



Welfare benefits

for people living with a lung condition

Learn about the benefits and financial support that might be available to you if you're living with a lung condition, or caring for someone who has a lung condition, in England, Scotland or Wales. Take a look at what you are entitled to or call our helpline on **03000 030 555** if you want to talk it through. This was updated in December 2019.

What benefits am I entitled to?

You may be entitled to benefits if you:

- have care or mobility needs because of your lung condition
- cannot work due to your lung condition
- are thinking of giving up work because of your lung condition
- care for someone with a lung condition

Having a lung condition doesn't entitle you to welfare benefits. Benefits depend on how your lung condition affects your care or mobility needs, or your ability to work.

If you're unsure what you're entitled to and want to talk to someone, please call our helpline on **03000 030 555**.

Benefits you might be entitled to:

Care and mobility

If you have difficulties with daily living needs, getting around or need a carer's help. This includes information on:

- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)
- Attendance Allowance (AA)

People unable to work

There are 2 types of benefits that you could be eligible for if you cannot work because of your illness:

- Information on Statutory Sick Pay (SSP)
- Employment and Support Allowance (ESA)

Universal Credit

Universal Credit is a payment that is meant to help with living costs for those who have a low income or are out of work. Information about Universal Credit and when you might be entitled to claim.

Conditions caused by work

If your condition is caused by work that you do, you could be entitled to compensation. This includes information on Industrial Injuries Disablement Benefit (IIDB).

Carers

We have information on the financial help available for carers, including:

- The Carer's Allowance
- Carer's Credit.

This is available in a separate PDF.

Top-up benefits

There are a number of top-up benefits that could aid you if you have a low income. Including:

- Income Support
- Tax Credits
- Pension Credit
- the new State Pension
- Housing Benefit
- Council Tax Reduction.

Prescription costs

Learn when you're entitled to free prescriptions, and how a prescription prepayment certificate can reduce your costs.

Help with heating costs

It is important to stay warm in winter if you are living with a lung condition. Find out more about how to get help with your heating costs. Including information on:

- Winter Fuel Payments
- Cold Weather Payments
- Warm Home Discount Scheme.

More information about all the benefits listed above are detailed in this PDF.

Qualifying rules for benefits

Each benefit has different qualifying rules. But there are two main criteria:

- **Means-tested or non-means-tested** – if a benefit is means-tested it will take into account your other benefits and income.
- **Contributory or non-contributory** – for some benefits you need to have paid a certain amount of national insurance contributions.

Benefits cap

There's a limit to the total amount of benefit that most people aged 16 to 64 can get. This is called the benefits cap. You're not affected by the benefit cap if anyone in your household gets certain benefits such as Attendance Allowance (AA), Personal Independence Payment (PIP) or Working Tax Credit.

If you live in Northern Ireland, for more information please call our helpline on **03000 030 555**. Or take a look at the NI Direct page (nidirect.gov.uk/information-and-services/money-tax-and-benefits/benefits-and-financial-support) and the AdviceNI pages (adviceni.net/). You can also call the Benefit Enquiry Line **0800 232 1271** Monday to Friday 9am -5pm or email benefit.uptake@nissa.gsi.gov.uk

Care and mobility

If you have difficulties with daily living needs, getting around or need a carer's help, you could be entitled to either Personal Independence Payment (PIP) or Attendance Allowance (AA). Both are financial benefits that might make life a little easier for you if you are living with a long-term condition or disability. Personal Independence Payment (PIP) is paid to eligible people aged 16 to 64 who have a long-term health condition or disability. The upper age limit does not change with state pension age.

Personal Independence Payment (PIP)

PIP is replacing Disability Living Allowance (DLA). The process for reassessing current DLA claimants began in October 2013. **If you were 65 before 8 April 2013, your DLA claim can continue and you should not be reassessed for PIP.** PIP is non-means-tested and non-contributory, and can be paid whether you are working or not. To qualify for PIP you must have had the difficulties or needs for three months before you can claim and must be likely to continue to have them for the next nine months.

PIP has two components - called Daily Living Activities and Mobility Activities. If you're eligible you can be paid for each component or both. For each component, there are two rates, standard and enhanced, and you will be assessed on a points system to decide which rate you qualify for. To qualify for the standard rate you need eight points, and for the enhanced rate you need 12 points.

If you're awarded the high rate mobility component, you may get access to the Motability scheme. Find out more on the motability website (motability.co.uk).

Tips for applying

The PIP form and assessment is a chance to explain how your lung condition affects you from day to day. Try to explain the kind of things you find difficult, or can't do at all, and those you need help with – either from a person or from aids, or by changing how you do it. For example, if you live with a lung condition that makes you short of breath like COPD, you may face these day-to-day issues.

Make sure you include them:

- Bathing and dressing: you may need someone - or a special aid like a rail or a chair - to help you bathe or shower, and get dry and dressed. You may need wrap yourself in a towel or dressing gown until you are dry, as drying yourself immediately makes you breathless. Bending over to dry your feet, cut your toenails and put on shoes and socks may leave you out of breath
- Preparing food and cooking: you may need help from someone, or to use a chair when you prepare simple meals.
- Eating: you may need to eat smaller amounts more regularly, rather than three meals a day due to difficulty chewing and breathing, getting out of breath while eating, feeling bloated and loss of appetite.
- Getting up and down stairs: you may need to stop (several times) to get your breath. You may plan to avoid stairs as much as you can because climbing them makes you breathless and anxious. Mention if your only loo is upstairs and you cannot get there easily or quickly.
- Planning a journey: you may have to avoid steps and hills, and take frequent rests to catch your breath. If you use public transport, you may avoid busy times of day as you take a long time to get on or off a bus or train. You may try to avoid crowds as it's harder to walk slowly. You may use a stick or a walking frame to get about.

These points may just be the tip of the iceberg for you. There may be other areas of care or mobility that you find difficult. Please get in touch with our helpline on **03000 030 555** for help with how to describe them.

Applying for AA and PIP

Application forms are long and you may find them hard to complete. We suggest you check the guidance notes on how to complete the forms before you start to apply. It's important to prepare. These notes are a good starting point:

- Attendance allowance notes (citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance/claiming-attendance-allowance/help-with-attendance-allowance-form/)
- PIP notes (citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/PIP/help-with-your-claim/fill-in-form/)

Our helpline on **03000 030 555** can also suggest where to go for help with the process.

Blue badge scheme

A blue badge helps you park closer to your destination. If you get certain benefits, you're automatically eligible and applying is straightforward. The standard, and enhanced, rate of PIP mobility, or the higher rate of the mobility component of DLA would qualify you for a blue badge (citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1/blue-badge-scheme/applying-for-a-blue-badge/).

You can also apply if you have long-term problems with walking or walking problems that your doctor says are likely to last at least a year. You'll have to fill in an extra section of the form and may need an assessment by your local council.

If you have queries, call the blue badge helpline on **0343 100 1000** (England), **0343 100 1001** (Scotland), or **0343 100 1002** (Wales).

Disability Living Allowance (DLA) for children

This is only available if you're claiming for a child under 16 and satisfy the care or mobility criteria. You'll need to show your child has significantly more care needs than a child of the same age without any health problems. DLA has two components: a care element and a mobility element. To qualify for the mobility component your child must be three or older.

Attendance Allowance (AA)

Attendance Allowance (AA) is a non-means-tested and non-contributory benefit paid to people aged 65 and over who have personal care needs because of their lung condition. The age limit does not change with state pension age.

AA is paid at one of two rates, higher or lower depending on the level of need you have. You must have had care needs for at least six months. There is no mobility payment with AA and any mobility difficulties outside the home are not taken into account.

Tips for applying

On the form, explain the effects of your lung condition, compared to someone of your age who is healthy (such as your partner or a friend). You will need to describe the difficulties you have, how often you have them – day and night - and the sort of help you need. For example:

- do you struggle to get out of bed? To get dressed? To wash yourself? To get out of a chair?
- do you need someone to motivate you to get dressed? To eat?
- do you need help to do your hobbies or get out and meet people, such as going along to your local Breathe Easy group or pulmonary rehabilitation class?

Remember: you can get help to fill the form out from your nearest Citizens Advice (citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice/).

Special rules for terminally ill people

If a person is terminally ill and expected to live for six months or less, they can obtain Attendance Allowance or Personal Independence Payment immediately. The Department of Work and Pensions (DWP) will fast-track the application.

Discuss with your GP or consultant and ask them to complete a medical form called DS1500. The person claiming, or their doctor, should send the DS1500 form to DWP with the claim form for AA. PIP is claimed by phone.

A carer, family member, friend or professional can claim on another person's behalf. The person who is terminally ill doesn't have to sign the claim form. They will simply be notified that they have been awarded the benefit and they will be paid.

Disability benefits in Scotland

From 2020, disability benefits in Scotland will be changing. The Scottish government will take over responsibility for DLA for children, PIP and Attendance Allowance.

People who are already receiving these benefits will carry on getting them, but new claims will be claims for the Scottish equivalent of these benefits.

The Scottish government plans to make some changes to how decisions are made on these benefits. They want to reduce the number of assessments and make decisions on medical evidence where they can.

Read more about the change to the delivery of disability assistance in Scotland on the [gov.scot website \(gov.scot/news/delivery-of-disability-assistance-to-start-in-2020/\)](https://gov.scot/news/delivery-of-disability-assistance-to-start-in-2020/).

Unable to work

There are two types of benefits that you could be eligible for if you cannot work because of your illness – Statutory Sick Pay (SSP) and Employment and Support Allowance (ESA). SSP is for absences from work up to 28 weeks and ESA is for longer term absences.

Statutory Sick Pay (SSP)

If you are too ill to work, your employer will pay you SSP for up to 28 weeks. To be eligible you must:

- work for your employer under a contract of service
- earn above £118 - the earnings threshold before tax and national insurance: [gov.uk/employers-sick-pay/eligibility-and-form-ssp1](https://www.gov.uk/employers-sick-pay/eligibility-and-form-ssp1)
- be sick for at least four days in a row

Once SSP ends, if you're still too sick to return to work, you may be eligible for Employment and Support Allowance (ESA).

Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) can be paid if you're too ill to work. You must go to a Work Capability Assessment while your ESA is being assessed.

There are 3 types of ESA:

- **new style**, if you're entitled to claim Universal credit
- **contributory ESA**, which will depend on your national insurance contributions
- **income-related ESA**, which is the means-tested element. It can depend on how much household income you have.

Your capability to work should be assessed in the first 13 weeks of your claim for ESA. Usually you will have to travel to a centre to be assessed. If you spend money on travelling to an assessment centre, you can claim these costs back. Bring your ticket or receipts with you if you travel by bus or train. You can claim 25p per mile if you come by car – plus parking costs, so bring the parking ticket too. If you want to claim back the fares of anyone who has to travel with you, let the Health Assessment Advisory Service know in advance by calling **0800 288 8777**.

After this assessment, the Department for Work and Pensions (DWP) will place you in:

- **the work-related activity group**, where you will be expected to try to find employment and have regular interviews with an adviser

or

- **the support group**, where you will not be expected to look for employment as your illness or disability has a severe effect on your ability to work. The support group pays an extra amount on top of the basic rate of ESA.

If the DWP decides you are fit to work straightaway, they can advise you to apply for Job Seekers Allowance (JSA). By doing this you have to declare yourself fit for work. Ask a welfare rights adviser such as Citizen's Advice Bureau (CAB) about applying for JSA. JSA is broken down into contribution-based and income-based allowance.

For details on how to appeal a decision you are unhappy with, call our helpline on **03000 030 555**.

Universal Credit

Universal Credit is a payment that is meant to help with living costs for those who have a low income or are out of work. Universal Credit is one benefit that replaces child tax credit, working tax credit, housing benefit, income support, income related JSA and income related ESA. The amount you'll get depends on your circumstances and income. It can include support:

- for housing
- for children and childcare
- if you're disabled or have a health condition
- if you care for someone with a disability

It is paid monthly. It can be paid if you are working or not. Your payment will reduce gradually as you earn more. Find out whether you could be eligible for Universal Credit by using Citizens Advice eligibility checker. See: citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-you-can-get-Universal-Credit/

Work-related compensation

If your condition is caused by work that you do, you could be entitled to compensation.

Industrial Injuries Disablement Benefit (IIDB)

You might get IIDB if you're ill or disabled as a result of a disease caused by your work. You can claim if, due to your work, you have been affected by:

- a disease caused by working with asbestos
- asthma
- chronic obstructive pulmonary disease (COPD)
- pneumoconiosis (including silicosis)
- primary lung cancer where there is evidence of silicosis or asbestosis
- mesothelioma
- diseases caused by exposure to certain toxic chemicals
- diseases caused by exposure to non-toxic biological agents such as animals, plants and other organisms – for example, extrinsic allergic alveolitis

You must have done certain types of work to be eligible. The amount you can get depends on how serious your disability is. But you can't claim if you were self-employed.

IIDB is non-means-tested and non-contributory. Claim forms are available from gov.uk/industrial-injuries-disablement-benefit/how-to-claim or by calling the Barrow Industrial Injuries Disablement Benefit centre on **0800 121 8379**. Find out more from our helpline on **03000 030 555**.

Additional benefits

There are a number of top-up benefits that could aid you if you have a low income. They include Income Support, tax and pension credits and housing benefits. These benefits can be very helpful if your long-term lung condition limits your income.

Income support

Income Support tops up your income if it falls below a certain level. You must be **all** of the following:

- a carer, or pregnant, or a lone parent with a child under five
- work less than 16 hours a week
- under Pension Credit qualifying age
- have no income or a low income
- have less than £16,000 in savings
- live in England, Scotland or Wales

If these points don't all apply, you may be eligible, if you:

- can't work because you're disabled or a carer
- are off work and getting statutory sick pay (SSP)
- are aged between 16 and 20 and are in full-time education or retraining (below the level of a university degree)

Tax Credits

There are two types of Tax Credits, both of which are means-tested:

- **Child Tax Credit** - payable to anyone who has any children, depending on household income
- **Working Tax Credit** - payable to anyone in low-paid work

Pension Credit

Pension Credit is an income-related benefit for people who have reached the qualifying age. It has two parts, and you may be entitled to one or both:

- Guarantee Credit, which tops up your weekly income to a guaranteed level
- Savings Credit, for people who are over 65 and have saved some money towards their retirement. If you reach state pension age on or after 6 April 2016, you won't be eligible for this part.

The qualifying age is gradually increasing to 66 in line with the increase of state pension age. You can find out your qualifying age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) or by calling **0345 606 0265**.

You can claim whether or not you still work.

The new state pension

The new state pension is a regular payment you can claim if you reach state pension age on or after April 2016. It's based on your national insurance record. You'll usually need to have paid 10 years' national insurance to qualify. You'll need 35 qualifying years to get the new full state pension if you don't have a national insurance record before 2016. You won't get the pension automatically, you need to claim it. You should get a letter four months before your state pension age telling you what to do. You can call **0800 731 7898** to make a claim.

Housing Benefit

You could get Housing Benefit to help pay your rent if you're on a low income. How much you get is based on your income and your circumstances. For some claimants, housing benefit is being replaced by universal credit.

From 15 May 2019, if you're in a couple you'll only be eligible to start getting Housing Benefit if either:

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

Your Housing Benefit could be reduced if you live in council or social housing and have a spare bedroom. The reduction is:

- 14% of your housing benefit for one spare bedroom
- 25% for two or more spare bedrooms.

Measures are in place to mitigate the financial impact of this reduction. Call our helpline on **03000 030 555** for the details of discretionary housing payments (DHP).

Council Tax Reduction

Council Tax Reduction is a means-tested benefit which helps you to pay your council tax. You could be eligible if you're on a low income or claim benefits. You can apply if you own your home, rent, are unemployed or working. Local councils set their council tax rates and run their own schemes for Council Tax Reduction. You should apply to your local council.

Help with prescription costs

NHS prescription charges have been abolished in Scotland, Wales and Northern Ireland. From April 2019, in England, the cost for each prescription is £9.

In England if you are under 16, or under 19 and in full time education, or over 60, you are automatically entitled to free prescriptions.

You may also get free prescriptions if you have a medical exemption certificate because you:

- are pregnant or have had a baby in the last 12 months
- are a war pensioner being treated for your accepted disability
- are being treated for TB, cancer, the effects of cancer or the effects of cancer treatment
- have a specified physical disability that prevents you leaving home without the help of another person

If you have a low income and your capital is £16,000 or less you may qualify for the Low Income Scheme. See: www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx. This capital rises to £23,250 if you are in a care home.

You can save money by buying a prescription prepayment certificate (PPC) if:

- you need four or more items in three months – the certificate costs £29.10
- or
- you need 12 or more items in a year – the certificate costs £104

You can apply online via www.nhs.uk/NHSEngland/Healthcosts or call the order line on **0300 330 1341**.

How can I get help with heating costs?

If you live with a lung condition like bronchiectasis, COPD or pulmonary fibrosis, you'll know how important it is to stay warm in the winter. Help with your heating costs is available.

Winter Fuel payments

A Winter Fuel payment is a tax-free payment for people born on or before 5 August 1954 to help pay heating costs. It is usually paid automatically every year between November and December. If you don't receive this automatically, and are eligible, you can make a claim. See: www.gov.uk/winter-fuel-payment/how-to-claim. Winter fuel payments do not depend on how cold the weather gets.

Cold weather payments

This is only paid when the temperature in your area falls to zero degrees Celsius or below for a period of seven days between 1 November and 31 March. These payments are usually made to people on the following income-related benefits:

- Income support or Income-based Jobseeker's Allowance because you are aged 60 or over
- Income support or Income-based Employment and Support Allowance **and** have a child under five or are responsible for a disabled child
- Income support if you are long-term sick or disabled
- Pension Credit
- Universal Credit

See: www.gov.uk/cold-weather-payment/eligibility

Warm Home Discount Scheme

The Warm Home Discount Scheme (WHD) is run with electricity providers and gives a one-off discount on your winter electricity bill. If you qualify for the discount, you'll get a letter in the autumn or winter. See: www.gov.uk/the-warm-home-discount-scheme

In 2019-20 winter, you qualified if, on 7 July 2019:

- your supplier is part of the scheme, and
- your name or your partner's was on the bill, and
- you were getting the guaranteed credit element of Pension Credit (even if you get Savings Credit as well)

You may also be able to claim this rebate under the broader group rules if you are classed as being in a vulnerable group, for example if you have an illness or disability. Electricity providers will have their own criteria for eligibility under the broader group.

The participating suppliers in this scheme are: Angelic Energy, Atlantic, Boost, Bristol Energy (only if you're getting the guaranteed credit element of Pension Credit), British Gas, Bulb Energy, Citizen Energy, Co-operative energy, Ebico, Economy Energy, EDF Energy, E.ON, First Utility, Flow Energy, GB Energy, Great North Energy, Green Star/Hudson, Liverpool Energy Community Company, Lumo, Manweb, M&S Energy, npower, Our Power (only if you're getting the guaranteed credit element of Pension Credit), OVO, Powershop, Ram Energy, Robin Hood Energy (only if you're getting the guaranteed credit element of Pension Credit), Sainsbury's Energy, Scottish Gas, Scottish Hydro, ScottishPower Southern Electric, Spark Energy, SSE, SWALEC, Utilita, Utility Warehouse, White Rose Energy, Your Energy Sussex.

Call your energy supplier or the Warm Home Discount Helpline on **0800 731 0214** for more information. Lines are open 8.30am – 4.30pm Monday to Friday.

For energy supply and other heating issues, you can call the Citizens Advice consumer helpline on **0345 404 0506**. Calls cost up to 9p a minute from a landline, 3-40p per minute from a mobile. For energy saving advice in England and Wales go to energysavingtrust.org.uk, or, if you live in Scotland, call Home Energy Scotland on **0808 808 2282**.

Remember: Your lung condition may change, so you should review your situation regularly to ensure that you are claiming all that you are entitled to.

Get in touch with us to find support near you.

Helpline: 03000 030 555

Monday to Friday, 9am-5pm

Ringling our helpline costs the same as a local call.

helpline@blf.org.uk

blf.org.uk

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We value feedback on our information. To let us know your views, and for the most up to date version of this information and references, call the helpline or visit **blf.org.uk**