



Welfare benefits

We've put together a guide on welfare benefits for people living with a lung condition in England, Scotland and Wales. For support and benefits for carers, please see our caring for someone information at [blf.org.uk/carers](https://www.blf.org.uk/carers)

If you live in Northern Ireland, take a look at the NI Direct page and the AdviceNI pages. You can also call the Benefit Enquiry Line **0800 232 1271** Monday to Friday 9am - 5pm or email benefit.uptake@nissa.gsi.gov.uk

For general advice on welfare benefits, give our helpline a call on **03000 030 555**.

Am I eligible?

If you live with a lung condition that affects your care or mobility or your ability to work, you might be eligible to claim benefits.

Am I eligible for benefits?

You might be eligible to claim benefits if you meet one or more of the following criteria:

- 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 automatically entitle you to welfare benefits. Benefits depend on how your lung condition affects your care or mobility needs, or your ability to work.

For general advice on welfare benefits, call our helpline on **03000 030 555**.

Benefits you might be entitled to

Use the independent benefits calculator at [gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators) to find out what benefits you could get, how to claim and how your benefits will be affected if you start or stop work.

Care and mobility benefits

If you have difficulties with daily living needs, getting around or need help from a carer, you could be entitled to care and mobility benefits.

People unable to work

You could be eligible for benefits if you cannot work because of your lung condition.

Universal Credit

Universal Credit is a payment to help with living costs for those who have a low income or are out of work. We have 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 or have done, you could be entitled to compensation.

Help for carers

We have information on the financial help available for carers, including taking a break (respite care).

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's important to stay warm in winter if you are living with a lung condition.

Additional benefits

There are a number of additional benefits that could help you if you have a low income.

Your lung condition may change, so you should review your situation regularly to ensure you're claiming everything that you are entitled to.

Qualifying rules for benefits

Each benefit has different qualifying rules. But there are two main criteria – means and contributory:

- **Means-tested** - if a benefit is means-tested it will take into account your other benefits, savings, and income.
- **Non-means-tested** – if a benefit is non-means-tested it won't take into account your other benefits and income.
- **Contributory** – if a benefit is contributory you need to have paid a certain amount of national insurance contributions.
- **Non-contributory** – if a benefit is non-contributory it won't take into account your national insurance contributions.

Do you live in Northern Ireland?

If you live in Northern Ireland, take a look at the NI Direct page and the AdviceNI pages. 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 benefits

Benefits if you have care or mobility needs

If you have difficulties with daily living needs, getting around, or need help from a carer, you could be entitled to welfare benefits. These aim to make life a little easier for you if you are living with a long-term condition or disability.

Use the independent benefits calculator at [gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators) to find out what benefits you could get, how to claim and how your benefits will be affected if you start or stop work.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is paid to eligible people who have a long-term health condition or disability and are aged between 16 and state pension age.

PIP can help you with some of the extra costs if you have a long-term health condition or disability. It replaces Disability Living Allowance (DLA).

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 is made up of two parts – a daily living part and a mobility part. If you're eligible you can be paid for one or both parts.

If you're awarded the high-rate mobility, you may get access to the Motability scheme. Find out more on the Motability website at www.motability.co.uk/

Attendance Allowance (AA)

Attendance Allowance (AA) is a non-means-tested and non-contributory benefit paid to people over state pension age who have personal care needs because of their lung condition.

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.

For information and help with disability benefits in Scotland, go to www.mygov.scot/disability-benefits-help/

Rules for terminally ill people

If a person is terminally ill and expected to live for six months or less, they can get Attendance Allowance or Personal Independence Payment immediately. The Department of Work and Pensions (DWP) will fast-track the application. You can read more about this on the government website.

Applying for AA and PIP

Application forms may take time to complete. We suggest you check the guidance notes on how to

complete the forms before you start to apply or ask a friend or family member to help. It's important to prepare. These notes are a good starting point:

- PIP notes on the Citizens Advice website at www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/fill-in-form/
- Attendance allowance notes on the Citizens Advice website at www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance/claiming-attendance-allowance/help-with-attendance-allowance-form/

Tips for applying

Application forms are 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. You should also give information about the things you need help with – either from another person, from aids or by changing how you do it.

For example, if you live with a lung condition that makes you short of breath, 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 to 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 or putting on shoes and socks may also 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, get out of breath while eating, feel bloated and lose your appetite.
- **Getting up and down stairs:** you may need to stop (several times) to catch 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.

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.

Blue badge scheme

A blue badge helps you park closer to your destination. If you get certain benefits, you're automatically eligible. Find out more about the blue badge scheme on the Citizens Advice website at www.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 problems with walking that your doctor says will 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.

You can apply for or renew a Blue Badge on the GOV.UK website at www.gov.uk/apply-blue-badge

You can also apply for a blue badge in Northern Ireland. Visit the NI Direct website for more details at www.nidirect.gov.uk/services/apply-or-renew-blue-badge-online

Do you live in Northern Ireland?

If you live in Northern Ireland, take a look at the NI Direct page and the AdviceNI pages. You can also call the Benefit Enquiry Line **0800 232 1271** Monday to Friday 9am - 5pm or email benefit.uptake@nissa.gsi.gov.uk

Top tip

Your lung condition may change, so you should review your situation regularly to ensure you're claiming everything that you are entitled to.

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.

For general advice on welfare benefits, call our helpline on **03000 030 555**.

Unable to work

If you can't work or are limited in the amount you can work, you might be eligible for benefits.

Statutory Sick Pay (SSP)

If you're too ill to work, your employer will pay you Statutory Sick Pay (SSP) for up to 28 weeks.

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

Read more about if you're entitled to sick pay on the Citizens Advice website at www.citizensadvice.org.uk/work/rights-at-work/sick-pay/check-if-youre-entitled-to-sick-pay/

Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) can be paid if you have a health condition that affects how much you can work.

You can read more detail about ESA on the Citizens Advice website at www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/employment-and-support-allowance/

If you've been affected by coronavirus

You can apply for 'new style' ESA if you're unable to claim Statutory Sick Pay (SSP) and one of the following applies:

- you might have COVID-19 or you're recovering from it
- you're self-isolating because you came into contact with someone who might have COVID-19
- you've been advised by a health care professional to self-isolate before going into hospital for surgery
- you're quarantining after travelling.

If you're claiming ESA because of coronavirus, you'll need to give evidence to support your claim. You can read more about this on the government website at www.gov.uk/employment-support-allowance/eligibility

For information if you live in Northern Ireland, take a look at the NI Direct website www.nidirect.gov.uk/articles/employment-and-support-allowance

Work related compensation

If your condition is caused by work that you do or have done, 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 condition or injury caused by your work, for example, asbestosis.

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

IIDB is non-means-tested and non-contributory.

Asbestos-related compensation

Detailed information about compensation if you've been diagnosed with an asbestos-related condition is in our:

- asbestos financial support page at blf.org.uk/support-for-you/asbestos-related-conditions/benefits-and-compensation
- mesothelioma compensation page at blf.org.uk/support-for-you/mesothelioma/support/compensation-and-benefits

Additional benefits

There are a number of additional benefits that could help you if you have a low income. These benefits can be very helpful if your long-term lung condition limits your income.

You can also read about help with heating costs at [blf.org.uk/support-for-you/welfare-benefits/heating-costs](https://www.blf.org.uk/support-for-you/welfare-benefits/heating-costs)

Use the independent benefits calculator at [gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators) to find out what benefits you could get, how to claim and how your benefits will be affected if you start or stop work.

Help with prescription costs

You do not have to pay NHS prescription charges in Scotland, Wales and Northern Ireland.

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 tuberculosis (TB), cancer, the effects of cancer or the effects of cancer treatment
- have a specified physical disability that prevents you from leaving home without the help of another person.

Check to see what help you could get to pay for NHS costs, including prescriptions at [services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start](https://www.services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start)

If you have a low income, you may qualify for the NHS Low Income Scheme. Find out more on the NHS website at www.nhs.uk/using-the-nhs/help-with-health-costs/nhs-low-income-scheme-lis/

Prepayment certificates (PPC)

You can save money by buying a prescription prepayment certificate (PPC). Once you have a PPC, all your prescriptions will be covered during its time period, no matter how many you need. There are two options to choose from:

- **A three-month PPC.** This will save you money if you normally order more than three prescriptions in three months.
- **A 12-month PPC.** This will save you money if you normally order more than 11 prescriptions in a year.

You can buy a PPC on the NHS website at [services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start](https://www.services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start), or you can call the order line on **0300 330 1341**.

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. Find out whether you could be eligible for Universal Credit by using Citizens Advice eligibility checker at www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/check-how-much-universal-credit-youll-get/

If you need help whilst waiting for benefits to start

If you're waiting for benefit payments to start, you might be able to get your benefit paid early. Citizens Advice has more information on how your local council might be able to help you with living costs if you're waiting for benefits to start, and gov.uk has information on advanced payments whilst waiting for Universal Credit.

Income support

Income Support can help you cover costs if you're on a low income. Universal Credit has replaced Income Support for most people.

For more information on Income Support, take a look at the gov.uk website or Citizen's Advice.

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.

You cannot claim Universal Credit and Tax Credits at the same time. Read more about how tax credits and other benefits affect each other at www.gov.uk/how-tax-credits-affect-other-benefits

Pension Credit

If you're over the state pension age and on a low income, you may be able to get Pension Credit to help with living costs.

What you'll get

- **Guarantee Credit** - which tops up your weekly income to a guaranteed level. If you get Guarantee Credit, you may also qualify for the Warm Home Discount. Our page about help with heating costs has more information about the Warm Home Discount.
- **Savings Credit** - for people who are over 65 and have saved some money towards their retirement. If you reached state pension age on or after 6 April 2016, you won't be eligible for savings credit.

The new State Pension

The new State Pension is a regular payment you can claim if you reach state pension age on or after 6 April 2016. You won't get the pension automatically; you need to claim it. You should get a letter no later than two months before you reach state pension age telling you what to do. The quickest way to get your State Pension is to apply online.

Housing Benefit

You could get Housing Benefit to help pay your rent if you're on a low income, unemployed or claiming benefits. It's being replaced by Universal Credit. You can only make a new claim for Housing Benefit if either of the following apply:

- you have reached state pension age
- you're in support, sheltered or temporary housing

For more information on Housing Benefit, go to the gov.uk website or the Citizen's Advice website.

If you can't claim Housing Benefit, you might be able to get help with other housing costs. If not, you may be able to claim Universal Credit instead. Use a benefits calculator to see what you might be entitled to.

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.

Top tip

Your lung condition may change, so you should review your situation regularly to ensure you're claiming everything that you are entitled to.

Help with heating costs

How can I get help with heating costs?

If you live with a lung condition, you'll know how important it is to stay warm in the winter. The good news is, help with your heating costs may be available.

Winter Fuel payments

A Winter Fuel payment is a tax-free payment for people born on or before 26 September 1955 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 on the gov.uk website. Winter fuel payments do not depend on how cold the weather gets.

The deadline for you to make a claim for winter 2021-2022 is **31 March 2022**.

Cold weather payments

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

- Pension credit
- Income support
- Income-based Jobseeker's Allowance

- Income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

Check to see if your area is due a payment and find out more about cold weather payments on the gov.uk website.

Help with heating in Wales

If you are eligible, the Nest scheme may be able to offer you free home energy efficiency improvements. This could include a new boiler, central heating, or insulation.

You could be eligible for free home energy efficiency improvements if you meet the following conditions:

- You own or privately rent your home
- Your home is expensive to heat and energy inefficient
- You or someone you live with receives a means tested benefit, or has a chronic respiratory, circulatory, or mental health condition and an income below the threshold.

Find out more about if you're eligible for the Nest scheme in Wales at [nest.gov.wales/en/eligibility/](https://www.nest.gov.wales/en/eligibility/)

Help with heating in Scotland

The Scottish government has support for you if you have difficulty paying your fuel bills or keeping your home warm. Find out more:

- Warmer Homes Scotland at www.mygov.scot/help-energy-bills
- Home Energy Scotland at www.homeenergyscotland.org/
- Home Energy Efficiency programmes for Scotland (HEEPS) www.gov.scot/policies/home-energy-and-fuel-poverty/energy-saving-home-improvements/

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. Find out more about WHD on the gov.uk website at www.gov.uk/the-warm-home-discount-scheme

There are two ways to qualify for the WHD:

- as part of the 'core group', or
- as part of the 'broader group'.

Core group

You may be eligible for the core group Warm Home Discount Scheme if:

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

If you qualify, you'll get a letter between October and December 2021 telling you how to claim the discount. Your electricity supplier will apply the discount to your bill by 31 March 2022.

If you don't get a letter, but think you qualify for the WHD as part of the core group, contact the Warm Discount helpline on **0800 731 0214**. Lines are open 8am – 6pm Monday to Friday.

Broader group

You might be able to claim the WHD as part of the broader group if you're on a low income and meet your energy supplier's criteria for the scheme.

You might be able to apply directly to your electricity supplier for help if you're not part of the core group, but:

- you're on a low income
- you get certain means-tested benefits
- your energy supplier is part of the scheme.

Your electricity supplier decides who can get the discount. Get in touch with your supplier to see if you're eligible and how to apply.

For more information about the WHD and other benefits that can help you pay your energy bills this winter, go to the Citizen's Advice website.

For advice on saving energy in your home go to the Energy Saving Trust website at **www.energysavingtrust.org.uk**

Top tip

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Give us a call on 03000 030 555 for general advice on welfare benefits.

Get in touch with us to find support near you.

Helpline: **03000 030 555**

Monday to Friday, 9am-5pm

Ringing our helpline will cost the same as a local call.

helpline@blf.org.uk

blf.org.uk

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blf.org.uk/welfare-benefits

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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**