

# Claiming Disability Benefits




## Financial help if you're sick or disabled

**Advice for older people**

April 2009–April 2010

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Leaflets are free of charge and available from the Information Resources Team at the address on the back page, email [adviceleaflets@helptheaged.org.uk](mailto:adviceleaflets@helptheaged.org.uk) or call 020 7239 1845.

*Claiming Disability Benefits* was originally written by Paul Lewis, a freelance financial journalist.

If you would like this leaflet in another format, such as large print or audio tape, please contact the Information Resources Team on **020 7278 1114**.

This advice leaflet is not a comprehensive statement of the law in this subject. Age Concern and Help the Aged cannot give individual legal or financial advice. ~~If you have any queries which this leaflet does not answer, seek further advice from one of the organisations referred to in the leaflet.~~

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The information given in this leaflet is accurate from 6 April 2009 until 5 April 2010. Every effort has been made to ensure that the information contained in this leaflet is correct.

However, things do change, so it is always a good idea to seek expert advice on your personal situation. You can check whether there have been changes by calling **SeniorLine** on **0808 800 6565** (textphone **0800 26 96 26**). If you are in **Northern Ireland** call **0808 808 7575**.

**Although many people continue to enjoy good health well into old age, some people find that they need help with daily living. You may need help with walking or getting about, with personal care, such as dressing and washing, or with your hearing or sight. You may find that these needs lead to extra expense.**

You could get money to help with these costs. This leaflet gives details of benefits for older people who are sick or disabled.

The rules about benefits are complicated. If you are in any doubt call our free advice service, **SeniorLine**, on **0808 800 6565** (textphone **0800 26 96 26**). If you are in Northern Ireland call SeniorLine on **0808 808 7575**.

## **Which benefit – AA or DLA?**

The two main benefits for disabled people are **Attendance Allowance (AA)** and **Disability Living Allowance (DLA)**.

AA and DLA are tax-free. They are **not** means-tested and receiving one should not reduce your other benefits. In fact, you may be entitled to claim more benefits, or your other benefits may be increased. If you would like to talk to somebody about your entitlement to benefits call our free advice service, SeniorLine.

Which of these disability benefits you claim depends on your age – you cannot claim both. Both AA and DLA give you extra money to help with the costs of your personal care. DLA also has a ‘mobility component’ to help with getting around.

## **Are you under 65 years of age?**

If you need help with personal care or if you have difficulty getting around, you can claim DLA. See page 9 for more information.

## Are you aged 65 or over and making your first claim?

You can claim AA for help with personal care. But you cannot get help with mobility. See below for more information.

## Were you receiving DLA before your 65th birthday?

If so, you should continue to get DLA if you need help with personal care, rather than claiming AA. You will only be able to get help with mobility if your problems began before you were 65. See pages 13–14 for more information.

## Special rules for people who are terminally ill

If you are diagnosed with a terminal illness (and a doctor certifies that you are reasonably expected not to live longer than six months) you can claim the highest rate of AA or DLA care component at once – without meeting any other qualifying condition. If you know someone who is terminally ill, and they haven't been told, you can claim for them without them knowing. The payment will be made to the person you are applying for. Under special rules, AA or DLA will usually be awarded for a fixed period of three years. When these three years have passed, you will be asked to renew your claim. See page 14 for details on how to claim. If your prognosis changes so that you no longer count as terminally ill, the decision can be superseded.

## Attendance Allowance (AA)

If you are 65 or over and you need help with personal care, you should normally apply for Attendance Allowance (AA). There is no upper age limit.

You can claim AA if you need help with personal care from another person or if you need someone to supervise or watch over you. You do not have to be actually **getting** help from anyone.

What is important is that you **need** help. You are not automatically entitled to AA because you have a particular illness or disability.

You must normally have needed this help for **six months**. If it has not yet been six months but you are likely to continue needing help for some time, **claim now** so that you can get AA as soon as you are entitled. If you are diagnosed as terminally ill and claim AA under the 'special rules' (see page 5) you will automatically get the highest rate, usually for a fixed period of three years, without needing to fulfil any other conditions.

### Higher and lower rates

There are two rates of Attendance Allowance. The amount of AA you receive depends on how much help and the type of help you need.

#### **Higher rate: £70.35 per week**

To qualify for the higher rate you need to fulfil certain conditions for help during the day **and** the night. These conditions are explained over the next few pages.

#### **Lower rate: £47.10 per week**

To qualify for the lower rate you need to fulfil the conditions for help **either** during the day **or** during the night. There are special rules for some kidney dialysis patients to help them qualify. Our information sheet no. 3, *Attendance Allowance*, gives more details.

### Help during the day

The Department for Work and Pensions (DWP) says that to qualify for AA by day you must:

- need frequent attention throughout the day in connection with your bodily functions; **or**
- need continual supervision throughout the day to avoid substantial danger to yourself or others.

When you send off your claim form, a DWP decision-maker will look at it and decide whether you meet either of these conditions. You must fully meet one of them to get your benefit – it is not enough to partly fulfil both. The DWP will aim to give you a decision within 38 working days (this does not include weekends or bank holidays). The words used by the DWP in these conditions mean quite specific things to the decision-maker. These meanings are given below.

### **For the first condition:**

- **frequent** means that you need help frequently and **throughout** the day. It means you need help several times during the daytime, not just once or twice.
- **attention** is usually hands-on help from another person to do the personal things you cannot do yourself. The attention you need must be in relation to your **bodily functions** (see below). But it can also mean encouraging or prompting: for example, if you have dementia, you might need prompting to dress or take your medication, even though you are physically capable of carrying out these tasks. You should mention this on your claim form.
- **bodily functions** are, for example, eating, drinking, hearing, seeing, using the toilet, getting up, washing, dressing, communicating or taking medication. But it does not usually include general household tasks such as cooking, cleaning and shopping.

### **For the second condition:**

- **continual** does not mean non-stop; it usually means regular or frequent but with breaks.
- **supervision** means that someone oversees or watches over you. You must need this supervision to avoid the risk of

‘substantial danger’ to you or another person and you need to say what this danger might be: for example, you may have dementia and be at risk of leaving your cooker on and starting a fire.

Even if you only occasionally find yourself in a dangerous situation, you may still need continual supervision: for example, if you have epilepsy you could be likely to have a seizure at any time, even though there are long periods when you are fine.

You need not have ever caused danger to yourself or others as long as there is a real risk of this happening and the danger is not too remote a possibility.

### **In both cases:**

- **throughout the day** means in the middle of the day as well as in the morning and evening. But you do not have to need attention or supervision all day or every day. It is the pattern of care needed over a period of time which is important.

Remember, it is the **need** for care that is important. You do not have to be receiving help to qualify.

### Help during the night

The DWP says that to qualify for AA by night you must:

- need prolonged or repeated attention in connection with your bodily functions; **or**
- need another person to be awake for a prolonged period or at frequent intervals for the purpose of watching over you to avoid substantial danger to yourself or others.

You must fully meet one of these conditions to get your benefit. Again, the words here have specific meanings:

- for the first condition, **prolonged** usually means periods of 20 minutes or more and **repeated** is usually twice or more.
- for the second condition **frequent intervals** usually means at least three times.

You do not have to need attention or supervision every night. It is the pattern of care needed over a period of time which is important.

## Disability Living Allowance (DLA)

To claim Disability Living Allowance (DLA) **you must apply before your 65th birthday**. There are special rules for people who are already claiming DLA when they turn 65. See pages 13–14 for more information.

DLA is divided into two parts:

- **care component** – for people who need help from others to cope with their personal care and daily living tasks
- **mobility component** – for people who have difficulty walking or getting around.

You can qualify for either the care component or the mobility component separately, or you can qualify for **both**.

### DLA care component

You can claim the care component if you need another person to help with personal care or to supervise or watch over you because of your disabilities. You do not have to be actually **getting** help from anyone. What is important is that you **need** help.

The amount of benefit you receive depends on how much help and the type of help you personally need. You are not automatically entitled to DLA because you have a particular illness or disability.

To qualify you must have needed the help for **three months before** you claim and you must show that you expect to need the help for **six months after** you claim. But if you are diagnosed as terminally ill and claim DLA under the ‘special rules’ you will automatically get the highest rate, usually for a fixed period of three years without fulfilling any other conditions.

There are three rates of DLA care component.

### **Highest rate: £70.35 per week**

To qualify for the highest rate you need to fulfil the same conditions as for the higher rate of Attendance Allowance. See pages 5–9 for details.

### **Middle rate: £47.10 per week**

To qualify for the middle rate you need to fulfil the same conditions as for the lower rate of Attendance Allowance. See pages 5–9 for details.

### **Lowest rate: £18.65 per week**

The DWP says that to qualify for the lowest rate of DLA care component:

- you need help with your bodily functions from another person for a significant portion of the day; **or**
- you cannot prepare a cooked main meal for yourself if you have the ingredients.

In the first condition, **significant portion of the day** usually means about one hour. You may need help just once or a number of times as long as the total time is around an hour or more.

For the second condition it doesn’t matter if you do not normally cook. What is important is whether you are able to carry out all the

tasks normally involved in planning and cooking a meal for one, such as peeling, chopping, lifting, using the cooker or taps – and do so safely without requiring help. If you can prepare a cooked main meal for yourself on some days but not on others you may still qualify.

## DLA mobility component

You can claim the mobility component of DLA if you have difficulty walking or you need guidance or supervision to get around because of your disability. You must have had mobility problems for the **three months immediately before** you claim and expect to have the same difficulties for **six months afterwards**. People who are terminally ill and claiming under the special rules do not have to fulfil either of these qualifying periods, but they do have to fill in the questions that cover mobility in the claim form.

Mobility component is paid at two rates – **higher** and **lower**.

### **Higher rate: £49.10 per week**

To qualify for the higher rate you must be unable to walk, virtually unable to walk, or face serious danger to your health or life from the physical exertion of walking.

You should qualify for the higher rate if you can walk but find that doing so causes you severe discomfort; and if you are very limited in the distance you can walk, the speed you can walk, the time you can walk for, and the manner in which you walk.

The DWP will take into account ability to walk using artificial limbs or aids, if you normally use any of these.

Some people will automatically qualify for the higher rate. They include people under 65 who are:

- without both feet or legs, either from birth or due to amputation; **or**

- both profoundly deaf and blind; **or**
- severely mentally impaired with extremely disruptive and dangerous behavioural problems, and getting the highest rate of the care component.

If you are claiming for the higher rate of the mobility component because you are both deaf **and** blind, you will be referred to a Department for Work and Pensions (DWP) doctor who will assess your hearing loss and loss of vision. If you are claiming because you are severely mentally impaired, the DWP will normally get a specialist's opinion before awarding the higher rate of the mobility component.

**Motability** is an organisation which helps people who are claiming the higher rate mobility component of DLA, or the War Pensioner's Mobility Supplement, to purchase or lease a suitable car, powered wheelchair or scooter. Your DLA may not cover all the costs. You may have to pay a deposit or for the cost of adaptations. And you will have to pay for some of the running costs. Check exactly what you will need to pay before committing yourself. For more information contact: Motability, City Gate House, 22 Southwark Bridge Road, London, SE1 9HB. For enquiries about the purchase or lease of a **suitable car** call **0845 456 4566**. For enquiries about purchasing or leasing a **powered wheelchair** or **scooter** call **route2mobility** on **0845 607 6260**. More information about the scheme is available on its website at [www.motability.co.uk](http://www.motability.co.uk)

### **Lower rate: £18.65 per week**

To get the lower rate of the mobility component you must require guidance or supervision from another person when walking outdoors in unfamiliar places. This could be because of a mental health problem or a physical disability: for example, you

may need someone who can help you if you become disorientated or have a panic attack; or you may be blind and need someone to help you avoid obstacles and cross roads.

The lower rate of the mobility component is different from the higher rate. It is not based on your physical ability to walk. If you have pain when you are walking, but do not qualify for the higher rate of the mobility component, you will not necessarily be eligible for the lower rate.

Our free advice leaflet, *Staying Active and Independent*, gives further details on equipment you can use and help available for people with reduced mobility.

### Continuing to claim DLA after you are 65

If you are aged 65 and over, need help with personal care and are claiming for the first time, you should claim Attendance Allowance (see pages 5–9).

If you were already getting DLA **before** your 65th birthday you should continue to be paid DLA. When you turn 65, there are some special rules you need to note (see below).

### Help with personal care

- If you are already getting DLA **care component** when you reach 65 it will continue to be paid. If your care needs increase, you can apply for a higher rate. If your care needs decrease you can go from the highest rate to the middle rate but not to the lower rate.
- If you are getting DLA **mobility component** when you turn 65 and you now need help with personal care, you should claim the care component of DLA rather than AA. If your care needs started after your 65th birthday, you can usually only get the highest or middle rate of the care component.

## Help with mobility needs

- You cannot get help with your mobility difficulties if they started after your 65th birthday.
- If you are receiving DLA **mobility component** when you turn 65 you can continue to claim it. But you can only stay with the rate you got before you were 65; you cannot move up or down a rate.
- If you were getting DLA **care component** before you turned 65, you can claim the mobility component after your 65th birthday, but only if your mobility difficulties began **before** you were 65.

## Claiming AA or DLA

You have several options to claim AA or DLA. You can:

- call the **Benefit Enquiry Line** free on **0800 88 22 00** (textphone **0800 24 33 55**) for a claim pack. (If you are in **Northern Ireland** call **0800 22 06 74** (textphone **0800 24 37 87**))
- visit your local Jobcentre Plus office to get a form or call Jobcentre Plus on 0800 055 6688 (textphone 0800 023 4888)
- complete and submit a form online at [www.dwp.gov.uk](http://www.dwp.gov.uk) (not available in Northern Ireland)
- download a form from the DirectGov website, [www.direct.gov.uk](http://www.direct.gov.uk)

If you call the Benefits Enquiry Line or visit your local Jobcentre Plus office the form will be date-stamped. You should fill it in and **return it within six weeks**. If you download a form from DirectGov, you will be given six weeks from the date you downloaded it to send it back. If your claim is successful your benefit will be paid from the date on the form.

If you prefer, you can ask the Benefit Enquiry Line to fill the form in for you over the phone and then it will post it to you. You will then need to check it carefully and sign it. If you are going to get your form filled in over the phone it is a good idea to get some advice beforehand. Make sure you have had time to think about your disability and how it affects you, and **prepare what you are going to say**. You can ask for someone to visit you to fill in the form if you can't use the phone.

AA and DLA are not means-tested, so it doesn't matter how much money you have coming in each week or how much you have in savings. Getting AA or DLA won't mean that you get less Pension Credit or less help with your housing costs. In fact, it may increase the amount of Pension Credit, Housing Benefit or Council Tax Benefit you can get. If you have been turned down for these benefits before, you might be entitled to them if you get AA or DLA. Call **SeniorLine** on **0808 800 6565** (**0808 808 7575** in Northern Ireland) for more information.

### Filling in your form

You can increase your chances of getting AA or DLA if you get some help filling in your claim form. Ask for help from your local Citizens Advice Bureau, disability organisation or an advice centre.

The DLA form is very long and comes in several parts. The AA form is shorter, but you still need to allow yourself plenty of time to fill it in. What you say on the form is very important. Try not to play down your disability – don't think something is too trivial to mention. It's also important to remember to write down the help you **need**, not the help you actually get.

You may find it useful to **keep a diary for one week before filling in the form**. Time how long it takes you to do things and make a note of all the tasks that you need help with. It is quite

reasonable to say that you need help if a task takes you a very long time to do or is a real struggle. This will help you to fill in the form in as much detail as possible so the decision-maker has a good idea of what help you need.

If you would like more information on claiming AA see our information sheet no. 3, *Attendance Allowance*.

When considering your claim, the DWP may ask your doctor, social worker, occupational therapist, or someone else who knows you, for more information about your disability, or a DWP doctor may visit you.

If you are terminally ill you do not need to fill in all the sections of the form. You should read the notes in the claim pack on claiming under the 'special rules'.

**Keep a copy of your claim form.** It could be useful if you need to appeal or ask for a revision.

## Appeals and awards

If your claim for DLA or AA is turned down, or if you get a lower rate than you think you should, you can ask for the decision to be revised or appeal against it. But you must act quickly, within one month, and it is important to seek advice. Contact **SeniorLine** on **0808 800 6565 (0808 808 7575 in Northern Ireland)** or a Citizens Advice Bureau.

AA or DLA can be awarded for a fixed period or be 'indefinite'. Six months before the end of a fixed-period award you will be asked to renew your claim. Even an indefinite award may be reviewed by the DWP if it has evidence that the award was wrong, or if your circumstances have changed. You should always seek advice if this happens.

## Claiming for another person

Normally the person claiming the benefit must sign the claim form themselves, although anyone can help them to fill it in. But in certain situations somebody can claim benefit on their behalf.

If the person who needs the benefit is terminally ill and is not aware of their condition, somebody else can claim on their behalf under the 'special rules'. The benefit will still be paid to the claimant but they need not know what has been put on the form or that they are claiming under the 'special rules'.

If the person needing benefit cannot act for themselves: for example, because of a severe learning disability or because they are not mentally capable, another person such as a friend or relative can be appointed to act on their behalf. This person is called an appointee. To become an appointee you need to speak to the DWP; a decision-maker can then authorise you to act for the claimant. If the person acting on the claimant's behalf has a registered Lasting Power of Attorney, they do not need to apply to become an appointee.

## Carer's Allowance

You may be entitled to Carer's Allowance (CA) if:

- you spend at least 35 hours a week looking after a disabled person;
- the disabled person you look after gets middle-rate or highest-rate DLA care component, AA (at either rate), or Constant Attendance Allowance (of £57.50 or more, paid with War Disablement Pension and Industrial Injuries Disablement Benefit);
- you earn no more than £95 a week, if you work, once allowable expenses are deducted; and

- you pass the UK residence and presence tests, and you are not subject to immigration control.

Getting CA affects other benefits in a complex way. If you qualify for CA it can increase your entitlement to Pension Credit and other means-tested benefits. But it is important to know that in some cases it can make the person you care for financially worse off. Check with **SeniorLine** or your local Citizens Advice Bureau to see whether this applies to your situation before you make a claim.

CA is **£53.10** a week and is taxable. If you are under pension age and get CA you will also get a National Insurance credit each week. This can help you qualify for a pension at retirement age.

Carer's Allowance is one of a group of income replacement benefits, which can't usually be paid at the same time. These benefits include State Retirement Pension, contribution-based Job Seekers Allowance (JSA), contribution-based Employment and Support Allowance, Incapacity Benefit, Severe Disablement Allowance or Widow's and Bereavement Benefits. This is known as the **overlapping benefits rule**. So, for example, if you are getting your State Retirement Pension you may find that you will not get paid CA even if you meet all the requirements. But if you get a reduced pension (that is, less than £53.10), and qualify for CA, you should get some CA to 'top up' your pension to £53.10.

If you meet the requirements for CA, but don't get it because you are getting a benefit which it cannot be paid with, it may still be worth making a claim. This is because the DWP will acknowledge that you have an 'underlying right' to it. This means you may get more money as part of your Council Tax Benefit, Housing Benefit (rate rebate in Northern Ireland) or Pension Credit. This is because you will get an additional amount of £29.50 when these benefits are worked out.

For more information on CA see our information sheet no. 5, *Benefits for Older Carers*, or get advice from SeniorLine or a Citizens Advice Bureau.

**How to claim:** you need to ask for form DS700 or DS700 (SP) if you get a State Retirement Pension. Contact your local Jobcentre Plus office or the **Carer's Allowance Unit** on **01253 856123** (in **Northern Ireland** call the **Disability and Carer's Service** on **028 9090 6186**). You can also download a copy of the claim form from Directgov, by visiting its website at [www.direct.gov.uk](http://www.direct.gov.uk) Or, if you live in England, Wales or Scotland. you can fill in the form online by visiting [www.dwp.gov.uk](http://www.dwp.gov.uk)

You can also call the **Benefit Enquiry Line** for a claim pack. If you live in England, Scotland or Wales, call **0800 88 22 00**. If you live in Northern Ireland call **0800 22 06 74**.

## **Employment and Support Allowance**

Employment and Support Allowance (ESA) is a new benefit to help people who are sick or disabled get back into work. It has replaced Incapacity Benefit for new claimants.

To claim ESA you need to be at least 16 years of age; below pension age (currently 60 for women, 65 for men); live in Great Britain; not be entitled to Statutory Sick Pay (SSP); and not entitled to Income Support (IS) or Jobseeker's Allowance (JSA).

When you make a claim for ESA, you will enter a 13-week assessment phase. During this phase you will have to take part in a Work Capability Assessment to assess your eligibility for ESA and your capability for work. While you are waiting to be assessed, you will be given up to £64.30 per week if you are single or up to £100.95 per week if you are a couple.

If you are eligible for ESA, you will be placed in one of two categories: a Support Group or a Work-Related Activity Group. The amount of ESA you get depends on which category you are placed in.

**How to claim:** For further information about ESA and details about how to claim, call Jobcentre Plus on **0800 055 6688** (textphone **0800 023 4888**) or visit its website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) You could also visit your local Jobcentre Plus office.

## Incapacity Benefit

You cannot make a new claim for Incapacity Benefit. You will need to claim Employment and Support Allowance (ESA) instead (see pages 19–20). If you were getting Incapacity Benefit before ESA was introduced on 27 October 2008, you will continue to get it until you are moved on to ESA between 2009 and 2013. Your local benefits office will be in contact with you about this.

There are three different rates of IB:

**For the first 28 weeks** of being unable to work you can claim **short-term IB (lower rate – £67.75 per week)**, or you may get Statutory Sick Pay from your employer.

**After 28 weeks** you claim **short-term IB (higher rate – £80.15 per week)**.

**After 52 weeks** you claim **long-term IB (£89.80 per week)**.

You can't claim IB **after** reaching pension age. However, if you are already receiving **short-term IB** when you reach pension age you can keep getting it at a special rate for up to a year if:

- your incapacity started before you reached pension age; **and**

- you choose not to claim your State Retirement Pension or Married Woman's Pension.

You cannot get **long-term IB** after pension age. You cannot get any **IB in addition** to your State Retirement Pension.

The rules for IB are too complicated to cover in detail here.

If you are unable to work because of illness you should seek advice from **SeniorLine** on **0808 800 6565 (0808 808 7575 in Northern Ireland)** or a local Citizens Advice Bureau.

## **Working Tax Credit**

If you are working for at least 30 hours a week you may qualify for Working Tax Credit (WTC) from HM Revenue & Customs to top up your earnings. If you are disabled, you may qualify if you work for at least 16 hours per week. We do not go into the rules here but you can find out more from your local Citizens Advice Bureau or call the **Tax Credits helpline** on **0845 300 3900** (textphone **0845 300 3909**). You can apply for WTC by filling in form **TC600**. Call the **Tax Credits helpline** to request a form.

If you have dependent children living with you, you may be entitled to Child Tax Credit. Call the Tax Credits helpline for more information.

## **Industrial injuries benefits**

If you are injured at work or develop a disease because of your work, you may be able to get an industrial injuries benefit.

**Industrial Injuries Disablement Benefit** is the main benefit that gives people compensation for getting an injury or disease caused by an industrial accident. The amount you will get depends on the degree of your disability and ranges from **£28.72** to **£143.60** a week. You have to be assessed at least 14 per cent

disabled to receive Industrial Injuries Disablement Benefit except in the case of a few specific diseases. There is no age limit to claiming an Industrial Injuries Disablement Benefit. Industrial Injuries Disablement Benefit is tax-free.

If you cannot do your usual job or other work with similar pay because of your accident or disease, you may be able to claim **Reduced Earnings Allowance**. Your accident or disease must have happened or developed before 1 October 1990. And you must be assessed as being at least one per cent disabled. You must be under pension age to get it. The maximum payment is **£57.44 per week**. Once you are over pension age (unless you are still in regular employment) you will be transferred on to **Retirement Allowance**, providing your Reduced Earnings Allowance is £2 or more. The maximum payment is **£14.36 a week**.

If your disablement arose due to work entirely before 5 July 1948, you will have to claim under a scheme called the **Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefit Scheme**. The scheme applies only to a limited list of industrial diseases.

For more information about industrial injuries benefits, call the Benefit Enquiry Line on **0800 88 22 00** (textphone **0800 24 33 55**). If you are in Northern Ireland, call **0800 22 06 74** (textphone **0800 24 37 87**).

## **War Pensions scheme**

If you served in HM Armed Forces or nursing and auxiliary services before 6 April 2005, you may be entitled to a pension for a disability or illness linked to that service.

If your hearing was damaged, you may find it very difficult to get a War Pension. If you are in this situation get advice from the Royal British Legion (its contact details are in the Useful contacts

section starting on page 25). You could also contact RNID and ask for a copy of its factsheet, *War pensions and priority health treatment for veterans*.

Apart from people in the Armed Forces, there are four other groups which may be able to claim a War Disablement Pension under The War Pensions scheme. To find out more details of these, contact the Service Personnel and Veterans Agency; contact details are listed below.

The amount of War Pension you get depends on how severe your disability is; it is assessed on a percentage basis. People who are less than 20 per cent disabled normally get a lump sum. People who are assessed as over 20 per cent get paid a weekly pension. There are also a number of extra allowances, and you may be able to get help with medical treatment and care. If your claim is because of a hearing loss, you need to be assessed as having at least a 20 per cent loss. To get 20 per cent, your average hearing loss must be 50 decibels (dB) or more in each ear.

War Pensions are tax-free but they can affect other benefits. If your husband or wife died as a result of their service you may be able to get a War Widow(er)'s Pension.

If your disability or illness came about on or after the 6 April 2005, you need to claim under the **Armed Forces Compensation Scheme (AFCS)**. For more information about the scheme, call the Service, Personnel and Veterans Agency on 0800 169 2277.

**How to claim:** Call the **Service Personnel and Veterans Agency** helpline on **0800 169 2277** (textphone **0800 169 3458**) quoting your full name and National Insurance number); its full contact details are in the Useful contacts section starting on page 25. If your claim is refused, there is a right of appeal. **The Royal British Legion** will help you with a claim or appeal if you have a service connection; its contact details are in the Useful contacts section.

## Other sources of financial and practical help

### Local council social services

If you need practical help because of your disability you can ask your local social services department (social work department in Scotland or local health and social services trust in Northern Ireland) for a care assessment. This may provide you with a range of services and equipment or adaptations to meet your needs. If you are a carer you can have a carer's assessment of your needs. For more information on getting practical help from social services and voluntary organisations, see our free advice leaflet, *Help in Your Home*.

### Local council Direct Payments scheme

If you are eligible for services through your local council, whether for yourself or as a carer, your local council has a duty to offer Direct Payments to most people. Direct Payments allow you to buy your own services with money provided by the local council. That way you can make your own choices about who cares for you and how the money is spent.

There are different rules on Direct Payments depending on which UK country you live in. For more information see our free advice leaflet, *Help in Your Home* and our free information sheet *Getting Financial Help to Stay at Home*, or contact your local social services department.

### The Independent Living Fund

The Independent Living (2006) Fund (ILF) works in partnership with local councils to help severely disabled people pay for care services in their own home, by creating joint care packages. To qualify, you must:

- be aged between 16–65 when you apply (although you can continue to get help from the ILF after your 65th birthday, as long as you meet all the other criteria)
- be receiving or about to receive care services from your local council to the value of at least £320 per week, if you live in England, Wales, Scotland and Northern Ireland.
- receive the highest rate of DLA care component
- have less than £23,000 in capital (excluding any property you live in)
- be living in the UK, and expect to be living in your home for at least six months after you have applied to the ILF.

Contact your local social services department (social work department in Scotland or local health and social services trust in Northern Ireland) to see if you qualify.

## Useful contacts

### Alzheimer Scotland

22 Drumsheugh Gardens, Edinburgh EH3 7RN

Dementia Helpline: 0808 808 3000 Web: [www.alzscot.org](http://www.alzscot.org)

Provides general information to people with dementia, on benefits which may be able available to them.

### Alzheimer's Society

Devon House, 58 St. Katherine's Way, London E1W 1JX

Helpline: 0845 300 0336 Web: [www.alzheimers.org.uk](http://www.alzheimers.org.uk)

Provides general information to people with dementia, on ~~benefits which may be available to them.~~

## Department for Work and Pensions

### **Benefit Enquiry Line** (disability benefits)

Tel: 0800 88 22 00 (0800 22 06 74 in Northern Ireland)

Textphone: 0800 24 33 55 (0800 24 37 87 in Northern Ireland)

### **Carer's Allowance Unit**

Tel: 01253 856123 (028 9090 6186 in Northern Ireland)

### **Tax Credits helpline**

Tel: 0845 300 3900 Textphone: 0845 300 3909

If you need a form or help in Welsh call 0845 302 1489.

## Carers UK

32–36 Loman Street, London E1W 1JX

CarersLine: 0808 808 7777 Web: [www.carersuk.org.uk](http://www.carersuk.org.uk)

## DIAL UK

St Catherine's, Tickhill Road, Doncaster DN4 8QN

Tel (voice and text): 01302 310 123 Web: [www.dialuk.info](http://www.dialuk.info)

DIALs provide information and advice to disabled people. Look in the phone book for your local branch using the address above:

## Disability Alliance

Universal House, 88–94 Wentworth Street, London E1 7SA

Tel (voice and text): 020 7247 8776 Web: [www.disabilityalliance.org](http://www.disabilityalliance.org)

Disability Alliance produces The Disability Rights Handbook, a comprehensive guide to benefits for disabled people. It costs £21 (£14.50 to requests from individuals who receive a benefit).

## Independent Living Fund

PO Box 7525, Nottingham NG2 4ZT

Tel: 0845 601 8815 Web: [www.ilf.org.uk](http://www.ilf.org.uk)

## Pneumoconiosis and Workmen's Compensation Section

Barrow IIDB Centre, Pittman Way, Preston PR11 2AB  
Tel: 0800 879 2322

Pneumoconiosis and Workmen's Compensation Section helps individuals, with certain conditions, whose disablement arose before 5 July 1948.

## RNIB

105 Judd Street, London WC1H 9NE  
Helpline: 0845 766 9999 Web: [www.rnib.org.uk](http://www.rnib.org.uk)

RNIB can advise people with sight problems on disability benefits.

## RNID

19–23 Featherstone Street, London EC1Y 8SL  
Information Line: 0808 808 0123 Textphone: 0808 808 9000  
Web: [www.rnid.org.uk](http://www.rnid.org.uk)

RNID produces factsheets on disability benefits for deaf and hard of hearing people.

## Service Personnel and Veterans Agency

Thornton Cleveleys FY5 3WP  
Helpline: 0800 169 2277 (textphone 0800 169 3458)  
Web: [www.veterans-uk.info](http://www.veterans-uk.info)

Service Personnel and Veterans Agency can give advice about how to claim a War Pension.

## Royal British Legion

199 Borough High Street, London SE1 1AA  
Tel: 020 3207 2100 Web: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

Royal British Legion helps serving and ex-service personnel and their families.

Help the Aged distributes over 3 million advice leaflets a year. This service is currently provided free of charge, thanks to the generosity of our supporters. If you found this leaflet useful and would like to make a donation, phone 020 7239 1983 quoting ref **IRT** or send a cheque or postal order, for the attention of Information Resources, to the address below.

April 2009

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru. ID8185 04/09 Copyright © Age UK 2009

## Fighting for disadvantaged older people in the UK and overseas,

### WE WILL:

**COMBAT POVERTY** wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

**REDUCE ISOLATION** so that older people no longer feel confined to their own home, forgotten or cut off from society

**CHALLENGE NEGLECT** to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

**DEFEAT AGEISM** to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

**PREVENT FUTURE DEPRIVATION** by improving prospects for employment, health and well-being so that dependence in later life is reduced



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