

Help if you're ill
or disabled

jobcentreplus

Part of the Department for Work and Pensions



This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of October 2010.

Some of the information may be oversimplified, or may become inaccurate over time, for example because of changes to the law.

Contents

What if I want to work?.....	5
What programmes can help me with work?	6
Training.....	9
Self-employment	10
What if I don't earn much from work.....	10
Can I work and still get benefits?.....	10
What if I can't work full-time?	11
I've heard of the 'disability symbol'. What is it?	12
Benefits you may get if you're ill	13
Statutory Sick Pay.....	14
Employment and Support Allowance.....	15
Benefits you may get if you're disabled	18
Disability Living Allowance	19
Attendance Allowance.....	20
What if I am terminally ill?	21
Industrial Injuries Disablement Benefit.....	22
Vaccine Damage Payment.....	23
War Disablement Pension.....	25

Carers.....	25
Help with housing costs	27
Help with health costs	28
Help to live independently	29
What other help can I get?	29
National Insurance credits	29
Help from the Social Fund	30
Dealing with debt	30
Looking ahead and planning for the future.....	31
What else should I know?	32
Managing your affairs	33
Useful contacts	33

What if I want to work?

If you need extra support for work because of your illness or disability, a Jobcentre Plus adviser can talk to you about what work you want, what you feel you can do, and the best plan for you to move into work.

Our advisers aren't just there to help you find a job. They can also help you stay in a job. If you're worried you may lose your job because of an illness or disability, get in touch with an adviser as soon as possible.

Your adviser can:

- help you work out what you do best, what you're able to do, and how to reach your goals
- let you know about jobs that match your skills – if you want, your adviser may be able to talk to an employer for you
- refer you to programmes that help ill or disabled people to find or stay in work
- help you get training to improve your skills, and
- give you details of local disability groups.

What programmes can help me with work?

Pathways to Work

Pathways to Work helps people who are getting certain benefits because they're ill or disabled to get work or to prepare for work in the future.

Co-operation with Pathways to Work will normally be a condition for getting full benefit if you claim:

- Employment and Support Allowance
- Incapacity Benefit, or
- some other benefits because you're ill or disabled.

Or you may volunteer for the extra support provided.

The service offers individual support and access to a wide range of help.

We may ask you to come to a series of interviews with a personal adviser who will:

- discuss work opportunities with you
- develop a personal action plan with you to help you get the job you want
- calculate how much better off you could be in work, and
- explain the support that may be available to help you start and stay in work.

After the first interview, you may see someone from one of our partner organisations rather than a Jobcentre Plus adviser. This depends on where you live.

New Deal for disabled people

If you get benefits because you're ill or disabled, in some areas you can take part in New Deal for disabled people.

To find out if New Deal for disabled people is available in your area, contact Jobcentre Plus.

Access to Work

Access to Work can help you if your health or disability affects the way you do your job. It gives you and your employer advice and support with extra costs you may have because of your health needs.

Access to Work may pay towards the equipment you need at work, adapting premises to meet your needs, or a support worker. It may also pay towards the cost of getting to work if you can't use trains or buses, and for a communicator at job interviews, if you need one.

Work trials

Work trials give you the chance to try out a job with an employer.

You will keep getting your benefits while you're on the trial, so it's a risk-free way to find out if a job is right for you.

If you're offered a job at the end of your work trial and you accept it, you may still get some benefits and tax credits.

Travel-to-interview scheme

If you get benefits because you're ill or disabled, the travel-to-interview scheme can help to pay your travel costs for going to a job interview outside the area you normally live in.

This means you can look for work over a much wider area to find the right job for you. You may also get money for an overnight stay if we agree.

Permitted work

Permitted work is work you may be able to do if you get benefits because you're ill or disabled, such as:

- Employment and Support Allowance
- Incapacity Benefit, or
- National Insurance credits.

If you're thinking of doing any work, whether paid or unpaid, you must always check with Jobcentre Plus that the work meets the conditions for permitted work. If you do work that doesn't meet the conditions, you could lose your benefit.

We may also need to change the amount of Income Support you get.

If you can't tell us before you start work, you must call or write to us as soon as you can.

Training

Are you unable to get training in your local area because of your disability? If so, you may be able to use a residential training college. The Residential Training Programme helps long-term unemployed adults with disabilities that make it more difficult for them to work. It helps them get a job, work experience or training.

You get specialist support in a college that's suited to the needs of disabled people. There are many courses you can do this way. To find out more, contact Jobcentre Plus.

Paying for training

You may get help to pay for course fees, travel or any other costs you may have to pay. Visit our website www.direct.gov.uk for more details.

If you're worried that you may be worse off financially or lose money if you do a training course, talk to an adviser.

Training is likely to affect your benefits. But you may get other help. If you join New Deal and then start an approved training course, you may get extra money with your benefit.

Tax credits helpline

Phone:

0845 300 3900

Textphone:

0845 300 3909

Open 8am to 8pm
every day

Website:

www.hmrc.gov.uk

Self-employment

Becoming self-employed can help you make a living by working for yourself, if you have the right business idea and want to succeed.

Contact:

- England – www.businesslink.gov.uk
- Wales
– www.business-support-wales.gov.uk
- Scotland – www.bgateway.com

for ideas of where to go to for help, from planning a business and getting the money to start it, to making sure you have enough to live on while you get it going.

What if I don't earn much from work?

Working Tax Credit

If you work but have a low income, this tops up your earnings to a set level.

You may get Working Tax Credit if you're on disability benefits and work at least 16 hours a week.

You can either work for yourself or someone else.

Can I work and still get benefits?

You can get Attendance Allowance or Disability Living Allowance whether you work or not.

Carers getting Carer's Allowance can earn up to a certain amount, after allowances – there's no limit to the hours they work.

If you get Income Support, income-related Employment and Support Allowance, Housing Benefit or Pension Credit, your earnings may be taken into account.

What if I can't work full-time?

There are lots of options when it comes to finding work. As well as working full-time you could consider the following.

- **Part-time work.** You could work a certain number of hours or days each week to fit in with other things you do.
- **Job-sharing.** Sometimes, two people can share one full-time job, so you both work part-time hours.
- **Term-time working.** You could be off during the school holidays.
- **Voluntary work.** You could do unpaid work to learn more about a particular job and learn new skills. This could then help you get a paid job.
- **Flexible work or 'flexitime'.** This may mean choosing the times when you start and finish work, or working longer hours on some days so you can take more time off.



- **Agency work.** You could work for a set length of time in a full-time or part-time job. This may be to cover for someone while they're away from work. This is also called 'temping'.

I've heard of the 'disability symbol'.

What is it?

Employers who want to use the disability symbol apply to Jobcentre Plus. If Jobcentre Plus decides they can use it they can show it on job adverts and forms, like application forms. This makes it clear that they have agreed to work positively with disabled people and help them stay in work.

Benefits you may get if you're ill

If you're ill, the help you may get depends on whether you're currently in work.

If you..	You may get..	See page..
Have a job, but can't work because you're ill	Statutory Sick Pay	14
Can't get Statutory Sick Pay	Employment and Support Allowance	15
Are self-employed, but can't work because you're ill	Employment and Support Allowance	15
Are unemployed, but can't look for work because you're ill	Employment and Support Allowance	15

Statutory Sick Pay

What is Statutory Sick Pay?

If you can't work because you're sick, your employer may have sick-pay arrangements that apply to you. What sick pay you get is for your employer to decide.

But everyone who meets certain conditions can get a basic type of sick pay – this is called Statutory Sick Pay.

Your employer may pay you Statutory Sick Pay if you can't work for four or more days in a row. You will get Statutory Sick Pay for the days you would normally work – this must be at least one day in a week.

If your employer pays you sick pay and it is more than Statutory Sick Pay, they don't have to pay you Statutory Sick Pay as well.

Can I get Statutory Sick Pay?

To get Statutory Sick Pay you must:

- be employed, and
- earn more than a certain amount.

As long as you have spent some time working – even if it's only a day – you could still get Statutory Sick Pay. But you can't get it if you have been getting certain other benefits like Maternity Allowance or Incapacity Benefit.

If you're not sure whether you can get Statutory Sick Pay, you should ask your employer.

What if my employer can't pay me Statutory Sick Pay?

If your employer can't pay you Statutory Sick Pay, they must give you a form (SSP1) explaining why. When you have this form, contact Jobcentre Plus to ask about claiming Employment and Support Allowance.

Employment and Support Allowance

What is Employment and Support Allowance?

Employment and Support Allowance helps people with an illness or disability to move into work. For new customers, it has replaced Incapacity Benefit and Income Support paid because of an illness or disability.

While you're getting the allowance, we offer you personalised support and financial help. You will have access to a specially trained personal adviser. You will also have access to a wide range of other services designed to help you move into suitable work.

If your illness or disability severely affects your ability to work, the allowance can provide extra financial support.

To make a claim

Phone:

0800 055 6688

Textphone:

0800 023 4888

Monday to Friday
8am to 6pm

Can I get Employment and Support Allowance?

You may get Employment and Support Allowance if you have an illness or disability that affects your ability to work, and:

- you're off work or out of work
- you're self-employed
- you work for an employer but can't get Statutory Sick Pay, or
- you have been getting Statutory Sick Pay but it has now stopped.

Employment and Support Allowance may be:

- **contribution-based** if you have paid enough National Insurance contributions, or
- **income-related** if you don't have enough money or savings, or you have not paid enough National Insurance contributions.

An adviser from Jobcentre Plus will be able to tell you about your National Insurance contributions.

For the first seven days of your illness, you may only have to tell us why you're sick. After that, you will have to get a sick note from your doctor. You must then send us your sick note.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

How much will I get?

You won't get any money for the first three days of your claim. These are called 'waiting days'. In some cases, waiting days may not apply, for example if you have already had waiting days as part of an earlier benefit claim or a period of Statutory Sick Pay.

After this you will get a fixed rate for the first 13 weeks of your claim. A different rate may apply if you have a partner; we call this the 'couples rate'.

What if I had previously claimed Incapacity Benefit?

If you stop getting Incapacity Benefit for a while, and then need to claim it again, there are some circumstances where you may get this benefit instead of Employment and Support Allowance. This depends on how long ago you last got Incapacity Benefit. Ask an adviser to explain this to you.

How is my benefit paid?

We pay benefits straight into your account. This is the best way to receive your benefit because you can choose how and when to take your money out of your account. Your account can be with a bank, building society or the Post Office.

Benefits you may get if you're disabled

To claim disability benefits, it doesn't matter whether you work or not.

Disability benefits depend on:

- how old you are
- how severe your disability is, or
- how you became disabled.

If you are..	You may get..	See page..
Disabled and under 65	Disability Living Allowance	19
Disabled and 65 or over	Attendance Allowance	20
Disabled because of a vaccination	Vaccine Damage Payment	23
A disabled war veteran	War Disablement Pension	25
Disabled because of an accident or illness at work	Industrial Injuries Disablement Benefit	22

Benefit enquiries (disabled people or carers)

Phone:
0800 882 200

Textphone:
0800 243 355

Monday to Friday
8.30am to 6.30pm,
Saturday 9am to 1pm.

Website:
www.direct.gov.uk

Disability Living Allowance

What is Disability Living Allowance?

Disability Living Allowance can help with extra costs if you're under 65 and have a physical or mental disability.

Your disability should be severe enough that you need someone to help look after you. Even if you don't get the help you need, you can still get Disability Living Allowance.

You may also get the allowance if you have walking difficulties.

Can I get Disability Living Allowance?

You may get Disability Living Allowance if you're under 65 and one or both of the following points apply to you.

- You need help with personal care or someone to supervise you for your own or someone else's safety.
- You can't walk, find it very hard to walk, or need help to get around.

Also, one or both of those points must have applied to you for at least three months and must be likely to apply to you for another six months.

It does not matter whether you work or not. Any savings or income you have will not usually affect your claim.

If you are terminally ill, see page 22.

Motability

Phone:

0845 456 4566

Textphone:

0845 675 0009

Website:

www.motability.co.uk

What costs does Disability Living Allowance help with?

There are two parts of Disability Living Allowance:

- a 'care' part – if you need help with personal care or supervision, and
- a 'mobility' part – if you have walking difficulties or need help to get around.

How much Disability Living Allowance can I get?

You can get money for just one part, or for both. How much you get is based on how much help you need.

I've heard of 'Motability'. What is it?

If you get the higher rate of the mobility part of Disability Living Allowance, you may be able to use all or part of your allowance to buy or lease a car, powered wheelchair or a scooter from the Motability scheme.

Attendance Allowance

What is Attendance Allowance?

Attendance Allowance can help with extra costs you may have if you're 65 or over and have a physical or mental disability.

Your disability should be severe enough that you need someone to help look after you. Even if you don't get the help you need, you may still get Attendance Allowance.

Can I get Attendance Allowance?

You may get Attendance Allowance if you:

- are 65 or over
- can't get Disability Living Allowance, and
- have needed help with personal care, or someone to supervise you for your own or someone else's safety, for at least six months.

Any savings or income you have will not usually affect your claim.

How much can I get?

The rate you may get is based on how much help you need.

What if I'm terminally ill?

We have special rules for people who are terminally ill.

If you have a progressive disease and you're not expected to live more than another six months, you can get the higher rate of Attendance Allowance or the highest care part of Disability Living Allowance straight away.

Please ask your doctor, specialist or consultant to give you a form that you can send us with your claim form.

Industrial Injuries Disablement Benefit

What is Industrial Injuries Disablement Benefit?

This is extra money you can get if you're ill or disabled from an accident or disease caused by work.

More than 70 diseases are covered.

Some of the most common ones are:

- diseases caused by working with asbestos
- asthma
- chronic bronchitis and emphysema
- deafness
- pneumoconiosis (lung disease from breathing in mineral dust)
- tenosynovitis (swelling round a tendon), and
- prescribed disease A11 (formerly known as vibration white finger).

Can I get Industrial Injuries Disablement Benefit?

You must have got the disease as a result of doing a certain type of work on or after 5 July 1948 when employed in Great Britain.

We may need you to have a medical check. This will help us decide how disabled you are and how long your disability will last.

We won't pay Industrial Injuries Disablement Benefit if you did the work that made you ill when you were self-employed, or before 5 July 1948.

If I get Industrial Injuries Disablement Benefit, can I get other help?

You may also get other benefits because of an illness or disability caused by work.

To find out more, contact Jobcentre Plus.

To contact Jobcentre Plus visit

www.direct.gov.uk

or see the entry in your phone book.

Vaccine Damage Payment

What is a Vaccine Damage Payment?

This is a one-off, tax-free payment to help with extra costs you may face as a result of your disability.

It doesn't matter if you have savings or other money coming in, you can still get a Vaccine Damage Payment.

Can I get a Vaccine Damage Payment?

You may get a Vaccine Damage Payment if you:

- have been severely disabled by a vaccination against any of the diseases listed in the Vaccine Damage Payments Act

Vaccine Damage Payment Unit

Phone:

01772 899 944

Textphone:

01772 562 202

Monday to Thursday
9am to 5pm, Friday
9am to 4.30pm.

Website:

www.direct.gov.uk

- had the vaccination in the United Kingdom or the Isle of Man, or as part of armed forces medical treatment while you were abroad, or
- had the vaccination when you were under 18 (unless it was for polio, rubella or meningitis C)

You must make a claim for a Vaccine Damage Payment between your 2nd and 21st birthday, or within six years of having the vaccination.

If a person has died, a claim for a Vaccine Damage Payment can still be made on their behalf.

How much is a Vaccine Damage Payment?

This is a one-off payment of £120,000. You don't have to pay tax on this amount, but it may affect how much you can get from any other benefits.

War Disablement Pension

What is a War Disablement Pension?

A War Disablement Pension is a tax-free payment or weekly pension, for veterans who have been injured or sick while they were in the armed forces.

Can I get a War Disablement Pension?

You may get a War Disablement Pension if you have been injured or disabled:

- during a time of war, or
- from serving in Her Majesty's (HM) Armed Forces, and
- you're no longer serving in HM Armed Forces.

Your disablement must have been caused before 6 April 2005. If it was caused by service in HM Armed Forces on or after 6 April 2005, you should claim under the Armed Forces Compensation Scheme.

You may get other supplements or allowances as well. An adviser can explain the mix of other benefits, which depend on your own circumstances.

Carers

If you need a carer to look after you, they don't have to be someone who does caring as a job. It could be your partner, a relative, a friend or a neighbour.

Service Personnel and Veterans Agency.

Phone:
0800 169 2277

Textphone:
0800 169 3458

Website:
www.veterans-uk.info

Carer's Allowance

Carer's Allowance is for people who look after someone who's disabled, whether or not they are related to or live with them.

A carer may get Carer's Allowance if they're aged 16 or over, and spend at least 35 hours a week caring for a person getting:

- Attendance Allowance
- Disability Living Allowance (at the middle or highest rate for personal care)
- Constant Attendance Allowance (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit), or
- basic (full day) rate with a War Disablement Pension.

Check with your benefits adviser before your carer claims any benefits. Their claim may affect your benefit.

If your carer is doing this for the first time, they can find out more at www.direct.gov.uk/carers

How is my benefit paid?

We pay benefits straight into your account. This is the best way to receive your benefit because you can choose how and when to take your money out of your account. Your account can be with a bank, building society or the Post Office.

To contact your local council:

visit

www.direct.gov.uk

Or see their entry in the phone book.

Help with housing costs

There are two types of help you may get towards your housing costs.

- **Housing Benefit** helps you pay some of your rent.
- **Council Tax Benefit** is help towards your council tax. Council tax pays for the services your council provides. How much you pay depends on the value of your home.

Can I get Housing Benefit or Council Tax Benefit?

You may get either or both benefits if you're on a low income and:

- have savings of less than £16,000, and
- have to pay rent or council tax.

You don't have to get other benefits to get Housing Benefit or Council Tax Benefit. Even if you work and have some savings, you may still get help.

Housing Benefit does not pay towards mortgages and does not generally cover service charges.

What else should I know?

You may get Housing Benefit or Council Tax Benefit if you also get:

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

But the amount may not fully cover all your rent or other housing costs. If you want to know more about Housing Benefit or Council Tax Benefit, contact your local council.

Help with health costs

You may get help with some health costs including NHS prescriptions, NHS dental treatment and some travel costs if you're on a low income or get:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support, or
- the guarantee part of Pension Credit.

To find out more about help with health costs from the NHS, visit the website for the area where you live:

- England
www.dh.gov.uk/helpwithhealthcosts
- Wales
www.nhsdirect.wales.nhs.uk/healthinformation
- Scotland
www.scotland.gov.uk/publications

Help to live independently

If you're severely disabled, you may get support to help you live independently, instead of in a care home.

The Independent Living Fund pays towards the cost of personal care.

To find out more, you can ask your local council's social services department (in Scotland, called the social work department).

Or contact the Independent Living Fund.

Phone: 0845 601 8815

Textphone: 0845 601 8816

Website: www.ilf.org.uk

What other help can I get?

National Insurance credits

You need to have paid, or be treated as having paid, enough National Insurance contributions to claim things like State Pension and some benefits.

Sometimes, you may get credits instead of paying National Insurance. This may happen if you get certain benefits, or are classed as not being able to work.

The credits are added to any National Insurance you've paid yourself. These can help you earn the right to a basic State Pension.

To find out if you can get these credits, or if you've had any already, call the National Insurance credits helpline.

Phone: 0845 302 1479

Monday to Friday 8am to 6pm.

Help from the Social Fund

If you're on a low income and find it hard to meet some important one-off costs, you may get a grant or loan from the Social Fund.

These can cover household items, clothing, some living costs, some travel costs, heating, things for a new baby, or funeral costs.

Dealing with debt

If you're struggling with debts, visit www.direct.gov.uk where you can find help and advice.

Some local councils and independent advice centres give free advice on debt. Look in your local phone book or visit your local council's website.

National Debtline provides free, confidential and independent advice on how to deal with debt and financial problems.

Phone: 0808 808 4000

Monday to Friday 9am to 9pm, Saturday 9.30am to 1pm.

Website: www.nationaldebtline.co.uk

To contact The Pension Service

Phone:

0845 606 0265

Textphone:

0845 606 0285

Website:

www.direct.gov.uk/pensions

Looking ahead and planning for the future

State Pension age may seem a long way off, but as you approach it you will have a number of options that will directly affect your finances. The sooner you start planning, the more likely it is that you will be financially secure in later life.

State Pension age is currently 60 for women and 65 for men. Women's State Pension age is rising in stages between April 2010 and 2020, from 60 to 65.

You can use the State Pension age calculator at www.direct.gov.uk/spacalculator to work out your State Pension age.

State Second Pension

You may get a State Second Pension when you reach State Pension age if you get long-term Incapacity Benefit or protected Severe Disablement Allowance, and:

- you're not working at all, or
- you're earning less than a set amount a year.

What else should I know?

Your rights

Disabled people have the same rights as everybody else. From rights at work to rights of access, there are laws to protect you. Visit www.direct.gov.uk/disability to find out more.

The Equality and Human Rights Commission can advise you about your rights. They may also support you if you think you have not been treated equally. You can get in touch with the Commission by visiting their website at www.equalityhumanrights.com

Practical help

For practical help, ask your local social services (this is sometimes called the social work department in Scotland). Support could be:

- a 'home help' for things like cleaning, shopping and cooking meals
- special aids or adaptations to your home
- day centres to give you a break
- day care if you have a child
- finding you another place to live if you need to move
- delivering meals if you find it hard to cook, and
- advice on transport.

To contact your local council:

visit

www.direct.gov.uk

Or see their entry in the phone book.

Help with parking

The Blue Badge scheme gives parking benefits to disabled people who find it very hard to walk. Contact your local council for more details.

Managing your affairs

You may want to ask someone you know to represent you and claim your benefits for you.

You can only do this if you're not able to manage your own money. You can also arrange for someone to collect your benefit money for you.

Useful contacts

To look for work

If you're looking for work, you can search jobs online at www.direct.gov.uk/jobsearch

Or call Jobcentre Plus on **0845 606 0234** (textphone **0845 605 5255**) to find out what jobs are available.

Monday to Friday 8am to 6pm, Saturday 9am to 1pm.

Disability and Carers Service

The Disability and Carers Service supports disabled people, whether or not they can work.

The Disability and Carers Service pays Attendance Allowance, Disability Living Allowance, Carer's Allowance and Vaccine Damage Payments.

Benefit enquiries (disabled people or carers).

Phone: 0800 882 200

Textphone: 0800 243 355

Monday to Friday 8.30am to 6.30pm,
Saturday 9am to 1pm.

Directgov

Directgov provides information from UK government departments on topics ranging from travel safety to special educational needs and local NHS services. Visit www.direct.gov.uk for more information

NHS Direct

A health advice service in England and Wales.

Phone: 0845 46 47

Open every day, 24 hours.

Website (England): www.nhsdirect.nhs.uk

Website (Wales):

www.nhsdirect.wales.nhs.uk

NHS24

A health advice service in Scotland.

Phone: 0845 424 24 24

Open every day, 24 hours.

Website: www.nhs24.com

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 7p a minute with a 11p call set-up charge. You may have to pay more if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphones don't receive text messages from mobile phones.

Directgov provides information from UK government departments on topics ranging from benefits to driving licenses and local NHS services. Visit www.direct.gov.uk

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

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