

Demystifying the benefits System – your questions answered.....



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Q1 What Benefits are available to patients with ill health?

For those of Working age (16-64):

- Statutory Sick Pay (SSP)
- Employment and Support Allowance (ESA)
- Personal Independence Payment (PIP)



Q1 What Benefits are available to patients with ill health?

SSP

- Paid by employers to employees for first 28 weeks of sickness
- Fit note required
- £88.45 per week
- Contractual sick pay may be payable in addition



Q1 What Benefits are available to patients with ill health?

ESA

- Replaces SSP after it runs out...or from start of sickness period if no SSP entitlement
- Paid by DWP
- Two main forms – Contribution Based and Income related.
- First 13 weeks fit note required
- Work Capability Assessment (WCA) determines entitlement after that.



Q1 What Benefits are available to patients with ill health?

ESA – standard rates

- First 13 weeks £73.10 pw
- After 13 weeks:

Work related activity Group £102.15 pw

Support Group £109.30 pw



Q2 If someone is going to be long term sick what assessments do they need?

For ESA Work capability assessment

- Patient completes ESA50
- Attends WCA (exceptions)
- Points based assessment, carried out by trained assessor (but commonly a nurse or physio)
- Decision made by DWP.



ESA – WCA outcomes

- WRAG - Score 15 points and stay on ESA, engage in Work related activity and receive an extra £29.05 pw....but not from April 2017
- Support Group – for those classed as most severely disabled – extra £36.20 pw
- Fail WCA – ESA stops..... Fit for work....claimant can accept decision or challenge (appeal).



Q3 – compare & contrast ESA with previous system

- Incapacity Benefit & Income Support – Test for work fitness not as stringent under previous system.
- Incapacity benefit continued indefinitely – ESA (C) restricted to 1 year in most cases.
- Greater focus now on getting people work ready.
- Terminology change emphasising capability not incapability
- More difficult to challenge decisions under ESA than previous
- More difficult to make repeat claims for ESA than previously.



Q4 do we have to give a cert whilst appeal is awaited despite DWP stating fit for work?

- No – its your opinion.
- If certificate is issued it allows patient's ESA to be reinstated at a basic rate (£73.10pw) pending appeal.
- Appellant or rep may request Medical opinion
- If appeal is unsuccessful the ESA will stop.



Q5 Why do DWP ask that a new condition requires a new med3?
Q6 Why do DWP ask or does the patient gain more benefit if all conditions have to be mentioned?

- Once a decision has been made that a patient is fit for work they can only reclaim ESA where there has been “a **significant worsening** in their existing condition or they’ve developed a **new condition**”. If this is confirmed on fit note claimant receives ESA pending assessment.



Q1 – Benefits available for ill Health – over Pension age

- **PIP** - Help with mobility and daily living / care - although patient must be under 65 to put in claim, PIP can continue after 65th birthday.
- **Attendance Allowance (AA)** – help with care needs only (no mobility).

Both PIP and AA are non means tested, non taxable, not counted as income for means tested benefits.



Benefit changes – Highlights

- Universal Credit - replacing 6 means tested benefits – further introduction.
- Rates Frozen for most working age benefits for 4 years
- Abolition of the WRAC for ESA
- Benefit cap reduced from £26,000 to £20,000
- No additional Child tax credits for 3rd or more child from April.
- Changes to Bereavement payments





The Citizens Advice Service

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