland, contact your school, college or local council. Visit emascotland.com for more information.

In Wales, call **0300 200 4050** or visit studentfinancewales.co.uk to download an application form.

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 equipment, lunch and transport. It is not available to people at university.

Speak to the school, college, academy or training provider about how to apply for a bursary.

Discretionary 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 Discretionary Learner Support scheme. The funds are prioritised for those facing financial hardship. They can be used to help with:

- financial hardship and emergencies
- childcare costs (if you qualify)
- accommodation costs, for those who have to study a certain distance from home
- essential course-related equipment, materials and field trips
- travel costs.

Check with your college to see whether this option is available to you.



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Travelling to hospital

Claiming a refund

If you have to travel to and from hospital for treatment, you may be able to claim a refund on:

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

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

Who can claim

You can claim a refund if you are included in an award of one of the following benefits:

- Income Support
- the guarantee element of Pension Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit (if you meet certain criteria).

You can also claim if:

- you are entitled to, or named on, a valid NHS tax 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 94–95).

You can usually get your refund at the hospital – check what you have to do before you travel. You will need to bring proof that you get one of the qualifying benefits listed on page 110. This could be your payment book or a benefit award letter. You will also need to bring proof of your travel costs, for example tickets or receipts.

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

Hospital parking



Hospital car parking policies are different across the UK.

In England, many hospitals give people with cancer free car parking or discounts. But this is not always well-publicised. You should ask your hospital for more information.

In Scotland, hospital parking is free for everyone, except at three privately-run hospital car parks in Dundee, Edinburgh and Glasgow.

In Wales, hospital parking is free – except for a few hospitals.

Local transport services

Local councils must offer people with a disability free off-peak bus travel on local bus services. Contact your local council for details of free bus passes and transport services for people with a disability in your area.

There may be community transport services available in your area for people who have problems using public transport. For example, there might be services providing trips to local shopping centres.-

Some areas have local voluntary groups called good neighbour schemes. They provide practical help to people who need it. This often includes help with transport to hospital or to see your GP.

The British Red Cross (see page 137) can provide personal transport services across the UK. This includes providing a companion for a journey on public transport, or a private car with a driver. A contribution towards the cost is usually asked for, but no one will be refused a service if they can't pay.

In Wales, St John Wales can provide transport for people who have difficulty using public transport or their own vehicle. Visit stjohnwales.co.uk or call **0292 044 9600**.

Other local services include dial-a-ride (wheelchair accessible transport, which can be booked to take you from door to door) and reduced-fare taxi schemes (see page 114).

Shopmobility schemes provide wheelchairs and scooters for disabled people to help them get around town and shopping centres. Visit shopmobilityuk.org or call **0844 414 1850**.

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. You must pay the first £10 of any fare you are claiming, unless you are getting certain income-related benefits.

To qualify, you must live or work in the former Highlands and Islands Development Board area. You must travel at least 30 miles from your home, or travel by water for more than 5 miles. If you need someone to travel with you, their expenses can also be paid for. Medical staff would have to confirm that this is medically necessary for you.

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 have to pay a £5 booking fee.

Taxi fare schemes

Reduced-fare taxi schemes are available in some areas. Contact your local council for more information (see page 135).

London Taxicard Scheme

This scheme provides discounts on door-to-door transport for people who have problems using public transport due to serious mobility problems. Taxicard holders can make journeys in licensed London taxis and the discount applies directly to each trip.

For more information and an application form, visit [londoncouncils.gov.uk/services/taxicard](https://www.londoncouncils.gov.uk/services/taxicard) or call **020 7934 9791**.



Bus, coach and train fares

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

People of State Pension age in England, people aged over 60 in Scotland and Wales, and eligible disabled people can apply for a bus pass. This gives you a reduced price or often free travel on local buses. There may also be local support towards taxi costs. For details, contact your local council (see page 135) or ask at your local bus or coach station.

You may also be able to save up to a third on rail fares with a Disabled Person's Railcard or a Senior Railcard (for people aged over 60). Check at your local train station for details, or visit nationalrail.co.uk

For more information, visit gov.uk/transport-disabled or contact a welfare rights adviser (see pages 14–15).

Car and driving costs

Blue Badge Scheme

If you have problems with mobility and using public transport, you may be able to get a Blue Badge. The Blue Badge allows you to park in parking spaces that are closer to where you need to go. It lets you park for free in some private car parks, such as in hospitals or supermarkets. Certain parking restrictions will still apply.

To apply for a badge, contact your local council (see page 135). Your healthcare professional or a welfare rights adviser may be able to help you fill out the application forms.

There are special badge schemes for people with restricted mobility who live, study or work in areas where the Blue Badge Scheme doesn't apply. In London, there is a green badge for Camden, red for the City of London, purple for Kensington and Chelsea, and white for Westminster.

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 have to apply in advance to get a discount.

Toll discounts can change, so check before you travel.

Contact your local council for advice (see page 135).

London Congestion Charge

There is a charge to travel within central London at certain times. If you have a Blue Badge, you don't have to pay the charge. However, you will have to 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 clinician, such as your cancer doctor or nurse, would need to confirm you are too ill to travel on public transport. It's important that you keep your receipt to show you have paid the Congestion Charge, so you can claim your refund.

For more information, call **0343 222 2222**, textphone **0207 649 9123** or visit **tfl.gov.uk/congestioncharging**

Seat belts

If you can't wear a seat belt for medical reasons, you can get a medical exemption certificate from your doctor. There are also aids and adaptations available 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 (see page 137).

Road (vehicle) tax exemption

You may be able to get free road tax if you are disabled. This is available to people who get any of the following:

- the mobility component of Personal Independence Payment at the enhanced rate
- the mobility component of Disability Living Allowance at the higher rate
- 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 the cost of your road tax.

For more information, call **0300 123 4321**, textphone **0300 790 6201** or visit [gov.uk/vehicle-exempt-from-car-tax](https://www.gov.uk/vehicle-exempt-from-car-tax)
You can also get renewal forms from your local post office.

Motability Scheme

Under this scheme, you can get help to buy or hire a car, scooter or powered wheelchair if you get any of the following:

- the mobility component of Personal Independence Payment at the enhanced rate
- the mobility component of Disability Living Allowance at the higher rate
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

Contact the Motability Scheme to apply (see page 138).



GRANTS AND LOANS

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Macmillan Grants

These are small, mostly one-off payments to help people with costs caused by, or related to, their cancer.

Everyone's practical needs are different, so grants are available for a variety of things. Whether you need extra clothing, help paying heating bills or even a relaxing break, you may be entitled to a Macmillan Grant.

How much you get will vary depending on your circumstances and needs, but the average grant is around £400. 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.

Who are they for?

You can apply for a Macmillan Grant if you have cancer, or are still seriously affected by your illness or treatment. Both of the following must also apply:

- You have less than £6,000 in savings if you are single, or less than £8,000 as a couple or family.
- You have a low total income after rent, mortgage and council tax have been paid*. We allow a weekly income of £170 for a single person, £289 for a couple or household of two people, £85 for each child, and £119 for each additional adult.

*Please note that Personal Independence Payment, Disability Living Allowance and Attendance Allowance do not count as income in our calculations.

While these are the general criteria, we do take individual circumstances into account, so please contact us.

How to apply

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

- 1** You need to apply through a health or social care professional. This may be a social worker, district nurse, Macmillan benefits adviser or a Macmillan nurse if you have one.
- 2** They will fill in a grant application form with you and send it to the Grants team at Macmillan. They will also include a short medical report from your specialist nurse, doctor or consultant.
- 3** The Macmillan Grants team will process your application on the day they get it.
- 4** If your application is approved, payments are generally sent out within three working days.

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

Every week, more than 600 people receive a grant from Macmillan. If you have any questions about Macmillan Grants, or if you are having problems getting someone to fill in an application form with you, please contact us on **0808 808 00 00**.

Other grants and loans

Government and local councils

The government used to run a scheme called the Social Fund, which offered non-repayable grants and some repayable loans. This scheme has now changed, and in many areas has been replaced with local welfare support schemes. Contact your local council to find out what help you can get in your area (see page 135) or visit cpag.org.uk/lwas

You can still get grants to help towards the cost of funerals and maternity costs, and in some cases a loan, through the Social Fund. But other help is provided through local councils.

An application for a funeral grant must be made within three months of the funeral taking place. An application for a maternity grant must be made within three months of giving birth. But it can also be made from the 11th week before you expect to give birth. It's important not to delay these applications.

Contact a welfare rights adviser for more information (see pages 14–15).

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, discount or a better payment arrangement. There are also energy-saving schemes and government grants to reduce your costs.



We have a leaflet about how to manage your energy costs. You can order a free copy from be.macmillan.org.uk or by calling **0808 808 00 00**.

Charities and other organisations

Other sources of help include occupational funds, help from utility companies (gas, electricity and water companies) and help from charities. For more information, call us on **0808 808 00 00**.

CLIC Sargent provides one-off grants to children and young people with cancer, and their families. These can help with the extra costs that cancer can cause. Applications need to be made through a CLIC Sargent social worker. For more information, call **0300 330 0803**.

Turn2us helps people find specific charities that may be able to offer financial help (see page 136).

Your local library may have books about organisations that provide grants. This might include 'A Guide to Grants for Individuals in Need', published by the Directory of Social Change.



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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 leaflets or booklets like this one. Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.

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

All of our information is also available online at **macmillan.org.uk/cancerinformation**. There you'll also find videos featuring real-life 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'd 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**.

Help us improve our information

We know that the people who use our information are the real experts. That's why we always involve them in our work. If you've been affected by cancer, you can help us improve our information.

We give you the chance to comment on a variety of information including booklets, leaflets and fact sheets.

If you'd like to hear more about becoming a reviewer, email reviewing@macmillan.org.uk You can get involved from home whenever you like, and we don't ask for any special skills – just an interest in our cancer information.



Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you. No one should face cancer alone.

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 Monday–Friday, 9am–8pm. Our cancer support specialists can:

- help with any medical questions you have about your cancer or treatment
- help you access benefits and give you financial advice
- 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**

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'd 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** 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's 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.

'Everyone is so supportive on the online community, they know exactly what you're going through.'

Mal

Help with money worries

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

Financial guidance

Our financial guidance team can give you advice 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're 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)



Macmillan's My Organiser app

This free mobile app can help you manage your treatment, from appointment times and contact details, to reminders for when to take your medication. Search 'My Organiser' on the Apple App Store or Google Play on your phone.

Other useful organisations

There are lots of other organisations that can give you information or support.

Support from the Department for Work and Pensions (DWP)

The Department for Work and Pensions is responsible for benefits. Visit **gov.uk** for more contact details and advice about how to apply for specific benefits. See below for all the ways the DWP can help. All phone lines are open Mon–Fri, 8am–6pm unless otherwise stated.

Attendance Allowance (AA)

Tel 0345 605 6055

Textphone 0345 604 5312

Bereavement benefits

Tel 0345 606 0265

Welsh language

0345 606 0275

Textphone 0345 606 0285

Welsh language textphone

0345 606 0295

Carer's benefits

Tel 0345 608 4321

Textphone 0345 604 5312

(Mon–Thu, 8.30am–5pm,
Fri, 8.30am–4.30pm)

Email cau.customer-services@dwp.gsi.gov.uk

Disability Living Allowance

If you were born on or before 8 April 1948:

Tel 0345 605 6055

Textphone 0345 604 5312

If you were born after 8 April 1948:

Tel 0345 712 3456

Textphone 0345 722 4433

Jobseeker's Allowance, Employment and Support Allowance or Income Support

Tel 0800 055 6688

Textphone 0800 023 4888

Welsh language 0800 012 1888

Pension Credit

Tel 0800 99 1234

Textphone 0800 169 0133

Pension Tracing Service

Tel 0345 6002 537

Textphone 0345 3000 169

Personal Independence Payment (PIP)

Tel 0800 917 2222

Textphone 0800 917 7777

State Pension

Tel 0800 731 7898

Textphone 0800 731 7339

Universal Credit

Apply online at www.gov.uk/apply-universal-credit

For help with applying online:

Tel 0345 600 0723

Textphone 0345 600 0743

Welsh language claim line

0800 012 1888

Other government organisations

HM Revenue & Customs (HMRC)

Contact for tax-related matters or to claim tax credits. Details of your local enquiry centre can be found on the website or in the phone book.

Tax credits helpline

0345 300 3900

Tax credits helpline

textphone 0345 300 3909

VAT helpline 0300 200 3700

VAT helpline textphone

0300 200 3719

www.gov.uk/government/organisations/hm-revenue-customs

Jobcentre Plus

Find contact details in the phone book or at

www.gov.uk/contact-jobcentre-plus

Local authorities

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland).

You should be able to find your local council's contact details in your phone book or visit:

England

www.gov.uk/find-your-local-council

Scotland

www.cosla.gov.uk/councils

Wales

www.wlga.gov.uk/authorities

General money advice and information

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Find details for your local office in the phone book or on one of these websites:

England and Wales

www.citizensadvice.org.uk

Scotland

www.cas.org.uk

You can also find advice online in a range of languages at www.citizensadvice.org.uk/resources-and-tools/Languages

The Money Advice Service

Holborn Centre,
120 Holborn,
London EC1N 2TD

Tel 0300 500 5000

Textphone 18001 0300
500 5000

www.moneyadviceservice.org.uk

Offers information and advice online, in print and by phone.

The Pensions Advisory Service

11 Belgrave Road,
London SW1V 1RB

Pensions helpline

0300 123 1047

Helpline for women

0345 600 0806

Helpline for self-employed people

0345 602 7021

[www.pensionsadvisory service.org.uk](http://www.pensionsadvisoryservice.org.uk)

Voluntary organisation
that provides information
about pensions.

Turn2us

Hythe House,
200 Shepherds Bush Road,
London W6 7NL

Email info@turn2us.org.uk

www.turn2us.org.uk

A charity that offers an online
service to help people in
financial need in the UK.

Debt advice

National Debtline

Tricorn House,
51–53 Hagley Road,
Edgbaston,

Birmingham B16 8TP

Tel 0808 808 4000

(Mon–Fri, 9am–9pm,

Sat, 9.30am–1pm)

www.nationaldebtline.co.uk

A national telephone
helpline for people with
debt problems in England,
Scotland and Wales.

StepChange Debt Charity

Wade House, Merrion Centre,
Leeds LS2 8NG

Tel 0800 138 1111

(Mon–Fri, 8am–8pm,

Sat, 8am–4pm)

www.stepchange.org

UK-wide charity offering free
advice on debt problems.

Equipment and advice on living with a disability

Access to Work

Tel 0345 268 8489

Textphone 0345 608 8753

Email atwosu.london@jobcentreplus.gsi.gov.uk

www.gov.uk/access-to-work

Provides advice and practical support to people with long-term health conditions and their employers to help meet work-related costs.

British Red Cross

UK Office,
44 Moorfields,
London EC2Y 9AL

Tel 0344 871 11 11

Email information@redcross.org.uk

www.redcross.org.uk

Offers a range of health and social care services such as care in the home, a medical equipment loan service and a transport service.

Disability Rights UK

Ground Floor,
CAN Mezzanine,
49–51 East Road,
London N1 6AH

Tel 0207 250 8181

(Mon–Fri, 10am–12.30pm and 1.30pm–4pm)

Email enquiries@disabilityrightsuk.org

www.disabilityrightsuk.org.uk

Provides information on social security benefits and disability rights.

Has a number of helplines for specific support, including information on returning to work, direct payments, human rights issues, and advice for disabled students.

Disabled Living Foundation (DLF)

4th Floor, Jessica House,
Red Lion Square,
191 Wandsworth, High Street,
London SW18 4LS

Helpline 0300 999 0004
(Mon–Fri, 10am–4pm)

Email helpline@dlf.org.uk
www.dlf.org.uk

Provides free, impartial advice about all types of disability equipment and mobility products.

Motability Scheme

Motability, Warwick House,
Roydon Road, Harlow,
Essex CM19 5PX

Tel 0300 456 4566

(Mon–Fri, 8am–7pm)

Textphone 0300 037 0100

www.motability.co.uk

The scheme enables disabled people to exchange either their higher rate mobility component of Disability Living Allowance or their War Pensioners’

Mobility Supplement to get a new car, powered wheelchair or scooter.

Scope

6 Market Road,
London N7 9PW

Helpline 0808 800 3333

(Mon–Fri, 9am–5pm)

Email helpline@scope.org.uk

www.scope.org.uk

Offers confidential advice and information on living with disability. Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

The Blue Badge Scheme (Department for Transport)

**www.gov.uk/
apply-blue-badge**

Allows drivers or passengers with severe mobility problems to park close to where they need to go. Contact your local council for details (see page 135).

Support for carers

Carers Trust (Princess Royal Trust for Carers in Scotland)

32–36 Loman Street,
London SE1 0EH

Email support@carers.org

**www.carers.org/
carers-services/find-your-local-service**

Provides support, information, advice and services for people caring at home for a family member or friend. You can find details for UK offices and search for local support on the website.

Carers UK

Helpline (England, Scotland and Wales) 0808 808 7777
(Mon–Fri, 10am–4pm)

Email advice@carersuk.org

www.carersuk.org

Offers information and support to carers across the UK. Can put people in contact with support groups for carers in their area.

Legal advice and information**Civil Legal Advice**

Helpline 0345 345 4345
(Mon–Fri, 9am–8pm,
Sat, 9am–12.30pm)

Minicom 0345 609 6677

**[www.gov.uk/
civil-legal-advice](http://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 isn't your first language.

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.

General cancer support organisations**Cancer Black Care**

79 Acton Lane,
London NW10 8UT

Tel 020 8961 4151

Email info@cancerblackcare.org.uk

www.cancerblackcare.org.uk

Offers information and support for people with cancer from ethnic communities, their friends, carers and families.

Cancer Recovery Foundation UK

Garden Studios,
71–75 Shelton Street,
London WC2H PJQ

Tel 0207 470 8755

Email enquiries@cancerrecovery.org.uk

www.cancerrecovery.org.uk

Provides practical and financial support (including grants) to help people recover from cancer.

Cancer Support Scotland

The Calman Centre,
75 Shelley Road,
Glasgow G12 0ZE

Tel 0800 652 4531

Email info@

cancersupportscotland.org

**www.cancersupport
scotland.org**

Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

Maggie's Centres

The Gatehouse,
10 Dumbarton Road,
Glasgow G11 6PA

Tel 0300 123 1801

Email enquiries@

maggiescentres.org

www.maggiescentres.org

Provides information about cancer, benefits advice, and emotional or psychological support.

Tenovus

Head Office,
Gleider House,
Ty Glas Road,
Cardiff CF14 5BD

Helpline 0808 808 1010

(Mon–Sun, 8am–8pm)

Email info@

tenovuscancercare.org.uk

www.tenovus.org.uk

Aims to help everyone get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, an 'Ask the nurse' service on the website and benefits advice.



You can search for more organisations on our website at **macmillan.org.uk/organisations** or call us on **0808 808 00 00**.

YOUR NOTES AND QUESTIONS

A series of horizontal green lines spaced evenly down the page, providing a guide for writing notes and questions. There are 19 lines in total, starting from the top of the page and extending to the bottom.

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 a welfare rights adviser and Macmillan Cancer Support's Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Roy Beeson, Welfare Advice Deputy Manager; Christopher Corden, Macmillan Welfare Benefits Officer, Disability Solutions West Midlands; Simon Howells, Specialist Welfare Rights Adviser; Melvyn Norris, Macmillan Welfare Benefit Service Team Leader, South Somerset Citizens Advice and Lucy Perkins, Macmillan Caseworker, Havant Citizens Advice. Thanks also to the people affected by cancer who have reviewed this edition and those who shared their stories.

Sources

We've listed a sample of the sources used in the publication below. If you'd like further information about the sources we use, please contact us at [**bookletfeedback@macmillan.org.uk**](mailto:bookletfeedback@macmillan.org.uk)

Department for Work and Pensions. *2010 to 2015 government policy: welfare reform*. Policy paper. 2015

Department for Work and Pensions. *Long term State Pension sustainability: increasing the State Pension age to 67*. Impact assessment. 2013.

Disability Rights UK. *Carers Allowance recipients to be exempt from benefit cap*. 2016. www.disabilityrightsuk.org/news/2016/january/carers-allowance-recipients-be-exempt-benefit-cap (accessed February 2016).

Gov.uk. www.gov.uk (accessed February 2016).

Rightsnet. www.rightsnet.org.uk (accessed February 2016).

Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're 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're there 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.



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

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Signature

Date / /

Don't 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'd rather donate online go to macmillan.org.uk/donate

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

More than one in three of us will get cancer. For most of us it will be the toughest fight we ever face. And the feelings of isolation and loneliness that so many people experience make it even harder. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community there for you online, any time. The supporters who make it all possible.

Together, we are all Macmillan Cancer Support.

For cancer support every step of the way, call Macmillan on 0808 808 00 00 (Mon–Fri, 9am–8pm) or visit macmillan.org.uk

Hard of hearing? Use textphone 0808 808 0121, or Text Relay.
Non-English speaker? Interpreters available.
Braille and large print versions on request.

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CANCER SUPPORT**