



Welfare benefits

We've put together a basic guide to benefits for people living with a lung condition, or caring for someone with a lung condition, in England, Scotland and Wales. This information was updated in December 2020.

If you live in Northern Ireland take a look at the **NI Direct page** (www.nidirect.gov.uk/information-and-services/benefits-and-money/benefits-and-financial-support) and the **AdviceNI pages** (www.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

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

Am I eligible for benefits?

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

You might be eligible to claim benefits if you:

- have care or mobility needs because of your lung condition, or
- cannot work due to your lung condition, or
- are thinking of giving up work because of your lung condition, or
- 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.

Use an **independent benefits calculator** (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 work.

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.

Benefits if you have care or mobility needs

If you have difficulties with daily living needs, getting around or need a carer's help, 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.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) (www.gov.uk/pip) is paid to eligible people who have a long-term health condition or disability and are aged between 16 and state pension age (www.gov.uk/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 has two components - called Daily Living Activities and Mobility Activities. If you're eligible you can be paid for one component or both components.

If you're awarded the high rate mobility component, 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) (www.gov.uk/attendance-allowance) is a non-means-tested and non-contributory benefit paid to people over state pension age (www.gov.uk/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.

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

Read our tips for applying on the next page.

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 a 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, 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.

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

Special 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 at www.gov.uk/terminal-illness-benefits

Disability benefits in Scotland

From 2020, the Scottish government has taken over responsibility for PIP, Attendance Allowance and DLA for children (www.gov.uk/disability-living-allowance-children).

People who are already receiving these benefits will carry on getting them, but new claims will be 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.

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

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 because of a lung condition

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) (www.gov.uk/statutory-sick-pay) 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) (www.gov.uk/employment-support-allowance) 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've been advised to shield because you're at very high risk of severe illness from coronavirus
- you might have coronavirus or you're recovering from it
- you're self-isolating because you came into contact with someone who might have coronavirus
- you've been advised by a health care professional to self-isolate before going into hospital for surgery.

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 at 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 disease caused by your work.

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.

Read more about IIDB at www.gov.uk/industrial-injuries-disablement-benefit

Asbestos-related compensation

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

- asbestos financial support page: www.blf.org.uk/asbestos-compensation
- mesothelioma compensation page: www.blf.org.uk/mesothelioma-compensation

Benefits and support for carers

This information is for adults who care for another adult. Support and information is also available for:

- carers who are under 18 on the NHS website at www.nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/being-a-young-carer-your-rights
- adults who care for children on the Carers UK website at www.carersuk.org/help-and-advice/practical-support/getting-care-and-support/young-carers-and-carers-of-children-under-18

Carer's assessment

As a carer, you can get an assessment of your support needs. Each nation has its own system of assessment.

A carer's assessment is an evaluation to establish if you need support to carry out your caring duties, so you can lead a healthy, balanced life.

It looks at how caring affects your health, relationships, employment, education and lifestyle. It will also consider if you're able and willing to carry on being a carer.

You can read more about carer's assessment on the Carers UK website at www.carersuk.org/help-and-advice/practical-support/getting-care-and-support/carers-assessment. The NHS website also has useful information on carer's assessments at www.nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/carers-assessments

Financial support for carers

Carer's Allowance

Carer's Allowance is the main benefit available for carers across the UK. You may be eligible if you care for someone with substantial caring needs for 35 hours a week or more. You do not have to live with or be related to the person you care for. Your eligibility is based on your circumstances, such as:

- your age
- whether you work and what you earn
- whether you get other benefits.

If you get the state pension, get specialist advice before you apply for Carer's Allowance, as the two benefits can't be paid at the same time.

It also takes into account the benefits the person you are caring for receives. The person you care for must already get one of these benefits:

- Personal Independence Payment (PIP) daily living component
- Disability Living Allowance (DLA) at the middle or highest care rate
- Attendance Allowance (AA)

Carer's Allowance Supplement in Scotland

Carer's Allowance Supplement (www.mygov.scot/carers-allowance-supplement/overview) is an extra payment for people living in Scotland who are getting Carer's Allowance on a set date. It's paid two times a year.

You'll get a letter from Social Security Scotland if you're due to get this payment.

Carer's Credit

You could also get Carer's Credit (www.gov.uk/carers-credit) if you care for someone for at least 20 hours a week. You automatically get Carer's Credit if you get Carer's Allowance, or child benefits for a child under the age of 12.

Carer's Credit is a national insurance credit. So, if you have to stop work due to your caring responsibilities, contributions will still be paid. This means you can take on caring responsibilities without affecting your ability to qualify for the state pension.

Filling out the forms can be daunting. If you need help to complete them:

Citizens Advice has detailed information:

- on their website at www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers
- you can chat online with an adviser at www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service
- or get in touch with your local Citizens Advice at www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us. Sometimes Citizens Advice is based in GP surgeries or community centres

Get in touch with your local carers services:

- on the carers website at carers.org/help-and-info/carer-services-near-you
- or services in your area on the Age UK website at www.ageuk.org.uk/services/in-your-area

Search for other local help using your postcode on the Turn2Us website at www.turn2us.org.uk

Taking a break (respite care)

Your carer's assessment may identify you need a break from caring from time to time. This is called respite care and may be provided by your council after your carer's assessment or after the person you care for has had an assessment. Your council or local carer's centre can give you information about what's available in your area.

Taking a break could be particularly important due to the COVID-19 pandemic. You might feel more tired than usual, especially if the usual respite services you use have closed temporarily.

There are different ways you can take a break. Think about what type of break will suit you. You may want an hour every week, a day here and there, a week or two for a holiday, or a combination of all of these.

There are many ways to arrange and pay for you to take a break. You may be able to get help from your local council, charities or benevolent funds, or you may need to pay for care yourself.

Carers UK has useful information on Taking a Break. It includes organisations that may be able to help arrange and fund a break.

Useful contacts for carers

England

Carers UK Helpline 0808 808 7777
Carers Trust (UK) 0300 772 9600

Wales

Carers Wales 0808 808 7777
www.carersuk.org/wales
Carers Trust Wales 0300 772 9702

Scotland

Carers Scotland 0800 808 7777
Carers Trust Scotland 0300 772 7701
carers.org/our-work-in-scotland/our-work-in-scotland

Northern Ireland

Carers Northern Ireland 028 9043 9843
www.carersuk.org/northernireland

- For advice on caring: advice@carersni.org
- For general enquiries: info@carersni.org

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.

Help with prescription costs

NHS prescription charges have been abolished 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 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.nhs.uk/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/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis

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. This could be useful if:

- you need four or more items in three months – the certificate costs £29.65
- or
- you need 12 or more items in a year – the certificate costs £105.90. You can pay this in 10 monthly installments.

You can apply online at www.nhs.uk/nhs-services/help-with-health-costs or call the order line on 0300 330 1341.

Universal Credit

Universal Credit (www.gov.uk/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

Income support

Income Support (www.gov.uk/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 at www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/income-support

Tax Credits

There are two types of Tax Credits (www.gov.uk/browse/benefits/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 benefits 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

Pension Credit (www.gov.uk/pension-credit) is an income-related benefit for people who have reached the qualifying state pension age.

- **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 reached state pension age on or after 6 April 2016, you won't be eligible for this part.

The new State Pension

The new State Pension (www.gov.uk/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 at www.gov.uk/new-state-pension/how-to-claim

Housing Benefit

You could get Housing Benefit (www.gov.uk/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. For more information on Housing Benefit, go to the gov.uk website or the Citizen's Advice website at www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit

If you can't claim Housing Benefit, you might be able to get help with other housing costs. If not you, you can claim Universal Credit instead. Use a benefits calculator (www.gov.uk/benefits-calculators) to see what you might be entitled to.

Council Tax Reduction

Council Tax Reduction (www.gov.uk/apply-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.

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

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. Help with your heating costs is available.

Winter Fuel payments

A Winter Fuel payment (www.gov.uk/winter-fuel-payment) is a tax-free payment for people born on or before 5 April 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 on the gov.uk website at www.gov.uk/winter-fuel-payment/how-to-claim. Winter fuel payments do not depend on how cold the weather gets.

The deadline to claim for winter 2020/2021 is 31 March 2021.

Cold weather payments

Cold weather payments (www.gov.uk/cold-weather-payment) are 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

Check to see if your area is due a payment at coldweatherpayments.dwp.gov.uk and find out more about cold weather payments at 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. 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

In 2020-21 winter, you qualified as part of the core group if, on 5 July 2020:

- your supplier is part of the scheme (www.gov.uk/the-warm-home-discount-scheme/energy-suppliers), 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 2020 telling you how to claim the discount. Your electricity supplier will apply the discount to your bill by 31 March 2021.

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 8.30am – 4.30pm 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 (www.gov.uk/the-warm-home-discount-scheme/energy-suppliers).

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 at www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills

For advice on saving energy in your home go to the Energy Saving Trust: energysavingtrust.org.uk

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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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**