MS Society

Benefits and MS

A guide to financial support

We're the MS Society and we're here for you. Funding world-leading research, sharing information, making voices heard and campaigning for everyone's rights.

Together we are a community. And together we will stop MS.

We rely on the generosity of people like you to fund our vital work. If you would like to make a donation, you can do so by:

- Calling us on: **0300 500 8084**.
  Lines are open Monday to Friday, 9am – 5pm
- Visiting us at: **donate.mssociety.org.uk**
- Posting your donation to: MS Society, Carriage House, 8 City North Place, London N4 3FU.
- Please make cheques payable to the 'MS Society.'

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A word from Emma, who has MS

For years friends and family tried to get me to claim benefits to help pay for things I needed. I objected for as long as I could. I was proud. I was eager to carry on without help for as long as possible.

Claiming benefits can feel extremely daunting. It took me three attempts to fill in the form for Personal Independence Payment. In the end I did it with help from my sister and a lovely lady at Citizens Advice. That's how I got my disabled parking badge.

This booklet's a useful starting point. You'll see which benefits are available and what you may be entitled to claim. It lists the pros and cons in one place, saving you from searching for yourself.

It provides you with other websites and booklets for guidance, too. And don't forget the MS Society website. I found its section on claiming Personal Independence Payment particularly useful.

You may qualify for benefits, even if you work full time. Benefits can help you live your life to the full and hold on to a good lifestyle. Getting them might not always be easy, but it could really be worth it for you, your friends and family.

For years my stubbornness and pride stood in the way. By asking for a little bit of extra help here and there I could've made my life easier. That's why I think this booklet is worth a look.

Emma

Five things to know

1. This booklet gives you an overview of what benefits are available
2. From time to time it pays to check again what benefits you might be able to claim
3. If your MS gets worse, you could qualify for more help
4. A benefits adviser can give you individual advice to make sure you get what you're entitled to
5. This booklet has details of who can help you make sense of the benefits system

About this booklet

If you have multiple sclerosis (MS), or care for someone who has it, you might qualify for benefits or other financial help.

This is a simplified guide to a complicated system. It's not designed to be read from cover to cover. Instead it lets you pick out benefits you might be interested in, and tells you more about them.

Not all benefits are covered. For example, benefits to do with industrial injury, maternity or bereavement aren't here. But you can find more about those through government websites and the organisations at the back of the booklet.

Advice agencies can tell you which benefits you're entitled to and, if there's a choice, which ones would be best to claim.

MS benefits advice service

Do you have a question about benefits? We can help. Our MS benefits advice service offers free, confidential advice to people affected by MS across the UK.

You can get in touch with our MS Benefits Advisers by calling our MS Help Hub on **0808 800 8000** or emailing **msbenefitsadvice@dls.org.uk**

Benefits checkers

The benefits system is complicated. Several websites can check which benefits you qualify for and work out how much money you might get. These sites have benefits calculators on their homepages:

- **turn2us.org.uk**
- **entitledto.co.uk**
- **betteroffcalculator.co.uk**

The **gov.uk** site has a financial support checker tool that's quicker to use

- **gov.uk/check-benefits-financial-support**

It guides you to benefits you might qualify for and to other types of support.

Some calculators have a limit on how many times you can use it over a certain time. So, before you start, get together the following information about your finances (and your partner's, if you have one):

- pay slips
- bank statements
- bills
- information on your savings, investments, pensions, benefits, council tax, childcare costs, rent or mortgage

Citizens Advice in different nations of the UK can help you check what you're entitled to. You'll find details for them and other local services in the Useful organisations chapter on page 74.

Universal Credit

Universal Credit is a monthly payment to help with your living costs. You might get it if you're on a low income or out of work.

Universal Credit is based on the circumstances of everyone who lives in your household. You might be able to claim Universal Credit if your savings are below £16,000 (as of November 2024), whether you work or not.

Universal Credit has replaced these benefits:

- Child Tax Credit
- Housing Benefit (for people under State Pension Age)
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Working Tax Credit

Most people who get one of them have been moved to Universal Credit. If you still get one, the Department for Work and Pensions (DWP) will contact you about moving you to Universal Credit by the end of 2025.

What can I get?

How much you get in Universal Credit depends on your household's circumstances. This single payment is made up of a 'standard allowance' together with extra amounts if they apply to your situation. So, you might get more money depending on how your MS affects you, or if you need help with housing costs, or if you look after children.

How is Universal Credit paid?

Universal Credit is usually paid once a month into a single bank account. It's paid to each household, not to each person.

How do I apply for Universal Credit?

There are several steps to claiming Universal Credit, often with something called the Work Capability Assessment (WCA).

This assessment is for people with limited capability for work because of their health. The Department for Work and Pensions (DWP) uses the assessment for Universal Credit but also for the New Style Employment and Support Allowance (see page 30).

If you're claiming Universal Credit and ESA at the same time, one assessment should cover both benefits.

Our booklet 'The Work Capability Assessment for ESA and Universal Credit' is a step-by-step guide that helps you fill in the assessment. It will help you challenge a decision if you need to. Find it by searching our website for 'WCA booklet'.

The step-by-step process to apply for Universal Credit:

1. Start your claim online (by phone if you can't get online)

2. Attend an appointment with your Jobcentre work coach. This is how you prove you are who you say you are

3. Get your first payment (at the 'assessment rate')

4. If you get Universal Credit and a health condition affects your ability to work, fill in the 'work capability questionnaire' (form UC50). Provide fit notes from your GP for three months

5. Attend a Work Capability Assessment (by video, phone or in person)

6. Get a decision about whether you're unable to work or need to prepare for work in the future. Depending on what your assessment decides, your Universal Credit may go up.

7. If you don't agree with the decision, you can ask them to consider it again. But get support with this from a benefits adviser or Citizens Advice. Our guide to the Work Capability Assessment has more about challenging a decision

Find out more about Universal Credit before you claim from:

- a benefits calculator. Find one at **gov.uk/benefits-calculators**
- our MS Benefits Advice Service (see page 8)
- Citizens Advice who can help find local advisers

You normally apply for Universal Credit online at **gov.uk/apply-universal-credit**

If you need help with the form and live in England, Wales or Scotland, use the Citizens Advice service 'Help to Claim'. Find it at **citizensadvice.org.uk** by searching for 'contact us about a Universal Credit application'.

If you can't get online, call the Universal Credit Helpline on **0800 328 5644** to start your application.

The Work Capability Assessment

Depending on how your MS affects you, you might be asked to complete the Work Capability Assessment (WCA). This looks at what work you can or can't do.

You have to say how well you can do different things. Then you'll get one of these decisions:

- you're 'capable for work'

or

- you have a 'limited capability for work and work related activity' (LCWRA). Your health means you're unable to work - or prepare for work

or

- you have 'limited capability for work' (LCW). You need to prepare to work in the future

Our booklet 'The Work Capability Assessment' tells you what activities you'll be asked about. It explains the points system they use when they make their decision about you.

Disability Rights UK have more about Work Capability Assessments at **disabilityrightsuk.org** Search their site for 'Work Capability Assessment'.

The WCA is also used to decide if you can have another benefit called Employment and Support Allowance (ESA). Read about ESA on page 30.

The different parts of Universal Credit

When you make a claim for Universal Credit, the DWP adds up all the parts ('elements') that you qualify to get. These include:

- the **housing element** (to help pay your rent). If this doesn't cover all the rent, you can apply for extra help from your council

through a 'discretionary housing payment' (DHP). Read more about DHPs on page 57

- the **child element**. What you get depends on how many children there are and when they were born. If you work, you might qualify for help with child care costs. Read more by searching the **gov.uk** site for 'universal credit'
- the **carer's element**. You get this if you provide care for at least 35 hours a week for someone on certain benefits

You can find out more about the different elements if you:

- search the Turn2Us website for the name of the element you're interested in
- speak to your Jobcentre work coach
- call the Universal Credit helpline on **0800 328 5644** (Textphone: **0800 328 1344**)
- contact our MS benefits service through our MS Help Hub

Emergency loans

You might be able to get loans before your first Universal Credit payment comes through (an advance payment) or to deal with emergencies (a budgeting advance).

Speak to your Jobcentre, apply through your online account, call the Universal Credit helpline (**0800 328 5644**) or speak to our MS benefits advisers.

Disability benefits: Attendance Allowance

Attendance Allowance helps with extra costs if a disability means you need someone to help look after you.

Who is it for?

To qualify for Attendance Allowance you must have reached State Pension age. And you must have an illness or disability that means you have difficulty with personal care or you need supervision.

Personal care includes things like getting in and out of bed, washing, having a bath, going to the toilet, eating, getting dressed or dealing with medication.

Supervision is when someone needs to keep an eye on you to stop you being a danger to yourself or other people.

You won't need to switch to Attendance Allowance if you began claiming Disability Living Allowance or Personal Independence Payment (PIP) before you reached State Pension age.

What can I get?

Attendance Allowance is paid at two rates, depending on how much support you need. To get the higher rate you must need care or supervision day and night.

What else do I need to know?

You don't have to be getting help already. It's the help you need now that's important.

But you must have needed this care or supervision for at least six months before you can get this benefit.

You can get Attendance Allowance even if:

- you're working
- you get other benefits, including a State Pension or Carer's Allowance
- your partner or husband or wife works
- you have savings
- you live alone and no-one provides care for you
- you already have someone providing care for you, such as a partner
- you don't want anyone to provide care for you

Other benefits

Attendance Allowance doesn't depend on how much National Insurance you've paid and it's not means-tested. This means it's not affected by any earnings or pension you have. And you don't have to pay tax on it.

If you get Attendance Allowance, you may qualify for higher payments of other benefits, like Pension Credit (see page 49) or Housing Benefit (see page 56).

How is it paid?

Payments are usually made every four weeks into your bank, building society or credit union account.

How do I apply for it?

In England, Wales or Scotland call the Attendance Allowance helpline on **0800 731 0122** or textphone **0800 731 0317** and ask for a claim form. Or download a claim form at **gov.uk/attendance-allowance/how-to-claim**

In Northern Ireland call the Benefit Enquiry Line on **0800 587 0912** or textphone **0800 012 1574** and ask for a claim form.

By mid 2025 all parts of Scotland will switch from Attendance Allowance to a benefit called Pension Age Disability Payment (see below).

Pension Age Disability Payment (Scotland only)

Pension Age Disability Payment is a new Scottish benefit for some pensioners. It's gradually, area by area, replacing Attendance Allowance. By April 2025 it will be available across the whole of Scotland.

This benefit is for people of pension age with a disability or long-term health condition that means they need help looking after themselves - or someone must look out for them to stay safe ('supervision'). It's not means-tested, and how much you can get depends on your needs.

From early 2025, people who qualify for this benefit will be automatically moved from the Attendance Allowance they get now. They'll be moved on to Pension Age Disability Payment. Face to face support is available from the Social Security Scotland team based in communities across the country.

Personal Independence Payment (PIP)

Personal Independence Payment is a benefit you might be able to claim if you need help to do everyday things or have difficulty getting around.

Who is it for?

You need to:

- have had difficulties with daily living or getting around (or both) for three months
- expect these difficulties to continue for at least nine months
- be aged between 16 and State Pension age. If you're under 16, you might be able to claim Disability Living Allowance instead. If you're over State Pension age, you might be able to to claim Attendance Allowance

You can get PIP even if:

- you're working
- you haven't paid any National Insurance contributions
- you're getting other benefits, such as Employment and Support Allowance (ESA) or if your partner, husband or wife works
- you have savings
- you live alone and no-one's providing care for you

- you already have someone providing care for you, like your partner
- you don't want anyone to provide care for you

In Scotland PIP is being replaced for most people by the Adult Disability Payment (see page 23).

What can I get?

PIP has two parts ('components'):

- a daily living component – if you need help with things like getting dressed, eating, or making decisions
- a mobility component – if you need help getting around

Each component is paid at two levels: a 'standard' rate and an 'enhanced' rate.

The DWP uses its 'PIP assessment' to decide if you can get either or both components, and at what rate.

You don't pay tax on PIP. It's not affected by income or savings. If you get PIP, you might be able to use the Motability scheme (see page 64).

Moving from DLA to PIP

If you get Disability Living Allowance (DLA) at the moment, you only need to apply for PIP instead if the DWP contact you. You won't need to move to PIP while you're under 16 or if born before 9 April 1948. Find more details about this on our website. Search for 'Disability Living Allowance and PIP'.

How is PIP paid?

Every four weeks payments go into your bank, building society or credit union account.

How do I apply for it?

Start by calling the PIP claims line on **0800 917 2222** (textphone **0800 917 7777**). Before you call, you need your:

- contact details
- date of birth
- National Insurance number
- bank or building society account number and sort code
- doctor or health worker's name, address and telephone number
- dates and addresses for any time you've spent in a care home or hospital
- dates for any time you spent abroad for more than four weeks at a time, and the countries you visited

If you've got someone to help you on the call, you can ask the DWP to connect the call to them as well (though this doesn't work for textphone).

If you can't make the call yourself, someone else can call on your behalf, but you need to be with them when they call.

You can write to them asking for a form, but this can delay your claim:

Personal Independence Payment New Claims,
Post Handling Site B,
Wolverhampton,
WV99 1AH

The PIP assessment

Once you've started your claim, you'll usually be sent a form to fill in called 'How your disability affects you'. The DWP uses that form, medical

evidence, and an assessment to decide how well or how easily you can do certain activities. Points are added up when you struggle or can't do at all certain activities safely and repeatedly.

The assessment could be by phone, video call, or face-to-face. For a face-to-face assessment, most people must go to an assessment centre. But you might be able to have the assessment at home. You'll need a letter from your GP explaining why you need a home assessment.

The rules for PIP are complicated. You might find our step-by-step guide 'Claiming Personal Independence Payment' useful. Or search 'PIP' on our website for details. If you search for 'PIP diary', you'll find our blank PIP diary. It can help you complete the assessment.

You might want to get help filling in the form from an advice agency. Your nearest MS Society group has details of where you can get help with this locally. Or search for a local advice agency at **advicelocal.uk**

Filling in the forms takes quite a lot of time. You might want to fill in a section each day and ask friends or family to help. We have a blog on our website about how to get over the hurdles when filling in the form. Find it by searching our site for 'PIP hurdles'.

You might think your MS doesn't affect you enough to qualify for PIP. But check out our guide to claiming PIP as it explains how its points system works. It covers the many types of difficulties that can help you receive PIP.

Challenging a PIP decision

You can challenge the DWP decision on PIP. You must do this within a month unless you have a good reason for missing this deadline.

Our guide to claiming PIP explains how to do this and where to get support with your challenge. Our benefits advisers can give you guidance on the details of challenging a PIP decision.

Adult Disability Payment (Scotland only)

Adult Disability Payment (ADP) is a benefit for people living in Scotland that helps with the extra costs of being disabled or having a long-term health condition. By 2025 it will have replaced PIP (Personal Independence Payment) and DLA (Disability Living Allowance).

If you already get PIP or DLA, the Department of Work and Pensions (DWP) or Social Security Scotland will contact you before the end of 2025 to move you across to ADP.

Most people will need to move from PIP or DLA to ADP if:

- they tell the DWP about a change in circumstances

- their PIP or DLA is ending or needs reviewing

You won't need to re-apply when you move across from PIP to ADP. For most people, their money will stay the same as they got on PIP. If you were born before 8 April 1948 and get DLA, you won't need to move across to ADP.

Who can claim Adult Disability Payment?

If you have MS and live in Scotland, you might be able to claim ADP if:

- you're between 16 years old and the State Pension age
- you're moving over from PIP or DLA (even if you're over State Pension age)

If you're already getting ADP when you reach State Pension age, you'll keep getting it.

How much could I get with ADP?

This benefit is made up of two parts or 'components'. There's a daily living part and a mobility part. You could get one or both of these.

Applying for Adult Disability Payment

Before you apply, you might want to get advice from a benefits adviser. They can help you make sure it's right for you. Get in touch with our MS Benefits Advisers by calling **0808 800 8000** or emailing **msbenefitsadvice@dls.org.uk** Or get help from Scottish Social Security (call **0800 182 2222**) and Citizens Advice.

Search our website (or **mygov.scot**) for 'Adult Disability Payment' for lots more about applying for this benefit. Our website has an explanation of the points system they use to decide if you get this benefit. They look at how well you can do a range of everyday activities, also covered on our website. Find the questions you'll be asked if you apply for ADP at **mygov.scot** (search for 'ADP questions').

Carers UK have a guide on how points are decided at **carersuk.org** (search for 'Adult Disability Payment' to download it).

If you search for 'challenging a decision' at **mygov.scot**, you'll find what to do if you don't agree with a decision about your application.

Carer's benefits: Carer's Allowance

Carer's Allowance is a benefit you might get if you look after someone for at least 35 hours a week.

To qualify for this benefit, you must be at least 16 (there's no upper age limit) and spend at least 35 hours a week caring for a person who gets one of these:

- Attendance Allowance
- the daily living component of Personal Independence Payment
- the middle or highest rate of the care component of Disability Living Allowance
- or certain payments for industrial injuries, the armed forces, or war pensions
- earn no more than £151 a week from employment after deductions. This was the rate in 2024/2025 and it may go up each year. To check the latest figure, look at the gov.uk website or call the Carer's Allowance claim number
- not be in full-time education (21 hours or more a week)

You don't need to be living with the person you care for.

What can I get?

The Carer's Allowance isn't means-tested. So the amount you get isn't affected by your savings. Most types of income like pensions are ignored. But money you earn from work does count. And you pay tax on this benefit.

If you get Carer's Allowance, the Benefit Cap (see page 66) won't apply to the benefits you get. And you might also get a carer's payment (the 'carer's element') as part of Universal Credit (see page 14) or one of the older benefits it replaces.

How is it paid?

You can choose to be paid every week in advance, or at the end of every four or 13 weeks. Payments go straight into your bank, building society or credit union account.

How do I apply for it?

In England, Wales or Scotland, you can claim online at **gov.uk/carers-allowance** or call **0800 731 0297** and ask for a form. In Northern Ireland claim at **nidirect.gov.uk/carers-allowance** or call **0800 587 0912** and ask for a form.

Other benefits

Before you claim Carer's Allowance, check if the person you care for gets a severe disability premium. That's extra money paid with benefits like Income Support, income-related Employment and Support Allowance (ESA) or Housing Benefit. If they do, they may lose it if you get Carer's Allowance.

Overlapping benefits rule

Some other benefits affect Carer's Allowance. These include Maternity Allowance, New Style ESA and the state pension. If you get one of those, and they pay more than your Carer's Allowance, you won't get anything for your Carer's Allowance. You don't need to claim Carer's Allowance to qualify for carer payments in Universal Credit. You do need to claim Carer's allowance to get carer payments with Pension Credit.

Carer Support Payment (Scotland only)

Carer Support Payment is money you can get if you provide care for someone in Scotland.

Carer Support Payment is replacing Carer's Allowance across Scotland. It's normally paid every four weeks.

If you already get Carer's Allowance, you don't need to apply for Carer Support Payment. Your benefit will automatically move to Carer Support Payment and you'll get the same money. Some areas already have the Carer Support Payment. The rest will change over to it by 2025.

You can apply for Carer Support Payment if the person you care for gets either:

- Adult Disability Payment (daily living component)
- Child Disability Payment (middle or highest care rate)
- Attendance Allowance
- Personal Independence Payment (daily living component)
- Disability Living Allowance (middle or highest care rate)
- Constant Attendance Allowance at or above normal maximum rate with Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at or above the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment

You can apply for Carer Support Payment when applications open in your area. If your area doesn't yet have this payment, you can apply for Carer's Allowance from the Department for Work and Pensions (DWP).

Find out more about Carer's Allowance at **gov.uk**

You can't get Carer Support Payment and Carer's Allowance at the same time.

Scottish carers also get an extra carer's supplement every six months. From 2024, carers who get Carer Support Payment will automatically also get this supplement. You don't need to apply for it.

Young Carer Grant (Scotland only)

Young Scottish carers can also get the Young Carer Grant. This is an extra carer's allowance supplement, every six months.

You might get this grant if you're aged 16 to 18 and you give someone care for at least 16 hours a week on average. You should make a claim for this grant before you claim Carer's Support Payment. That's because if you claim Carer's Support Payment first, that means you won't be able to get the Young Carer Grant.

You can find out more at **mygov.scot/young-carer-grant**

Unable to work (or can only work a few hours a week):

Employment and Support Allowance

Employment and Support Allowance gives you money to help with living costs if your health affects how much you can work.

Who is it for?

You can apply for Employment and Support Allowance (ESA) if a disability or health condition affects how much you can work.

ESA has changed in recent years, so it's now called New Style ESA for new claims. Another kind of ESA, called 'income-related' ESA has been replaced by Universal Credit (see page 10).

To claim New Style ESA, you need to:

- be aged between 16 and State Pension age
- have worked as an employee or have been self-employed

and

- have paid enough National Insurance contributions or credits, usually in the last two to three years

If you don't meet these National Insurance criteria, it may still be worth applying as you can make a 'credits only' claim. This means you don't get paid ESA, but you get your national insurance credits paid, which count towards your State Pension. The process of applying is the same.

You can claim if you're in or out of work. But while you claim there are limits to the wages you can earn (£183.50 per week in November 2024). And usually you can only work less than 16 hours a week. If you plan on doing any work while you claim New Style ESA, speak to a benefits adviser so you know how it will affect you.

What can I get?

The amount you get depends on what stage your application is at, and the outcome of part of the application called the Work Capability Assessment.

You'll normally get the 'assessment rate' while your claim is being assessed. This is usually for 13 weeks. If it takes longer, they'll backdate any extra you're owed.

Once you've been assessed, you'll be put in either:

- the 'support' group

In this group you get higher payments and you get the benefit indefinitely (subject to any reassessments). You won't need to prepare for future work. The benefit cap won't apply

or

- the 'work-related activity' group

In the 'work-related activity' group you must agree to do certain things to prepare for work in the future. If you fail to do these, you get a 'sanction' - your money might be reduced or stopped for a time. ESA stops after 52 weeks for people in this group. The benefit cap applies, and it might affect the total you can get from this and other benefits.

It's possible to be moved from the work-related activity group into the support group if a later assessment decides this.

Savings and income don't affect how much you get with New Style ESA, but some private pensions and health insurance payments can.

Other benefits

You could get Universal Credit at the same time or instead of New Style ESA. And Universal Credit can help with, for example, your housing and childcare costs.

You can't get New Style ESA at the same time as Jobseeker's Allowance or Statutory Sick Pay (SSP). But you can start a claim for ESA up to three months before your SSP ends.

How is it paid?

Usually, ESA payments are made straight into your bank, building society or credit union account every two weeks.

How do I apply for it?

There are several steps to claim New Style ESA, including the Work Capability Assessment. The Department for Work and Pensions (DWP) uses that assessment to decide if you can still get ESA, how much you can get, and if you need to prepare for future work.

If you're claiming ESA and Universal Credit at the same time, one Work Capability Assessment should cover both benefits. In this booklet we only give a summary of the process, and how to start your claim.

Our free booklet 'The Work Capability Assessment for ESA and Universal Credit' takes you step-by-step through the process of applying for New Style ESA, and how to challenge a decision if you need to. You can also search our website for 'Employment Support Allowance' for a summary of these steps.

To start a claim, most people need to apply online. If you can't get online, you can call.

- **In England, Scotland and Wales:**
- Go to **gov.uk/employment-support-allowance/how-to-claim**
- Or call **0800 328 5644** (textphone **0800 328 1344**)
- **In Northern Ireland:**
- Go to **nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance**
- Or call **0800 085 6318** (textphone **0800 328 3419**)

Before you start, you'll need:

- your National Insurance number
- a bank or building society account number and sort code, where the ESA will be paid
- your doctor's name, address and phone number

- details of your income if you're working
- the date your Statutory Sick Pay (SSP) ends if you're claiming it

After you've started your claim, but before you complete the Work Capability Assessment, you'll be contacted to arrange an appointment with a Jobcentre work coach. This is usually over the phone.

They'll explain the process and agree with you a 'Claimant Commitment'. This will say what – if anything – you're expected to do to find or prepare for work while the Work Capability Assessment is happening.

You'll be asked to explain how your illness or disability affects your ability to work.

You might want to contact your GP or MS team before you start your claim, to arrange for any medical evidence you might need for this appointment, or for the Work Capability Assessment. For example, if a doctor's letter would explain how particular symptoms could affect how you can work.

Statutory Sick Pay

Statutory Sick Pay is the minimum amount of sick pay you should get from your employer if you're absent from work due to sickness.

Who is it for?

Your employer can pay you Statutory Sick Pay (SSP) for up to 28 weeks if you're too ill to work.

Most people who are classed as employees can claim it if they're ill for three days in a row. SSP isn't paid for the first three days of the sickness (called 'waiting days').

SSP covers part-time workers and agency workers. You need to be earning at least £123 a week on average (the amount in November 2024). You don't need to have paid National Insurance.

The UK government elected in 2024 plans to scrap the three day waiting period and earnings limits.

If you don't have an employer, you might be able to claim New Style ESA instead (see page 30).

What can I get?

You won't be paid for the first three days that you're off sick. After that you'll be paid a flat rate for up to 28 weeks. You pay tax on SSP.

How is it paid?

SSP should be paid automatically by your employer in the same way as your normal wages.

How do I apply for it?

It should be paid automatically to you, if you tell your employer when you're off sick.

Able to work:

Jobseekers Allowance

Jobseeker's Allowance is a benefit for people who are not in full-time employment (they work less than 16 hours per week), are capable of working and are looking for work.

Who is it for?

You can claim Jobseeker's Allowance (JSA) if you're actively looking for work. Because JSA has changed in recent years, it's now called New Style JSA. An older kind of JSA, called 'income-based' JSA, was replaced by Universal Credit (see page 10).

To claim New Style ESA, you need to:

- be aged between 16 and State Pension age
- you can't be in full-time education
- you're unemployed or working less than 16 hours a week
- you've paid enough National Insurance (or had credits) for the last two to three years

To claim, you must be able to work. As part of the process you'll make a 'Claimant Commitment'. That's an agreement about what you'll do to look for work. But you can ask for reasonable restrictions to be in your commitment. For example, your MS symptoms might affect the distance you can travel to work.

If your MS or another condition means you can't work, you might be able to claim New Style ESA instead (see page 30).

What can I get?

If you work, how much you earn affects the New Style JSA. You usually can earn up to £5 a week before your earnings affect your JSA. Earnings over £5, after deductions for things like tax, National Insurance and pension contributions, will reduce your New Style JSA. After this £5 'disregard', your earnings are deducted £1 for £1. So in effect you won't qualify for JSA if you earn more than £95.50 a week (correct as of 2024).

If you already get 'income-based' JSA, or the older JSA ('contribution-based'), you'll keep getting payments while you're eligible until your claim ends.

It won't usually be affected by your savings or income, or those of a partner. But some private pensions will affect how much you can get.

You can claim New Style JSA for up to six months (in one go, or split into shorter periods).

Other benefits

If you get Universal Credit as well, the New Style JSA payments will be counted as income for Universal Credit.

How is it paid?

Usually payments go straight into your bank, building society or credit union account every two weeks. You normally need to go to the Jobcentre every two weeks to 'sign on' and discuss how your job search is going.

How do I apply for it?

You can apply online or by phone.

In England, Wales and Scotland:

Go to **gov.uk/guidance/new-style-jobseekers-allowance**

Or call Jobcentre Plus on **0800 055 6688** (textphone **0800 023 4888**)

In Northern Ireland:

Go to **nidirect.gov.uk/services/claim-new-style-jobseekers-allowance**

Or call **0800 022 4250**

Before you start, you'll need:

- your National Insurance number
- bank or building society account details, where the benefit will be paid
- your employment details for the past six months, including employer contact details and dates you worked with them
- your private pension statement letter, if you have one

If you're eligible, the DWP will arrange a phone interview with a Jobcentre work coach. On this call, you'll make your 'Claimant Commitment', steps you agree you'll take to look for work.

You'll need to do these things or you'll get a 'sanction' (the benefit is reduced or stopped for a time). You can ask for 'reasonable adjustments' to your claimant commitment because of your MS.

You can have someone with you to help on this call. But let the Jobcentre know in advance if you need an interpreter, or if you can't do it by phone for health reasons.

Access to Work

Access to Work can help pay for extra equipment or support you need as a result of your MS, so that you can do your job.

Examples of support you might need to do your job include:

- adaptations to equipment you use
- special equipment
- taxi fares to work if you can't drive or use public transport
- a support worker or job coach to help you in your workplace
- disability awareness training for your colleagues
- a communicator at a job interview
- the cost of moving your equipment if you change location or job

This can be to help you start work, stay in work, or become self-employed.

An Access to Work adviser works with you and your employer to see what help you need at work, and how best to meet that need.

You, not your employer, apply for Access to Work.

Find out more from **gov.uk/access-to-work**

Or call the Access to Work helpline on **0800 121 7479**

Benefits for young people: Child Benefit

Child benefit is money paid to parents (or other people) who are bringing up a child.

Who is it for?

You normally qualify for Child Benefit if you're responsible for a child under 16 (or under 20 if they're still in approved education or training).

What can I get?

There are two rates for Child Benefit: one for the eldest child and a lower one for any other children.

If either your or your partner's 'adjusted net income' is over £60,000 a year (November 2024 figure), you may have to pay the High Income Child Benefit Charge.

The net amount you'll get will gradually get lower according to how much you earn over £60,000.

There's more on the High Income Child Benefit Charge at **gov.uk** (search for 'child benefit tax charge').

And you can find more on what you'll get at **gov.uk** (search for 'child benefit').

What you'll get won't depend on how much National Insurance you've paid.

How is it paid?

Payments go straight into your bank, building society or credit union account every four weeks.

How do I apply for it?

To make a claim, search for 'child benefit' at **gov.uk** and if you can't get online, or you're adding a child to an existing claim, call **0300 200 3100** (textphone **0300 200 3103**).

Child Disability Payment (Scotland only)

Child Disability Payment is only available in Scotland. A parent or guardian can get it to help with extra costs that their disabled child might have. This benefit has taken the place of Disability Living Allowance (DLA) for someone under 16 with a disability.

Child Disability Payment comes every four weeks and is made up of two parts. One covers care and comes with either a lower, middle or higher rate of money. The other covers mobility and that comes with either a lower or higher rate. You apply through the **mygov.scot** website or call Social Security Scotland on **0800 182 222** and they can send you the form.

Social Security Scotland will let you know by post what they decide. This decision is called the 'determination'. If you don't agree with their decision, you can ask for a 'redetermination' and then appeal. Find out more about this payment and how to apply by searching the **mygov.scot** website for 'child disability payment'.

Disability Living Allowance

Disability Living Allowance (DLA) is a benefit for children that can help with the extra costs of everyday care and getting around.

Who is it for?

Disability Living Allowance (DLA) is for disabled children under 16.

In Scotland DLA has been replaced with Child Disability Payment (see page 42). In areas where Child Disability Payment is available, 17-year-olds can also apply for that instead of DLA.

Adults can no longer make a new claim for DLA. New claims for DLA are only for under 16s. You could get DLA if your child:

- needs a lot more care, attention or supervision than a child of the same age who isn't disabled
- has difficulty walking or getting around outdoors in unfamiliar places, compared to a child who isn't disabled

To get DLA, these problems need to have been around for three months and be expected to last another six months at least.

What can I get?

There are two separate parts ('components') to DLA:

- the 'care component' for care or supervision needs
- the 'mobility component' if the child's disability means it's hard to get around outside

Each component has different rates, paying higher or lower amounts. You don't pay tax on DLA. If your child gets DLA, you might be able to use the Motability scheme (see page 64).

How is it paid?

Every four weeks payments go straight into your bank, building society or credit union account.

How do I apply for it?

Call the DLA helpline on **0800 121 4600** (textphone **0800 121 4523**) and ask for an application form. In Northern Ireland, call **0800 587 0912** (textphone **0800 012 1574**).

Or print out a form yourself at **gov.uk/disability-living-allowance-children**.

In Northern Ireland, you can print out a form at **nidirect.gov.uk** (search for 'DLA child').

The application form includes questions about how easily the person can get around, and how their MS or other condition affect them. There's usually a face-to-face assessment as well, but this might be arranged by video or post instead.

Students

If you're a student, you might be able to get government loans or grants to support your studies. You can find what's available at **gov.uk** (search for 'student finance').

Universities and colleges may have their own student bursaries and hardship funds. Ask the Disability Support service where you study what financial help is available.

As well as loans and grants, there may be extra support you can get from certain benefits, including:

- Personal Independence Payment (PIP) (see page 19). You can carry on getting this while you study
- New Style Employment and Support Allowance (ESA). If you study part time, you might be able to get this under the usual rules
- Universal Credit (see page 10). Usually students can't claim this but there are exceptions
- Disabled Students Allowance. If you're in higher education, you might get this to pay for extra help or equipment you need because of your MS. Find out more by searching 'disabled student allowance' or call the helplines listed on page 79.

Pensions and National Insurance:

State Pension

What is it?

The State Pension is a regular payment from the government that you might get when you reach State Pension age.

State Pension Age

The State Pension age is the minimum age you must be to claim a State Pension. In the UK it's going up, so it'll depend on the year you were born. At **gov.uk/state-pension-age** you can find out your State Pension age.

Who's it for?

It's for anyone over the State Pension age who's paid enough National Insurance contributions. This could have been paid through employment, voluntary payments or credits (see the section on National Insurance credits on page 50).

What can I get?

This depends on what National Insurance contributions you've paid and for how long.

If the State Pension is your only income, you won't pay income tax on it. But if you have income from other sources, like private pensions, and this pushes your income over the annual allowance, you'll pay income tax on everything above that figure.

In April 2016 a new State Pension came in. This is a

flat rate pension based just on your National Insurance contribution record.

State Pensions built up before 6 April 2016 can also be based on the National Insurance contribution record of your husband or wife or civil partner, as well as your own. These pensions may also include an Additional State Pension (related to your earnings). For more information, contact the Pension Service (see page 79).

How is it paid?

Payments usually go straight into your bank, building society or credit union account every four weeks.

How do I apply for it?

When you're getting close to the State Pension age, you should get a letter telling you what you need to do to claim it. You must make a claim for it. You won't get it automatically.

If you qualify for an Additional State Pension, you don't need to apply for this. It'll be calculated and paid automatically with your basic State Pension. If you haven't heard from the Pension Service, call **0800 731 7898** (textphone **0800 731 7339**) to claim over the phone or ask for a claim form.

You can also download the form at **gov.uk/government/publications/the-basic-state-pension** or claim online at **gov.uk/claim-state-pension-online**

If you live in Northern Ireland, ring **0808 100 2658** or claim online at **nidirect.gov.uk** (search for 'state pension').

For free advice on pension related questions check out **moneyhelper.org.uk** (search for 'pension wise').

Pension Credit

What is it?

Wherever in the UK you are, you might be able to claim Pension Credit. It's extra money if you're over State Pension age and on a low income.

What can I get?

This depends on your circumstances. For example, you might get extra help if you qualify for Carer's Allowance, Personal Independence Payment (PIP), Attendance Allowance or Disability Living Allowance. Certain housing costs and responsibility for a child can also increase the amount you can get.

How is it paid?

Payments go straight into your bank, building society or credit union account every four weeks.

How do I apply for it?

Apply online at **gov.uk/pension-credit/how-to-claim** Or call to apply or ask for a form on **0800 99 1234** (textphone **0800 169 0133**).

Or write and ask for a form from:

The Pension Service 8
Post Handling Site B
Wolverhampton
WV99 1AN

Find out if you can have Pension Credit and how much you could get at **gov.uk/pension-credit-calculator**

National Insurance Credits

What are they?

Paying National Insurance contributions allows you to claim certain state benefits, such as the State Pension, New Style Jobseeker's Allowance (JSA) and New Style Employment and Support Allowance (ESA).

If you've been unemployed or off work for health reasons, you may qualify for 'credits' to top up your National Insurance contributions. These credits fill in any gaps in your contributions record, so you can still get benefits where they're needed.

Who are they for?

National Insurance Credits are for people who can't pay their National Insurance contributions because, for example, they're ill, unemployed or have to look after someone. Some benefits, such as Carer's Allowance or ESA, will pay your credits automatically.

Home and bills: Budgeting Loans

What are they?

Budgeting Loans are short-term, interest-free loans from the government. They help people on a low income with specific basic costs, such as furniture, clothing, or rent.

Who are they for?

In England, Scotland and Wales, to get a Budgeting Loan you must have been getting one or more of these benefits for the past six months:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit

In Northern Ireland you might be able to get a Budgeting Loan if you or your partner have been getting one, or a combination of, the following benefits for the past 26 weeks:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit

Everywhere in the UK, if you moved from Universal Credit to Pension Credit, any time spent claiming Universal Credit counts towards the 26 weeks needed.

You normally have to pay back a Budgeting Loan within two years. You can't get a Budgeting Loan if you're getting Universal Credit. Instead you might be able to get a Budgeting Advance.

How is it paid?

Payments go straight into your bank, building society or credit union account.

How do I apply for it?

In England, Scotland and Wales:

Apply online or print off a form at **gov.uk/budgeting-help-benefits/how-to-apply**

Or call the Social Fund Enquiry Line to ask for a form:

In English: **0800 169 0140** (textphone **0800 169 286**).

In Welsh: **0800 169 0240**.

In Northern Ireland:

Ask your local Jobs and Benefits office for claim form SF500.

Or complete the form online at **nidirect.gov.uk/articles/budgeting-loans**

Universal Credit advances

If you're already getting Universal Credit, you might get a Budgeting Advance to help with emergencies like needing a new cooker or staying in work or getting to it.

Page 14 has more on this.

Council Tax and rates

In England, Wales and Scotland most households pay Council Tax (or rates in Northern Ireland). Some people don't have to pay these, like people with severe mental impairment. Students can avoid council tax if they prove to their council they're a student.

If you do have to pay council tax or rates, you might be able to reduce the cost if you're:

- out of work, on a low income or claiming benefits
- able to show that, because of MS or another condition, you've made changes to your home, or you need to live in a larger home than you would otherwise

Council Tax Support (CTS)

You might get Council Tax Support (also called Council Tax Reduction) to lower your council tax if you're on a low income. Each council runs its own scheme. It's means-tested, so they look at how much money you have coming in to see if you qualify for it. You're unlikely to qualify for this reduction if you have savings over £16,000. You can apply for this help if you own your home, rent, are unemployed or working.

Find out more about ways to reduce your Council Tax or rates from Citizens Advice, a benefits adviser, or your national government's website. Contact your council to apply for this discount. With many councils you can apply through their website. Or do it online at **gov.uk/apply-council-tax-reduction** In Northern Ireland this help for people on Universal

Credit is called the Rate Rebate Scheme. Find out more at **indirect.gov.uk** Search for 'rate rebate scheme'. An online benefits calculator can check how much you might get.

Disabled Band Reduction Scheme

You might get a Council Tax discount or exemption if you or someone you live with is disabled. The Disabled Band Reduction Scheme helps if you live in a larger property than you'd need if no one had a disability. Your bill can be reduced to the next lowest Council Tax band. If your home is already in the lowest band (Band A), you get a 17% off your Council Tax instead.

You must either have:

- a room (but not a bathroom, kitchen or toilet) that you use to meet your needs, such as for treatment or to store equipment in
- an extra bathroom, kitchen or other room that you need for you or the disabled person
- enough space in your home to use a wheelchair indoors

The property must be the main home of at least one disabled person, an adult or a child. It doesn't have to be the person who pays the Council Tax. With many councils you can apply through their website.

The Single Person Council Tax Discount

A single person discount cuts your Council Tax bill by 25%. You can get a single person discount if you're the only person aged 18 or over in your home who must pay Council Tax. You must be living at this address as your main home. You can apply through many councils' website.

Disabled Facilities Grants and housing grants in Scotland

Disabled Facilities Grants are available in England, Wales and Northern Ireland. Scotland has its own scheme of housing grants, as part of the 'scheme of assistance' which also offers information and advice.

Local councils give these grants to help disabled people pay the cost of changes to their home. For example, to improve access with a ramp or wider doors, or change the layout of a bathroom or kitchen.

These grants are available if you rent or own your home. They're means-tested, so they're only for people who have savings and income below a certain level.

If you apply, the council might send an occupational therapist to see what changes they think would be helpful. Don't start any work before the council approves your application – it might affect the award of the grant.

To find out more and to apply, contact your local council.

Housing Benefit

Who's it for?

Housing Benefit is to pay rent if you're unemployed, on a low income or claiming benefits. But housing benefit has been replaced by Universal Credit in most cases (see page 10). So most people now need to claim Universal Credit instead, with its housing element that helps pay rent. You can read more about that on page 13.

You might still claim Housing Benefit if you've reached State Pension age or you're in supported, sheltered or temporary housing.

What can I get?

You could get help with all or part of your rent. How much you get depends on your circumstances, including:

- whether you rent privately or from a council
- your household income
- whether someone in the house is disabled

The benefit cap applies to Housing Benefit, limiting the total you can get from this and other benefits (see page 66).

How is it paid?

If you rent from a local authority, you get the Housing Benefit as a refund towards part of your rent. If you rent privately, the money is normally paid into your bank or building society account.

How do I apply for it?

You can check if you qualify for it at **gov.uk/housing-benefit/how-to-claim** or by speaking to a benefits adviser.

To apply, you need to contact your local council, or apply as part of your Pension Credit claim (see page 49).

Discretionary Housing Payments

A Discretionary Housing Payment (DHP) is an extra payment to help pay rent.

This money comes from the council to help with rent (but not to pay rent arrears) and other costs like tenancy deposits, advance rent or moving costs.

Before you can apply you must qualify for the housing element of Universal Credit (or Housing Benefit).

You don't have to pay a DHP back.

To claim a DHP write to, phone or email your local council. Your council might have a discretionary housing payments team. For more information search online for the name of your council together with 'Discretionary Housing Payment'.

You can read more about these payments at the website of the benefits charity Turn2Us.

The charity Shelter has more information on DHPs. Search **shelter.org.uk** for 'DHP'.

Local Housing Allowance

The Local Housing Allowance (LHA) isn't a separate benefit. But if you rent from a private landlord anywhere in the UK, the level of your LHA will decide how much money you get when you apply for Housing Benefit or Universal Credit (housing cost element).

For example, if you rent from a private landlord, how much Universal Credit housing element you can get is capped at the level of your Local Housing Allowance.

The housing charity Shelter have more information on this allowance. Search **shelter.org.uk** for 'LHA'

Payments towards fuel costs

What are they?

If you're on certain benefits, you might get help to pay your heating bills. There are two main schemes: Cold Weather Payments and Winter Fuel Payments.

Cold Weather Payment

When it gets freezing or below for 7 days in a row, you might be eligible for a Cold Weather Payment. Payments are also made if it's forecast to be that cold for that long.

You don't need to apply. If you qualify because of your benefits and circumstances, it's paid automatically.

To check if you can expect to get this payment, search **gov.uk** for 'cold weather payment' or speak to a benefits adviser.

Winter Fuel Payment

Winter Fuel Payment is a lump sum to help people over pension age with their fuel bills. It's paid automatically once a year, usually in November or December. In 2024 this sum was £200 and £300 depending on your age. In July 2024 it was announced that in future only people over the State Pension age and also receiving Pension Credits or certain means-tested benefits will get this Winter Fuel Payment.

Households with someone over State Pension age still get this payment if they get:

- Pension Credit
- Universal Credit
- Income Support
- Income-based Jobseekers Allowance
- Income-related ESA (Employment and Support Allowance)

The Scottish government said in late 2024 that it intended to keep paying the Winter Fuel Payment to all pensioners.

To check on whether you can claim Winter Fuel Payment call **0800 731 0160** (textphone **0800 731 0176**) or write to:

Winter Fuel Payment Centre
Mail Handling Site A
Wolverhampton
WV98 1LR

The UK government website **gov.uk** lists the contact details to use if you live overseas.

Further information

For information on energy efficiency schemes to help with insulation, room heating and water heating, contact:

- Welsh Government Warm Homes Nest scheme (**0808 808 2244**) **nest.gov.wales**
- Affordable Warmth grant scheme in Northern Ireland (**0300 200 7874**) **nihe.gov.uk/Housing-Help** (and choose 'Schemes and grants')
- Warmer Homes Scotland scheme (**0808 808 2282**) **homeenergyscotland.org**

A lot of energy companies offer free home insulation to customers on certain benefits. Ask the company you buy your energy from about their scheme.

Energy Price Guarantee ('price cap')

The 'Energy Price Guarantee' started in from October 2022 and has been extended to carry on until the end of 2024. It limits the price per unit of energy you use at home.

It also limits the standing charges which is the amount the company charges each day however much or little you use. Prices will still rise, but they won't go up by as much as they would without this help.

This price cap doesn't apply to Northern Ireland, and won't have the same impact for people who use oil to heat their home instead of gas. The UK Government says it will provide equal support for Northern Ireland and those people.

Read the UK Government information by searching the **gov.uk** website for 'Energy Price Guarantee'.

For people in England, Scotland and Wales the charity Scope offers free energy and water advice to any disabled person (or households where a disabled people lives). Read more at **scope.org.uk** (search for 'disability energy support').

Cheaper or free TV licences

You can get a free TV licence if you're 75 or over and you get Pension Credit (or your partner who you live with gets Pension Credit).

If you live in a residential care home, you might be able to get a much cheaper licence. And the licence is half price if anyone in the household is registered blind.

For details, call TV Licensing on **0300 790 6071** or go to **tvlicensing.co.uk** and choose 'TV Licence types & costs'. Calls can cost up to 10p a minute from landlines and between 3p and 40p a minute from mobiles.

Transport: Blue Badge

If you have problems getting around, such as difficulty walking, you might be able to get a Blue Badge. This lets you park your car nearer to where you want to visit.

The exact benefits of a badge vary around the UK. So always check the restrictions with the local council if you're visiting a new part of the country.

You might qualify for a Blue Badge automatically if you get certain benefits, for example, if:

- you score eight points or more for the 'moving around' activity of Personal Independence Payment
- or you get the higher rate mobility component of Disability Living Allowance

You can also qualify for a badge if you can show you have a 'permanent and substantial disability' that means you find walking very difficult. Your doctor might be asked to confirm this.

A Blue Badge costs up to £10 in England and Northern Ireland. It costs £20 in Scotland. It's free in Wales. They usually last up to three years.

In England and Wales:

Find out more from your local council. Apply for a badge at **gov.uk/apply-blue-badge** Or contact your local council if you can't get online.

In Scotland

Find out more and apply at **mygov.scot** Search for 'apply blue badge'. Or contact your council if you can't get online.

In Northern Ireland

Find more information at **nidirect.gov.uk** and search for 'blue badge criteria' or call the Blue Badge Unit on **0300 200 7818**

Cheaper public transport

If you use public transport, you could make savings with:

- a Disabled Person's Railcard. Get details by calling **0345 605 0525** or from **disabledpersons-railcard.co.uk**
- free or cut-price bus travel in different parts of the UK. Some schemes cover local buses for the whole nation

Each national government website has details of schemes where you live.

England: gov.uk/transport-disabled

Scotland: transport.gov.scot/concessionary-travel

Wales: portal.tfw.wales

Northern Ireland: nidirect.gov.uk (search for 'concessionary travel')

If you can't get online, ask your local council about travel concessions.

In Northern Ireland, you can call Translink on **028 9066 6630** for an application form.

Motability

You can use the mobility part of certain benefits to lease a car, a powered wheelchair or a mobility scooter through Motability. The scheme includes adapted vehicles.

You can do this if you get:

- the enhanced rate mobility component of Personal Independence Payment (PIP) or
- the higher rate mobility component of Disability Living Allowance (DLA)

To use the scheme, your benefit usually needs to have at least 12 months still to run.

Your PIP or DLA mobility component will be paid directly to Motability.

For more information, contact Motability on **0300 456 4566** or visit **motability.co.uk**

Vehicle Tax exemption

Vehicle Tax ('road tax') is free if you get the enhanced rate of the mobility component of PIP or the higher rate mobility component of DLA. You still need to tax the vehicle, but you won't need to pay anything.

If you get the standard rate of the mobility component of PIP, you'll get 50% off your Vehicle Tax. The exempt vehicle can be yours or you can nominate another person's vehicle (including a company car). It must be registered in the disabled person's name or in their nominated driver's name.

But if you nominate another person's vehicle, it must only be used for your personal needs. This includes someone else running errands for you. The nominated driver can't use it for their own personal use.

If you change the classification of a car to the disabled class and get free Vehicle Tax, it must only be for your use or for a named driver to use to do something for you.

When you're given the PIP enhanced rate or DLA higher rate mobility component, you should automatically be sent an 'exemption certificate'.

If you haven't been sent this certificate, contact the office that awarded you the benefit.

Contact the Driver and Vehicle Licensing Agency (DVLA) for more information. In Northern Ireland contact the Driver and Vehicle Agency (DVA) (see page 76 for contact details).

The benefit cap

The benefit cap is a limit on the total amount of benefit that most people get, if they're aged between 16 and State Pension age.

So because of the benefit cap, there's usually a weekly limit on how much you can get in total for these benefits:

- Bereavement benefits (including Bereavement Allowance and Widowed Parent's Allowance)
- Carer's Allowance
- Child Benefit and Guardian's Allowance
- Housing Benefit
- Incapacity Benefit
- Employment and Support Allowance (ESA), unless you get the support component
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance

But you won't be affected if you or anyone in your household gets certain benefits including:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- ESA, if you get the support component

If you're getting benefits and could be affected by the cap, the DWP will contact you. They'll let you know what will happen to your benefits.

Questions people often ask

I'm not well and not sure if I can carry on working. What am I entitled to?

If you're not able to work, you might be able to claim Statutory Sick Pay (SSP) from your employer for the first 28 weeks off work (see page 35).

Once SSP ends, you may be able to claim New Style Employment and Support Allowance (ESA), Universal Credit, or both. If you can't claim SSP from your employer, for example, because you're self-employed, you could apply for ESA from the moment you need to stop working (see page 30).

If you need things for your day-to-day life or you have problems getting around, you may be able to claim Personal Independence Payment (PIP). More details are on page 19.

You may also be able to claim a top up of Universal Credit as well as SSP. You might be able to get support with paying your council tax.

I want to go back to work. Will I lose all my benefits?

If you go back to work for fewer than 16 hours a week, you might be able to carry on claiming some benefits, such as ESA, Council Tax Support and Universal Credit, (see page 10).

You can carry on claiming PIP or Disability Living Allowance (DLA) when you're working, as they're not affected by any earnings you get.

Is there a limit to the number of hours I can volunteer when I'm on benefits?

Not as such. But if you're on benefits you should always talk to Jobcentre Plus before you start any volunteering.

What will happen if I go into hospital?

If you go into hospital, it can affect some benefits you claim. This is also true if you go into a residential care home, nursing or respite care.

The rules on this are complex. Get free advice from our MS Benefits Advice Service. Call our MS Help Hub on **0808 800 8000** or email **msbenefitsadvice@dls.org.uk**

If you have MS

You need to tell the benefits authorities when you (or your carer) go into and leave hospital. Once you've told them, the following disability benefits stop after you've been in hospital for a total of 28 days: Personal Independence Payment (PIP), Attendance Allowance, Disability Living Allowance (DLA) and, in Scotland, Adult Disability Payment (ADP).

These 28 days can cover one hospital stay. Or this can cover several stays over a set period if they're separated by 28 days or less. These stays are added together to work out when the benefit should stop. The benefits restart once you've told the benefits authorities that your hospital stay is over. Rules for those under 18 are different.

You won't see your disability benefits or Carer's Allowance stopped at any point if your medical treatment is private.

If you're the carer

The person you care for may be too ill to tell the benefits authorities they're in hospital. So you'll need to do this. When they're ready to leave hospital, let the benefit authorities know so that payments restart. Don't forget, they may be able to claim more in benefits if their care needs have changed since they went into hospital.

Hospital stays also affect benefits you might be getting yourself like Carer's Allowance. If the person you care for goes into hospital for more than 28 days, their disability benefits will stop. That means your Carer's Allowance stops too. This also applies to the Carer's Element of Universal Credit.

What if you need to go into hospital for your own treatment? Then the Carer's Allowance you get for looking after someone else stops after you've been in hospital for 12 weeks. If you get Carer's Allowance and extra money for caring in other benefits, this extra money will be paid for eight weeks after the Carer's Allowance stops. If you get a Carer's Element in Universal Credit, this Carer's Element stops after you've been in hospital for 28 days. These benefits will restart once you've told the benefits authorities that your hospital stay has ended.

Disability Rights UK have more details about benefits and stays in hospital. Search 'benefits in hospital' at **disabilityrightsuk.org**

What will happen if I go into a care home?

Stays in a care home can affect benefits. Attendance Allowance, PIP (daily living component), DLA (care component) and Carer's Allowance can be stopped after just a few weeks in a care home. Your Universal Credit, Housing Benefit, and Pension Credit may also be affected.

If you go into a care home, let the Department for Work and Pensions (DWP) know. If you receive Carer's Allowance, you must tell the DWP if the person you're looking after goes into a care home.

What are direct payments?

Confusingly, direct payments refers to both:

- the payment of any benefit straight into your bank or building society account
- a way of arranging social care services

Arranging social care services

'Social care' means support services that you get from your local council to help you with your day-to-day living. If you qualify for care and support from adult social care, 'direct payments' allow you to manage the budget for your care and support yourself.

You can read all about social care on our website by searching for 'what is social care?'

Direct payments are paid to you by your local council so that you can arrange your own care and support services. In Northern Ireland payments are made by your Health and Social Care Trust. You can use the money to buy whatever care and support you need, so long as it's been agreed in your 'Care Plan' with the local council (or in Northern Ireland your Health and Social Care Trust).

Direct payments give you more control and flexibility over how support is provided. You can choose the people who come to help you, when they come and what you want them to do. You can use direct payments to provide the support to carry out a range of everyday things, like shopping, education and leisure activities – as well as personal care.

In Scotland, direct payments for social care are often called 'self-directed support'. This means more than just direct payments. Read more at **selfdirectedsupportscotland.org.uk**

Can I claim benefits while I'm abroad?

If you travel or live abroad, you may be able to get some of your benefits while you're away. For example, the State Pension can be paid no matter how long you're away. For other benefits, the rules are more complicated and will depend on how long you plan on being out of the UK. A benefits adviser can help you check your situation.

What should I do if I disagree with a decision about my benefit?

Most benefits have a 'mandatory reconsideration' and appeals procedure. This means whoever makes the decision must look again at your case if you ask them to. And there must be a way of letting you try to overturn a decision that you're not happy with.

You have one calendar month from the date on the decision letter to ask for a mandatory reconsideration. The decision letter should tell you the time limit for when you have to contact them and how to do this.

You should ask for a copy of all the evidence used to make the decision. This way you have all the facts. Keep hold of any paperwork to do with your benefits claim. You'll need this if you challenge

the decision or apply again at a later date because your circumstances have changed.

You may find it useful to make copies of all your letters and emails with the Department of Work and Pensions so you can refer to them. This includes noting dates and times of phone calls and what was said.

If the decision is looked at again and you're still unhappy with the result, you have a further month from the date of the mandatory reconsideration notice to make a formal appeal to an appeals tribunal. Lots of people win their cases when it goes to a tribunal.

Visit **gov.uk/appeal-benefit** for who to contact and the form to fill in when you appeal. Appeals are heard by an independent tribunal. Your chances are a lot higher if you go to the hearing yourself. Try to get help with your appeal from an independent advice agency.

Further information

Get advice on challenging a decision from your local Citizens Advice or the charity Scope's helpline on **0808 800 3333**.

The Advice Now website also has useful information about making an appeal: **advicenow.org.uk/tags/benefit-appeals**

Our MS benefits advice service offers free, confidential advice about appeals. You can get in touch with our MS Benefits Advisers by calling our MS Help Hub on **0808 800 8000** or emailing **msbenefitsadvice@dls.org.uk**

In Scotland contact your local council for details of welfare rights services local to you. The next few pages have more on useful organisations.

What if my MS gets worse?

If the disability caused by your MS gets worse, you may qualify for a higher rate of Personal Independence Payment (PIP), Universal Credit, Attendance Allowance or Disability Living Allowance (DLA) than you get at the moment.

If you do report a change in your condition and you're on DLA, you'll be reassessed for PIP instead (but not if you were born before 9 April 1948).

It's best to seek advice before you ask to have your rate reviewed. It's possible your benefit may be cut or lost. Check with a local advice agency or contact our MS Benefits Adviser.

Try to get a letter from your doctor explaining the extra help you need before you make your request. This can help lower any risk to what you get at the moment.

Useful organisations

Advice Local

Find a local advice service to help with benefits, work, money and housing problems.

advicelocal.uk

Advicenow

Has useful information, including a guide to appealing against a decision about claims for PIP.

advicenow.org.uk/tags/benefit-appeals

Attendance Allowance Unit

0800 731 0122

Carer's Allowance Unit

0800 731 0297

Child Benefit Office

Offers advice on Child Benefit claims

0300 200 3100
Textphone **0300 200 3103**

gov.uk/child-benefit

Citizens Advice

Help with welfare rights, housing and disability advice. To find local offices, as well as online advice, choose the nation you live in at:

citizensadvice.org.uk

England **0800 144 8848**

Scotland **0800 028 1456**

Wales **0800 702 2020**

In Northern Ireland there is Advice NI on **0800 915 4604**

adviceni.net

Civil Legal Advice

England and Wales

Civil Legal Advice is responsible for legal aid in England and Wales. It's also responsible for making sure people get the information, advice and legal help they need to deal with a wide range of everyday problems, including benefits.

0345 345 4345

gov.uk/legal-aid

Scotland
The Scottish Legal Aid Board offers similar information about legal aid. It can't give legal advice but can give you information on where to get legal advice from locally, including solicitors who offer help through legal aid.

0131 226 7061

slab.org.uk

Northern Ireland
All legal aid claims should be made through a solicitor. For details of solicitors and the legal aid system call **028 9040 8888** or visit **nidirect.gov.uk/legal-aid**

Department of Communities (Northern Ireland)

Information about benefits in Northern Ireland.

communities-ni.gov.uk/

Disability Information Scotland

Disability related information, advice and signposting in Scotland.

0300 323 9961

Email **info@disabilityscot.org.uk**

disabilityscot.org.uk

Disability Law Service

The MS Society works with the Disability Law Service and the Legal Services Agency to provide free, confidential legal advice to people affected by MS.

In England and Wales you can get advice on the following areas of law:

- Employment
- Disability discrimination
- Community care

In Scotland you can get advice on these areas of the law:

- Housing
- Power of attorney
- Employment
- Disability discrimination
- Community care

We can't offer advice about other areas of law, like criminal or family law. To get this legal advice call or email our MS Help Hub on **0808 800 8000** and **helphub@mssociety.org.uk** and find out more.

Disability Rights UK

Disability Rights UK provides information on benefits through publications (like the Disability Rights Handbook) and factsheets from its website. It works for improvements to the social security system. It can't answer questions by phone.

0330 995 0400

enquiries@disabilityrightsuk.org

disabilityrightsuk.org

Driver and Vehicle Licensing Agency (DVLA)

In England, Scotland and Wales, they can answer questions about vehicle tax exemption for disabled people, and other questions to do with driving with MS.

0300 790 6806

(medical enquiries)

gov.uk/government/organisations/driver-and-vehicle-licensing-agency

Driver and Vehicle Agency (DVA) Northern Ireland

They can answer questions about vehicle tax exemption for disabled people in Northern Ireland and other questions to do with driving with MS.

0300 200 7861

Textphone 028 7034 1380

nidirect.gov.uk/information-and-services/motoring/driver-licensing

Equality Advisory and Support Service

England, Scotland and Wales

Information and advice about the Equality Act 2010. Also advice about discrimination issues and employing disabled people.

0808 800 0082

Textphone 0808 800 0084

equalityadvisoryservice.com

Information and advice is also on the Citizens Advice website.

Equality Commission for Northern Ireland

Offers free information and advice about disability discrimination.

028 90 500 600

Textphone 028 90 500 589

equalityni.org

Government websites

UK governments' websites that include information on benefits.

England, Scotland and Wales

gov.uk

Northern Ireland

nidirect.gov.uk

HM Revenue and Customs (HMRC)

HMRC deals with tax and revenue, including the Child Benefit Office on **0300 200 3100**

Textphone **0300 200 3103**

gov.uk/topic/benefits-credits/child-benefit

Jobcentre Plus

Jobcentre Plus can help if you're of working age and want to claim, or are claiming, a benefit. They have Disability Employment Advisers and Access to Work advisers.

Claimline **0800 055 6688**
Textphone **0800 023 4888**

Find details of your nearest office at **gov.uk/contact-jobcentre-plus**

Law Centres Network

Law centres provide free advice and representation. The Law Centres Network can give you details of your local law centre in England, Northern Ireland and Wales.

lawcentres.org.uk

Scotland has the Scottish Association of Law Centres

https://lawcentres.scot/

Northern Ireland has Law Centre NI

lawcentreni.org

Local authority welfare rights

A lot of local councils have welfare rights departments, which support people with claiming benefits. Call your local council or check their website.

Motability

Motability helps disabled people and their families use their mobility allowances to get wheelchairs, scooters and cars.

0300 456 4566

motability.co.uk

Pensions Advice Money helper

Free and impartial help with money and pensions

0800 138 7777

moneyhelper.org.uk/en/pensions-and-retirement

Pensions Service

Government advice about State Pensions and Pension Credit.

0345 60 60 265

Textphone **0800 169 0133**

Call the Pension Service

Telephone: **0800 731 0469**

Textphone: **0800 731 0464**

State Pension Age calculator

gov.uk/state-pension-age

Personal Independence Payment (PIP)

PIP enquiry line **0800 121 4433** (in Northern Ireland call **0800 587 0932**)

Textphone: **0800 121 4493**

Monday to Friday, 8am to 6pm

Scope

The disability charity Scope's helpline offers advice and information, including about benefits and where your nearest disability advice service is.

Freephone: **0808 800 3333**

Email **helpline@scope.org.uk**

scope.org.uk

Student finances

Student Finance England

0300 100 0607

gov.uk/student-finance

Student Finance Northern Ireland

0300 100 0077

studentfinanceni.co.uk

Student Awards Agency for Scotland

0300 555 0505

saas.gov.uk

Student Finance Wales

0300 200 4050

studentfinancewales.co.uk

Disabled students helpline

Support for disabled students, apprentices and trainees, or people wanting to study or train at any level, full-time or part-time.

0330 995 0414

11am-1pm Tues and Thurs

Email: **students@disabilityrightsuk.org**

Travel

Bus

Free off-peak travel on all local buses anywhere in England is available to disabled people who qualify for it. Similar schemes run in Wales. Application forms are available from local councils.

For information on cheaper travel in Scotland visit **transport.gov.scot** and search 'concessionary travel'.

The National Entitlement Card allows free travel on most bus services. Applications for this card can be supported by a letter from an MS nurse or a neurologist. Apply to your local authority.

For Northern Ireland concessions, call Translink on **028 9066 6630**.

Train

A Disabled Person's Railcard gives you a third off most UK train journeys for someone with MS and their carer.

0345 605 0525

Email **disability@atoc.org**

railcardhelp@nationalrail.co.uk

Turn2us

A charity with useful tools to help you find benefits and grants you qualify for.

turn2us.org.uk

Online 'PIP Helper' with video summaries of the PIP process **pip.turn2us.org.uk**

Further information

MS Help Hub

Through our MS Help Hub anyone affected by MS can get emotional support and information, and access services including:

- MS nurses
- MS benefits adviser
- MS legal adviser
- Moving More with MS service
- Short breaks service

We can give information in different languages through an interpreter service. And by text relay and British Sign Language interpreters.

Find out more about all our services on our website.

Call **0808 800 8000** (Mon-Fri 9am to 5pm except bank holidays)

Email **helphub@mssociety.org.uk** or get in touch with webchat at **mssociety.org.uk**

Resources

Our award winning information resources cover every aspect of living with MS.

You can read them online or download at **mssociety.org.uk/publications**

You can order printed resources from our onlineshop at **mssociety.org.uk**

About this resource

With thanks to all the people affected by MS and professionals who contributed to this booklet.

We'd love to hear what you think about this information at **mssociety.org.uk/yourviews**

Disclaimer: We have made every effort to ensure that the information in this publication is correct. omissions. We do not accept liability for any errors or omissions. Seek advice from the sources listed

References

Email us if you'd like to know the references for this information at **supportercare@mssociety.org.uk**

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Credit for photography belongs to

Alex Grace (p18), Amit Lennon (pp40, 46 and 61).

This resource is also available in large print.

Call **0300 500 8084**
or email
shop@mssociety.org.uk

MS Society

Contact us:

MS Help Hub
Freephone 0808 800 8000
(weekdays 9am-5pm)
helphub@mssociety.org.uk
Webchat at mssociety.org.uk

MS National Centre
020 8438 0700
supportercare@mssociety.org.uk

MS Society Scotland
0131 335 4050
enquiries-scotland@mssociety.org.uk

MS Society Northern Ireland
028 9080 2802
nireception@mssociety.org.uk

MS Society Cymru
0208 438 0700
mscymru@mssociety.org.uk

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