

BENEFITS

The benefit system is complicated and the needs of each person with Cystic Fibrosis are unique, therefore each individual will need to be independently assessed for benefits, according to how their state of health affects their everyday life. This factsheet provides an overview of the benefits that are available and is intended to be used as a guide.

It is advisable to telephone the National Benefit Enquiry line (BEL): ☎ 0800 882200 to see which benefits you may be eligible for.

Disability Living Allowance

Disability Living Allowance (DLA) is the most common benefit that is claimed by people with Cystic Fibrosis. It is given to people who need a lot of help with, personal care or getting around, or both because they are ill or disabled. **It is a non means-tested benefit** and is divided into two components:

1. Care Component

This covers practical help with things like getting dressed, eating a meal, using the toilet or it may be just 'supervisory'. In any case, DLA can only take into account the **extra** help needed because of the disability and not the care that would usually be required for a child of that age. This component of DLA is payable at three rates, depending on how much extra care is needed and can be claimed from three months of age as follows:

Low Rate Care

Needs attention with bodily functions for a significant portion of the day or night
or if aged over 16 years, is unable to prepare a cooked main meal.

Middle rate Care

Needs frequent attention with bodily functions throughout the day or night
or needs continual supervision throughout the day to avoid substantial danger to themselves or others
or needs prolonged or repeated attention at night in connection with bodily functions
or needs someone to be awake during the night for a prolonged period or at frequent intervals in order to avoid substantial danger to themselves or others.

High Rate Care

Satisfies both daytime and a night time conditions listed above.

2. Mobility Component

This component is payable if you need help with getting around.

Low Rate Mobility

Able to walk but needs someone with them to provide guidance or supervision for most of the time when they are outdoors on unfamiliar routes. It is payable from five years of age.

High Rate Mobility

Unable to walk or have severe difficulties in walking. Payable from three years of age.

www.cftrust.org.uk

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DLA plays a key role in determining what other benefits you may qualify for. If your application is successful, the Department for Works and Pensions recognises that you need more money to live on to cope with your disability. This increases your chance of being awarded either, Income Support or Income Based Jobseeker's Allowance as a 'top up'. These benefits open the door to other benefits, such as Council Tax Benefit, Housing Benefit, Working Tax Credit, Child Tax Credit and even access to The Social Fund.

We strongly advise that you seek advice and help when completing the DLA claim form from, a Social Worker, Welfare Rights Advisor or Citizens Advice Bureau. It is advisable to obtain a supporting letter from a health professional, who is involved in your CF care, as they will be able to write about your medical needs. Also include a letter from the parent/carer who can write about your extra care needs. The CF Trust can help with advice on claims and provide a supporting letter where necessary. Contact the Helpline: ☎ 0845 859 1010.

Claim forms are available from local Benefit offices or by telephoning the Benefit Enquiry Line (BEL) ☎ 0800 882200

For advice with **existing DLA claims** please contact:
Disability Living Allowance (DLA) Helpline: ☎ 0845 712 3456

Other benefits

The following are some of the Benefits that may be relevant to people with CF and their families/carers. They fall into three separate categories:

1) Contributory benefits

(Must satisfy National Insurance conditions)

Contributory Jobseeker's Allowance

This is available for those below pension age, not in work, or working less than 16 hours per week, who are available for and actively seeking work.

Incapacity Benefit

This is available for those below pension age, who are incapable of work due to their illness/disability, and who are either not entitled to, or have finished Statutory Sick Pay.

2) Non-contributory Non means-tested benefits

(Do not have to satisfy National Insurance conditions but income/capital/savings are taken into account)

Disability Living Allowance

See page one.

Incapacity Benefit for Young People

For those incapable of work due to their illness/disability (and have been so in the previous 26 weeks) and are aged 16–20, not in full time education (21 hours per week) or aged 25 if in education/training.

Carer's Allowance

For those aged 16+, but below pension age, not in full time education, or earning over £79 per week, who provide care for 35 hours per week or more, to someone who gets DLA middle or high rate care component.

Maternity Allowance

For those expecting a child within 11 weeks (or have recently had one), who satisfy employment and work conditions, but are not entitled to Statutory Maternity pay (this is mainly available to those working part-time).

Child Benefit

For those responsible for a child under 16, or a young person aged 16–19, if still at school.

Guardians Allowance

For those responsible for an orphan child for whom they get child benefit.

3) Non-contributory means-tested benefits

(Do not have to satisfy National Insurance conditions but income/capital/savings are taken into account)

Income Support

For those aged 16–60 and not working full time (16 hours per week, and if they have a partner they cannot be working more than 24 hours per week) and have less than £8000 savings.

Income Based Jobseeker's Allowance

As for Income Support but are available for and actively seeking work.

Working Tax Credit

For those who work at least 16 hours per week, and have a dependent child or are a disabled worker. If aged 25+ must work at least 30 hrs per week. **Savings are not taken into account.**

Child Tax Credit

For those responsible for a child under 16 (or 19 if still at school). You do not have to be working and **savings are not taken into account.**

Housing Benefit

For those who pay rent on their home and have savings of less than £16,000.

Council Tax Benefit

For those who have to pay Council Tax. Rules are as for Housing Benefit.

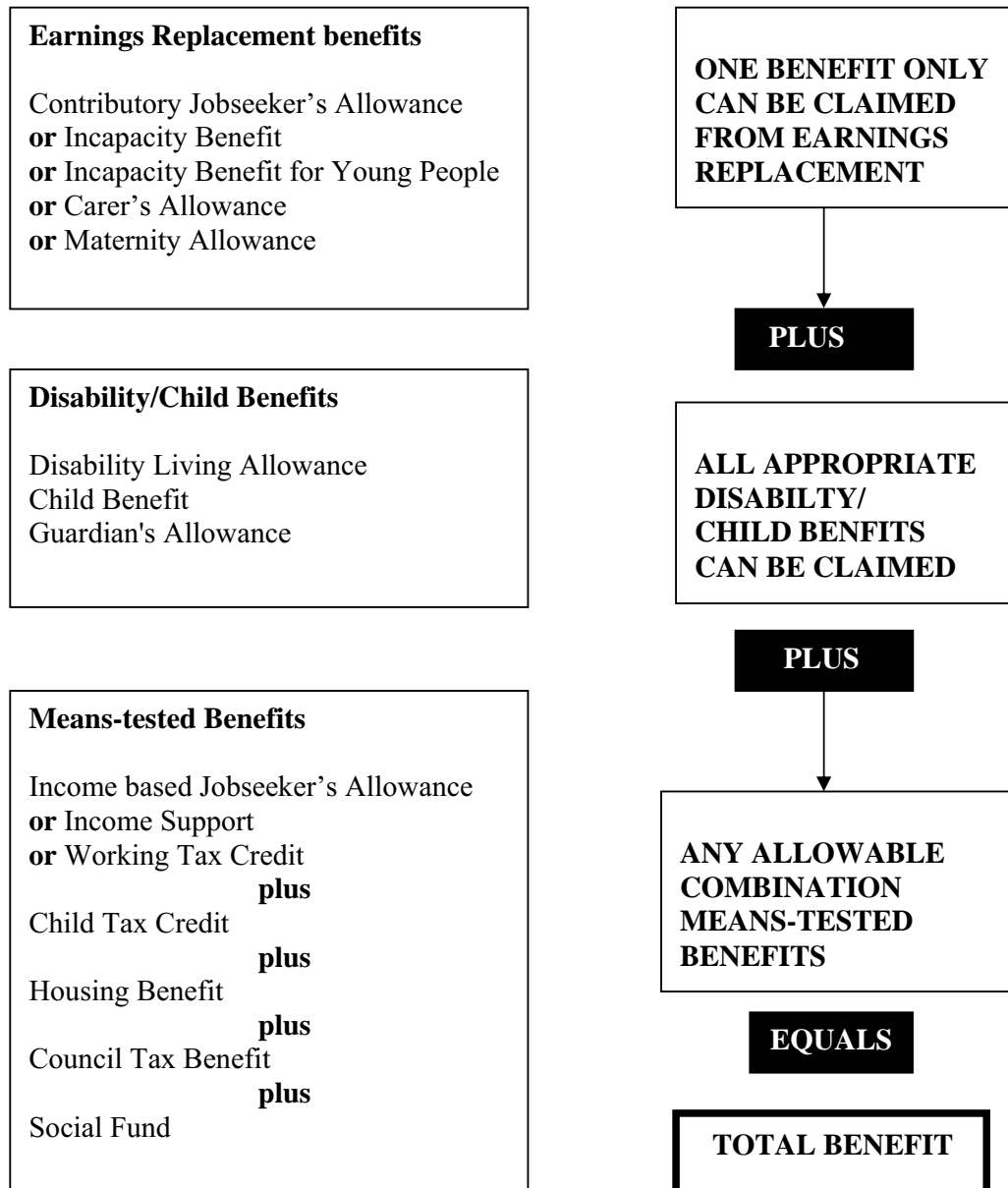
Social Fund

See page five.

You can claim most of these benefits by completing the necessary form available from your local Benefit Office or Jobcentre Plus.

Benefit entitlement

The following diagram indicates your possible total benefit entitlement:



The Social Fund

When you are living on a tight budget, you may sometimes need extra help, which you may be able to get from the Social Fund for important costs. Listed below are some of the payments, grants and loans available from this fund, which is administered by the Benefits Agency.

Information, advice and claim forms can be obtained from your Social Worker or Welfare Rights Officer at the hospital/clinic you attend or from your local Citizens Advice Bureau or Benefits Office.

Sure Start Maternity Grant

You may be entitled to help with costs of items for a new baby if you are in receipt of, Income Support, Income-based Jobseeker's Allowance, Working Families or Disabled Person's Tax Credit.

Funeral Expenses

You may be eligible for a payment from The Social Fund to cover the cost of essential funeral expenses if you are in receipt of Income Support, Income-based Jobseeker's Allowance, Housing or Council Tax Benefit, Working Families or Disabled Person's Tax Credit. The claim should be made between the date of death and no later than three months after the date of the funeral.

Additional help may be available from other charities such as **React** ☎ **020 8940 2575**
www.reactcharity.org

The CF Trust also offers grants to help with funeral expenses. **Application forms are obtainable from the Welfare Grants Officer: ☎ 0845 859 1020, or from the website: www.cftrust.org.uk**

Community Care Grants

These are payments to help people in receipt of Income Support or Income-based Jobseekers Allowance with items for your home, clothing and travel costs. These grants are paid to help people avoid going into institutional care or to move out of institutions into the community. Also to help families under pressure, to either stay in their own home or move because of a disaster or serious situation.

Budgeting Loans

These are interest free and available only to people who have been receiving Income Support or Income-based Jobseeker's Allowance for 26 weeks. They help spread the cost of buying items needed other than regular expenses.

Crisis Loans

Crisis loans can be given to help meet short-term needs in an emergency or after a disaster. You do not have to be in receipt of any statutory benefits to qualify, but you must have no savings and no access to any funds to meet your needs. The loan must be the only means to prevent serious risk to the health or safety of any member of your family. The rate and period of repayment are based on your income and circumstances.

Other Information

You may also qualify for other benefits such as free NHS prescriptions, help with travel to hospital and mobility costs. The CF Trust produces a factsheet entitled '*Guide to Financial Help*' which has more information on grants that are available. For a copy please telephone the Welfare Grants Officer: ☎ 0845 859 1020 or download it from the website: www.cftrust.org.uk

As the benefit system is constantly changing it is not possible to give comprehensive advice on all benefits. **This factsheet is intended to be used as a tool** to help you access the information you require.

The Cystic Fibrosis Trust Support Service is available to give advice on any of the information in this factsheet, please contact:

Helpline Officer ☎ 0845 859 1000

The CF Trust also produces a number of factsheets relating to issues for people with Cystic Fibrosis. **Please contact the above helpline for a full list of publications or see the website: www.cftrust.org.uk**

You may also be able to get help and advice about Benefits and other sources of financial assistance from your **Social Worker or Welfare Rights Officer** at the hospital/clinic you attend or from your local **Citizens Advice Bureau**.

USEFUL WEBSITES

www.direct.gov.uk Public services all in one place

www.adviceguide.org.uk Citizens Advice Bureau

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