



## Welfare benefits for people living with a lung condition

This information sheet is a basic guide to benefits for people living with a lung condition in the United Kingdom.

It contains an outline of the benefits that you may be entitled to if you:

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

Each of the benefits listed below have different qualifying rules and conditions and can be divided into two main groups:

Means-tested or non-means tested - if a benefit is means tested it will take into account any other benefits or income you have.

Contributory or non-contributory - to qualify for some benefits you have to have paid a certain amount of National Insurance contributions.

### CARE AND MOBILITY

#### Disability Living Allowance

Disability Living Allowance (DLA) is a benefit for people under 65 who have personal care needs or problems with mobility.

The care component is paid at three rates; higher, middle and lower depending on how often and how much care you need.

The mobility component is paid at two rates; higher and lower depending on how much difficulty you have with walking.

You must have had the difficulties or needs for at least three months before you can claim and you must be likely to continue to them for the next six months.

DLA is non-means tested and non-contributory.

#### Attendance Allowance

Attendance Allowance (AA) is a benefit paid to people aged 65 years and over 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 problems you have.

You must have had care needs for at least six months.

There is no mobility payment with AA. AA is non-means tested and non-contributory.

#### **WORK RELATED COMPENSATION**

##### **Industrial Injuries Disablement Benefit (IIDB)**

Industrial Injuries Disablement Benefit (IIDB) is a benefit which can be paid if you are ill or disabled as a result of a disease caused by the work you have done.

You may be entitled to this benefit if you are affected by:

- a disease caused by working with asbestos
- asthma
- 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 e.g. Extrinsic Allergic Allveolitis.

You must have done certain types of work to be eligible. The amount you can get depends on how serious your disability is. It cannot be paid if you were self employed at the time of your exposure to the substance that caused the illness.

IIDB is non-means tested and non-contributory.

#### **UNABLE TO WORK**

##### **Statutory Sick Pay (SSP)**

SSP is paid to employees who are unable to work because of sickness. SSP is paid by your employer for up to a maximum of 28 weeks and can be claimed back from the government by your employer.

To be eligible for SSP you must meet certain conditions:

- You must be working for your employer under a contract of service.
- You must be earning at least £97 a week (07/04/2010) before tax and national insurance.
- You must be sick for at least 4 days in a row.

##### **Employment and Support Allowance (ESA)**

Employment and Support Allowance (ESA) can be paid if you are too ill to work.

ESA has two elements:

- Contributory ESA which will depend on National Insurance contributions (this may not be necessary in certain circumstances.)
- Income related ESA which is the means tested element. It does not depend on National Insurance contributions.

When you make a claim for ESA you will be assessed for 13 weeks whilst a decision is made about your capability to work. After 13 weeks you will be placed in either:

- The work related activity group where you will be expected to try and find employment. Or
- The support group where you are not expected to look for employment as your illness or disability has a severe effect on your ability to work.

## **HELP FOR CARERS**

### **Carer's Allowance**

Carer's allowance is a weekly benefit for someone over the age of 16 caring for a person for more than 35 hours a week.

- You do not have to live together or be related.
- The person cared for must get Disability Living Allowance (DLA) care component (at the highest or middle rate) or Attendance Allowance.

If the carer receives a state retirement pension it is advised that they get specialist advice before applying for Carers Allowance as it cannot be paid at the same time as retirement pension.

Carers Allowance is non-contributory and non-means tested.

## **TOP UP BENEFITS**

### **Pension Credit**

Pension Credit is a means-tested benefit for people aged 60 and over based on income. It has two parts:

- Guarantee credit which tops up your weekly income to a guaranteed level.
- Savings credit is for people who have a small amount of their own income or savings.

You may be entitled to the guarantee credit or the savings credit, or both.

You can claim Pension Credit whether or not you are still working.

You do not need to have paid any National Insurance contributions.

### **Income Support**

This is a means-tested benefit which helps to top up your income if it falls below a certain level. It is paid to:

- Carers
- Lone parents
- Unable to work due to illness before 27 Oct 2010

### **Tax Credits**

There are two types of tax credits, both are means tested:

- Child Tax credit which is payable to anyone who has any children.
- Working Tax credit which is payable to anyone in low paid work.

## **Housing Benefit, and Council Tax Benefit.**

These are means-tested benefits which help you to pay your rent, rates or council tax.

Anyone can claim either of these benefits if their income falls below a certain level.

## **Social Fund Payments**

The Social fund provides grants and interest-free loans for needs that are difficult to meet from benefits. To qualify for one of these payments you have to be getting one of the above top up benefits. There are three types of payment:

- Community Care Grants - to assist people to live independently in the community, ease exceptional pressure on families and help with certain travelling expenses.
- Budgeting loans - interest free loans to meet expenses for specified items.
- Crisis loans - interest free loans to meet short term needs in an emergency or disaster.

## **HELP WITH HEATING COSTS**

### **Winter Fuel Payments**

A Winter Fuel Payment is a tax-free payment for people of 60 and over. It is paid every year during the winter months to help with your fuel costs.

Winter Fuel Payments do not depend on how cold the weather gets.

### **Cold Weather Payments**

This is only paid when the weather reaches a certain temperature. These payments are made to people on the following income related benefits:

- Income Support or Income-based Jobseekers Allowance because you are 60 or over.
- Income Support or Income-based Jobseekers allowance if you have a child under five or responsible for a disabled child
- Income Support if you are long-term sick or disabled.
- Pension Credit

This information sheet is only intended to be an introduction to the range of benefits that you may be able to claim.

If you need more information or explanations of how any of the benefits work please contact:

**The British Lung Foundation Helpline**

**03000 030 555**

**Monday to Friday 10am to 6pm.**

**Advice and support for anyone affected by a lung condition.**

**Last reviewed: May 2010**