Benefits and Rheumatoid Arthritis

A simple guide to the main benefits that could be available to people with rheumatoid arthritis
Foreword

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We have commissioned Disability Rights UK to write this booklet, specifically for people with rheumatoid arthritis, in response to the numerous requests for help we receive on the NRAS Helpline.

We all know how difficult it can be to find the relevant information on what benefits are available, particularly when struggling just to cope with everyday activities. I hope you will find that this guide will make it easier for you to understand how to find out more about benefits that may be relevant for you and your family.

If there is anything else you would like further information on please contact NRAS and we will be pleased to help. If your nurse specialist or any other member of your rheumatology team would like copies of this booklet to help other patients please ask them to call NRAS for more copies.

Many thanks to Ian Greaves from Disability Rights UK for his time in preparing this booklet.

With best wishes

Ailsa Bosworth, MBE
NRAS Founder & CEO
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Introduction

For people with rheumatoid arthritis, the benefits system can seem like a maze. There are many different types of benefit, paid for all sorts of reasons. Some overlap, some don’t. Some depend on your National Insurance contributions, others will not. There are benefits paid to cover additional expenses and others to top up your income. A new benefit, Universal Credit, is replacing several existing benefits. The rules for this are complicated. Furthermore, the rules for these benefits change every year.

Don’t panic! Here is a simple guide to the main benefits available to anyone with rheumatoid arthritis. It is not meant to be a comprehensive guide, but hopefully will make things a little easier to understand, or at least point you in the right direction.

The single most important piece of advice we can give is: don’t be put off. If you have been turned down in the past for a benefit, consider claiming again; things may have changed. If you have been turned down recently, you can ask for the decision to be looked at again. And there is help out there, so you needn’t face the system alone. We include some of the organisations that are there to help you at the end of this guide.

NRAS Helpline: 0800 298 7650

Information contained in this booklet is a general guide only. It is not an exhaustive list of benefits available.

Whilst every effort has been made to check the information is complete and correct at the time of publishing, July 2019, no responsibility can be taken for any omission or error. The National Rheumatoid Arthritis Society, its trustees, employees and agents and anyone else involved in the publication of this booklet will not be liable for any damages or loss occasioned by use of the information.

The information is not a substitute for seeking guidance for individual circumstances from the appropriate agency.
1 Disability benefits

Whether you are in or out of work, you may be able to claim Personal Independence Payment to cover the extra costs that result from your condition. If you have reached pension age, then Attendance Allowance may be claimed instead. If you have a carer, they could consider claiming Carer’s Allowance.

Personal Independence Payment

Personal Independence Payment (PIP) is a benefit that many people with rheumatoid arthritis can claim. It is for people of working age (ie from the age of 16 to pension age). Children with rheumatoid arthritis can claim Disability Living Allowance instead, and people who have reached pension age can claim Attendance Allowance.

PIP is not paid simply because you have rheumatoid arthritis, but because of the effect that the symptoms of it have on your everyday life.

PIP is not means-tested, is tax free and you do not need to have paid National Insurance contributions to get it. You may still claim PIP if you are working. It is paid in addition to any earnings or other income you may have, and is not affected by savings or capital you own. It is almost always paid in addition to other social security benefits and tax credits. PIP can also act as a gateway to other benefits.

You do not need to have a carer, or someone helping you, to qualify for PIP. What matters is the help you need. PIP is paid to you and you may spend it on anything you like.

PIP has two parts:

- A daily living component - for help taking part in everyday life
- A mobility component - for help with getting around.

Each component is payable at two different levels: a ‘standard rate’ and an ‘enhanced rate’. The rate that you are paid depends on whether your ability to carry out daily living activities or mobility activities is ‘limited’ or ‘severely limited’.

You can be awarded PIP once you have had daily living needs or mobility problems for at least three months and if you expect to continue having these for at least another nine months.

How to claim

You can start your PIP claim by ringing 0800 917 2222 (textphone 0800 917 7777), or in Northern Ireland 0800 012 1573 (textphone 0800 012 1574). For advice on how best to claim, including how to complete the form you will be sent, read our guide ‘How to claim Personal Independence Payment’.
Attendance Allowance

Many people with rheumatoid arthritis who have reached pension age who need care or supervision are entitled to Attendance Allowance.

Attendance Allowance is not means-tested, is tax free and you do not need to have paid National Insurance contributions to get it. You may still claim Attendance Allowance if you are working. It is paid in addition to any earnings or other income you may have, and is not affected by savings or capital you own. It is almost always paid in addition to other social security benefits. Attendance Allowance can also act as a gateway to other benefits.

You do not need to have a carer or someone helping you, to qualify for Attendance Allowance. What matters is the help you need. Attendance Allowance is paid to you and you may spend it on anything you like.

Who is eligible?

You can only claim Attendance Allowance once you have had problems with care or supervision for six months. If you are already receiving Personal Independence Payment or Disability Living Allowance when you reach pension age, you can continue to receive that benefit rather than switching to Attendance Allowance.

Attendance Allowance is paid because the symptoms of your rheumatoid arthritis are such that you need either care or supervision from another person. The care you receive must relate to some kind of ‘bodily function’, such as with dressing, bathing, toileting and getting safely around the home. The supervision that you need must be necessary to avoid substantial danger to yourself or others. It does not matter if you do not actually get the care or supervision at the moment, you may for instance live by yourself, but what you do have to show is that there is a need for it.

There are two different rates for Attendance Allowance, reflecting the amount of care or supervision that you need. The higher rate may apply if you need help throughout the day and the night. The lower rate may apply if you either need help just throughout the day or just throughout the night.

How to claim

To get an Attendance Allowance claim-form, ring 0800 731 0122 (textphone 0800 731 0317) or download it from the website (www.gov.uk/attendance-allowance/how-to-claim). To get a claim-form in Northern Ireland, ring 0800 587 0912 (textphone 028 9031 1092) or download it from the website (www nidirect.gov.uk/articles/attendance-allowance).

To help your claim, you may wish to keep a diary of your care needs over a few days. This would be useful if your care needs vary, which is often the case with rheumatoid arthritis. Keep a copy of the diary for yourself and attach another to the claim-form before you send it off.

Disability Living Allowance

Disability Living Allowance (DLA) provides help towards the extra costs of bringing up a disabled child. There are two parts to DLA: the care component and the mobility component. Your child may get either one, or both together.

The care component may be given if, due to their condition, your child has care needs (such as bathing, dressing or using the toilet) or supervision needs that are substantially in excess of those normally needed by a child of their age. The mobility component may be given if their condition means they have difficulty getting around outdoors.

Your child can only be awarded DLA if they have had problems with care or mobility for three months and if they are expected to continue having them for another six months. DLA is a tax-free benefit and is ignored when working out entitlement to means-tested benefits (such as Universal Credit). Furthermore, if your child is awarded DLA, you may be able to get higher levels of such benefits.

How to claim

To get a DLA claim-form, ring 0800 121 4600 (textphone 0800 121 4523) or download it from the website (www.gov.uk/disability-living-allowance-children/how-to-claim). To get a DLA claim-form in Northern Ireland, ring 0800 587 0912 (textphone 028 9031 1092) or download it from the website (www nidirect.gov.uk/publications/disability-living-allowance-dla-child-claim-form-and-guidance-notes-dla-1a).

Adults claiming DLA

Before June 2013, DLA could also be claimed by people of working age (ie from the age of 16 to pension age). For people in this group, DLA has now been replaced by Personal Independence Payment (PIP). If you are of working age and already have an award of DLA, you may continue to get it for the time being, but should be re-assessed for PIP at some stage. If you were aged 65 or over on 8 April 2013 and already getting DLA, you may continue to get it as long as you continue to meet the entitlement conditions. The PIP re-assessment will not apply to you.

Carer’s Allowance

Carer’s Allowance is a benefit for people who regularly spend at least 35 hours or more a week caring for a disabled person. This benefit is paid to the carer and not to the person with rheumatoid arthritis. Carer’s Allowance is not means-tested and you do not need to have paid National Insurance contributions to get it. Your carer can get Carer’s Allowance even if they’ve never worked. Carer’s Allowance is taxable.

Who is eligible?

For your carer to get Carer’s Allowance, you (the person with rheumatoid arthritis) must get one of the following benefits:
- Personal Independence Payment daily living component;
- DLA care component at the middle or highest rate; or
- Attendance Allowance.

Your carer must spend at least 35 hours a week caring for you. They do not have to live in the same house or be related to you.

Your carer must not be in full-time education (ie 21 hours or more a week). If your carer is working, they must not earn more than £123 a week (April 2019) – after taking off tax, National Insurance contributions and half of any contribution they make towards an occupational or personal pension.

Only one person can get Carer’s Allowance for looking after you.

Note that if your carer gets paid Carer’s Allowance, a ‘Severe Disability Premium’ cannot be included in any income-related Employment and Support Allowance, income-based Jobseeker’s Allowance, Income Support or Housing Benefit that you may be getting. Since the Severe Disability Premium is worth £65.85 a week (April 2019), it is not always advantageous to you for your carer to claim Carer’s Allowance, even if they are eligible. However, if your carer is entitled to Carer’s Allowance but does not get it because he or she is getting another benefit, you can keep your Severe Disability Premium. Seek further advice if you think any of this applies to you.

If you are claiming Carer’s Allowance, you may be able to get this topped up by Universal Credit.

How to claim
Claim-forms are available from the Carer’s Allowance Unit (0800 731 0297; textphone 0800 731 0317) or the Disability & Carers Service in Northern Ireland (0800 587 0912; textphone 0800 012 1574).

They can be downloaded from:
www.gov.uk/government/publications/carers-allowance-claim-form

You can also apply online at:
www.gov.uk/carers-allowance/how-to-claim
2 Universal Credit

Universal Credit is a new means-tested benefit payable to people of working age who are on a low income.

You do not need to have paid National Insurance contributions to get Universal Credit. It is not taxable. You can claim it if you are looking for work, if you are unable to work through sickness or disability, if you are a lone parent, if you are caring for someone or if you are working and your wages are low. You can claim it to cover just your needs if you are a single person, or those of your partner and/or children if you have a family.

How is it being introduced?

Universal Credit is replacing the following means-tested benefits:
- Child Tax Credit
- Housing Benefit
- Income-related Employment and Support Allowance
- Income-based Jobseeker’s Allowance
- Income Support and
- Working Tax Credit

If you are making a new claim for benefit because you are on a low income, you must normally claim Universal Credit; you cannot claim one of six benefits listed above.

However, if you are already getting Child Tax Credit, you can make a new claim for Working Tax Credit, and vice versa. If you are already getting a ‘severe disability premium’ in one of the pre-Universal Credit means-tested benefits and your circumstances change, you will remain in the old system and will need to claim a different pre-Universal Credit means-tested benefit – you will not be able to claim Universal Credit. Housing Benefit remains in place if you are getting Pension Credit or are living in supported accommodation.

If you are already getting one or more of the pre-Universal Credit means-tested benefits, you will be asked to claim Universal Credit instead at some point in the future.

Who is eligible?

You must:
- be aged 18 or over (or aged 16 or 17 in limited cases)
- be under pension age;
- be in Great Britain and not be subject to immigration control;
- not be in education (this does not apply if you get Personal Independence Payment or Disability Living Allowance and you have a limited capability for work); and
- have accepted a ‘claimant commitment’.
You (and your partner, if you have one) must not have capital of over £16,000. Your (and your partner’s) earnings or other income must not be too high for Universal Credit to be paid.

How to claim
You must normally claim Universal Credit online at www.gov.uk/apply-universal-credit. If you need help, or need to make a telephone claim instead, ring the Universal Credit helpline (0800 328 5644; textphone: 0800 328 1344); this can be difficult to get through to.

Once you have made the claim, you will be asked to go for an interview at your local Jobcentre Plus office to confirm the information you have already provided online or over the phone. If you are unfit for work, you will need to take a medical certificate (or ‘fit note’) from your GP.

A further interview will then be arranged: the ‘work search interview’. At this interview, you will see an adviser called a ‘work coach’. They will discuss your work prospects and the support you need. A ‘claimant commitment’ will be then be drawn up.

If you have provided a fit note, a ‘Work Capability Assessment’ will also be arranged.

The claimant commitment
The claimant commitment is a record of any work-related conditions (or ‘requirements’) that you must meet to continue getting Universal Credit in full. If you fail to meet one of these requirements, your benefit may be sanctioned – in which case it is reduced over a fixed period of time.

No work-related requirements will apply to you if you are found to have a limited capability for work-related activity at a Work Capability Assessment. If you are just found to have a limited capability for work at a Work Capability Assessment, you will only be required to attend work focused interviews and prepare for work; you will not need to search for work or be available to take up work.

How is Universal Credit worked out?
In brief, your needs are compared with your resources, such as your income and savings, and Universal Credit worked out from this comparison. It is worked out on a monthly basis. Any savings above £6,000 (or £10,000 if you live in a care home) will be taken into account and assumed to provide you with a certain income. If you are single, only your needs and resources are relevant. If you are claiming jointly with your partner, the needs and resources of both of you are relevant.

Set amounts for different financial needs are added together to arrive at a figure called your ‘maximum amount’. This is the basic amount the law says you need to live on each month. From this figure amounts are deducted for any earnings (some of which may be disregarded using a ‘work allowance’) and other income you receive over the month.

The maximum amount can include amounts to cover:
• up to two children (with additions for disabled children);
• housing costs (eg rent); and
• childcare costs (for you to stay in work).

Further additions are included in your maximum amount if you have to care for a severely disabled person or you are found to have a limited capability for work-related activity at a Work Capability Assessment.

The benefit cap
There is a cap on the total amount of Universal Credit and other benefits that you can get. For each month it is set at the following rates:
• £1,916.67 for couples (with or without children) and lone parents in Greater London;
• £1,284.17 for single people in Greater London;
• £1,666.67 for couples (with or without children) and lone parents outside Greater London; and
• £1,116.17 for single people outside Greater London.

You are exempt from the cap if you, your partner or your children receive certain benefits, including:
• Attendance Allowance
• Disability Living Allowance
• Personal Independence Payment
• Employment and Support Allowance support component

Universal Credit and other benefits
If you are awarded Universal Credit, you may be entitled to:
• Support for Mortgage Interest Loans
• Budgeting Advances;
• free prescriptions and dental treatment;
• housing grants;
• free school meals; and
• help with hospital travel fares.
Unable to work?

If you are unable to work because of the effects of rheumatoid arthritis, you may be able to claim Employment and Support Allowance. If you are still with an employer, you will probably claim Statutory Sick Pay from them first of all. You may be able to top this up with Universal Credit.

Statutory Sick Pay

If you are working for an employer and you have to take time off work through ill health, you may be entitled to Statutory Sick Pay. This is paid by your employer at a flat rate for up to 28 weeks. You do not need to have paid National Insurance contributions to get it, but you must earn at least £118 a week (April 2019). Statutory Sick Pay is taxable.

Who is eligible?

You must have been incapable of work for at least four days in a row; this can include weekends and bank holidays. Your average earnings must be at least £118 a week (April 2019), before deductions such as tax and National Insurance contributions. Part-time workers can qualify.

You can receive Statutory Sick Pay for up to 28 weeks, either in one period of sickness, or in several ‘linked’ periods. Two separate periods off sick, with 8 weeks or less between them, are counted as a single period of sickness. If you are still incapable of work after Statutory Sick Pay ends, you may be able to claim Employment and Support Allowance.

Employment and Support Allowance

Employment and Support Allowance (ESA) is paid if your ability to work is limited by ill health or disability. Before the introduction of Universal Credit, ESA had two elements: contributory ESA and income-related ESA. Under the new Universal Credit system, ESA has just one element: ‘new style’ ESA; this is similar to contributory ESA. ‘New style’ ESA can be topped up by Universal Credit if your income is low.

Who is eligible?

There are common rules which apply to all types of ESA. You must:
- have a limited capability for work. This is tested under the ‘Work Capability Assessment’;
- not be in work. However some limited work is permitted;
- be aged 16 or over and under pension age;
- be in Great Britain; and
- not be entitled to Income Support, Jobseeker’s Allowance or Statutory Sick Pay.

‘New style’ and contributory ESA

These are non means-tested personal flat-rate allowances. You need to have paid enough National Insurance contributions in specific tax years to be entitled to either of them. They are payable for a maximum of 12 months (unless you are placed in the ‘support group’).

If you get an occupational or personal pension that pays more than £85 a week, then your ‘new style’ or contributory ESA payment is reduced by half of the amount over this limit.

Income-related ESA

This is a means-tested benefit. In brief, your needs (and those of your partner if you have one) are compared with your resources, such as your income and savings, and income-related ESA worked out from this comparison.
Income-related ESA can be paid on its own (if you are not entitled to contributory ESA) or as a top-up to contributory ESA (if you are). Unlike contributory ESA, income-related ESA is not time limited.

How to claim

If you are making a new claim, you can usually only claim ‘new style’ ESA. To do so, call 0800 328 5644 (textphone: 0800 328 1344). Once you get through, your details will be obtained and a claim-form will be e-mailed to you. If you are not able to claim online, call 0800 328 9344 (textphone 0800 328 1344). To claim ESA in Northern Ireland, call 0800 085 6318 (textphone: 0800 328 3419).

An ‘assessment phase’ normally applies to all new ESA claims. This should last for 13 weeks, although it is often extended if there are delays. During the assessment phase, you will undergo a ‘Work Capability Assessment’. Until the assessment phase has been completed, you will be paid ESA at a reduced rate.

Permitted Work

It is possible to continue claiming ESA, and do certain types of limited work. This is known as ‘Permitted Work’. There are the following different types:

Permitted Work ‘lower limit’ - You can earn no more than £20 a week.

Supported Permitted Work - This is work supervised by a person employed by a public or Local Authority or voluntary organisation which provides or arranges work opportunities for people with disabilities. It can also be work as part of a treatment programme, done under medical supervision while you are an inpatient or regular outpatient at a hospital or similar institution. You can earn no more than £131.50 a week (April 2019) after any allowable deductions.

Permitted Work ‘higher limit’ - You can work for less than 16 hours a week and you can earn no more than £131.50 a week (April 2019) after any allowable deductions.

You must let the Department for Work and Pensions know that you are due to start Permitted Work; call 0800 169 0310 or use form PW1 (www.gov.uk/government/publications/employment-and-support-allowance-permitted-work-form).

The Work Capability Assessment

You will normally first be sent a questionnaire to complete: the ‘Capability for Work Questionnaire’. A face-to-face assessment will then be arranged. This will take place at an assessment centre and will be carried out by a nurse or doctor working on behalf of the Department for Work and Pensions (DWP).

The Work Capability Assessment is intended to do two things:

Firstly, it finds out whether you have a ‘limited capability for work’. The assessment for ‘limited capability for work’ is points-related and is based on your ability to perform a series of tasks. It focuses on both your physical and mental health. You score points when you are not able to carry out a task safely, to an acceptable standard, as often as you need to and in a reasonable time. If you score enough points, you are deemed to have a limited capability for work. If you are claiming Employment and Support Allowance (ESA), this will mean that you can stay on the benefit; if not, you will need to claim Jobseeker’s Allowance instead or challenge the decision. If you are claiming Universal Credit, the work-related requirements that you must meet to keep getting the benefit in full will be reduced.

Secondly, the Work Capability Assessment finds out whether you have a ‘limited capability for work-related activity’. The assessment has a list of descriptors, relating to both physical and mental functions. If at least one of them fits, you will have a limited capability for work-related activity.

If you are claiming ESA and are found to have a limited capability for work-related activity, you will be placed in the support group of claimants; otherwise you will be placed in the work-related activity group. See below.

If you are claiming Universal Credit and are found to have a limited capability for work-related activity, you will not have to meet any work-related requirements to keep getting the benefit in full. Your Universal Credit will also be paid at a higher rate.

The support group

If it is decided that you have a limited capability for work-related activity, you will be placed in the support group. If you are placed in this group, you will not have to take part in work-related activities (though you can volunteer to do so if you want). You will get a higher rate of ESA than if you are placed in the work-related activity group. If you are getting ‘new style’ or contributory ESA, it can be paid indefinitely (as long as you continue to meet the qualifying conditions for it).

The work-related activity group

If it is decided that you do not have a limited capability for work-related activity, you will be placed in the work-related activity group. You will have to meet strict work-related conditions to continue getting paid the benefit in full. This will involve attending a series of work-focused interviews. If you are getting ‘new style’ or contributory ESA, the award will be limited to 12 months.

If you have been placed in the work-related activity group, and think that you should have been placed in the support group, you can challenge the decision.

Challenging the decision

You can challenge a decision relating to the Work Capability Assessment by asking the DWP for a ‘mandatory reconsideration’ of the decision. You can do this over the phone. If you are not happy with the outcome of the reconsideration, you can appeal. The notice of the mandatory reconsideration will tell you how to do this.
4 Pensions

You can claim State Pension at pension age, whether or not you go on working. Alternatively you can put off claiming State Pension, to earn extra pension later. State Pension is taxable.

There is now an equal pension age for men and women; this is being increased from 65 to 66 between November 2018 and October 2020. To find out your pension age, contact the Pension Service or go to www.gov.uk/state-pension-age.

State Pension built up before 6 April 2016 can be based either on your own National Insurance contribution record or that of your spouse or civil partner. It may include an earnings-related component. State Pension built up on or after 6 April 2016 (the ‘new State Pension’) is based on just your National Insurance contribution record. It does not include an earnings-related component.

There are protections for people who have built up an earnings-related component before this date.

How to claim

Normally, the Pension Service contacts you with details about claiming State Pension about four months before you reach pension age. If this does not happen, ring 0800 731 7898 (textphone 0800 731 7339) to make a claim over the phone or to ask for a claim-form, download the claim-form (www.gov.uk/government/publications/the-basic-state-pension) or claim online (www.gov.uk/get-state-pension). If you live in Northern Ireland, ring 0808 100 2658 or claim online (www.nidirect.gov.uk/services/get-your-state-pension).

Carer’s Credit

If you are a carer and are unable to pay National Insurance contributions because you are not working and do not receive a benefit (such as Carer’s Allowance) which entitles you to credited contributions, you can protect your rights to State Pension with ‘Carer’s Credit’. You will qualify for this if you satisfy one of the following:
you are caring for one or more disabled people for at least 20 hours a week and either they get Attendance Allowance, Personal Independence Payment daily living component, Disability Living Allowance middle or highest rate care component (or the equivalents under the War Pensions or Industrial Injuries schemes) or that level of care has been certified as appropriate by a health or social care professional; or

* you are entitled to Income Support as a carer.

**Pension Credit**

Pension Credit is a means-tested or income-related benefit. It has two elements: the ‘Guarantee Credit’ and the ‘Savings Credit’. You may receive either one, or both, depending on your circumstances. Pension Credit is not taxable.

To claim Pension Credit, you (and your partner, if you have one) must have reached pension age.

**The Guarantee Credit**

The Guarantee Credit is intended to provide for your basic living expenses. If you have no other income, it can be paid on its own. Alternatively, it may be paid as a top-up to your State Pension. In doing so it will bring your income up to your ‘appropriate minimum guarantee’ - the basic amount the law says you need to live on. In brief, your needs (and those of your partner, if you have one) are compared with your resources, such as your income and savings, and the Guarantee Credit worked out from this comparison. Any savings above £10,000 will be taken into account and assumed to provide you with a certain income; if you are a homeowner, the value of your property is disregarded.

**The Savings Credit**

The Savings Credit is currently being phased out. It can only be paid if you (and your partner, if you have one) are aged 65 or over and had reached pension age by 6 April 2016.

**How to claim**

Ring 0800 991 234 (textphone 0800 169 0133) to make a claim over the phone or get a claim-form sent to you.

**Pension Credit and other benefits**

Pension Credit is a useful benefit, as it can act as a ‘passport’ to other benefits. If you get the Guarantee Credit, you will be passported to full Housing Benefit. The Guarantee Credit may entitle you to help with certain health costs, such as free dental treatment. In addition, if you receive either element of Pension Credit, you may be able to claim Budgeting Loans, Sure Start Maternity Grants, Funeral Payments and Energy Efficiency Grants.

If you are on a relatively low income, you may be able to get help with your rent through Housing Benefit and help with your Council Tax through the Council Tax Reduction and Disability Reduction schemes. If you are entitled to Pension Credit, help with mortgage interest payments may be available through Support for Mortgage Interest Loans. See the next Section for details.
5 Help with housing costs

Universal credit housing costs amount
If you are claiming Universal Credit, your award can include an amount to help cover rent and some service charges: the ‘housing costs amount’. In calculating the amount of help you will get, the Department for Work and Pensions will take into account the number of bedrooms your household is deemed to need. This will still apply if you are renting from the Local Authority or a housing association, in which case if the actual number of bedrooms in your home is greater than the number you are deemed to need, a deduction is made in the calculation of the housing costs amount – 14% for one spare bedroom and 25% for two or more spare bedrooms.

Deductions are also made if there are any ‘non-dependants’ living with you. A non-dependant is someone who normally lives in your home on a non-commercial basis – usually an adult son, daughter, friend or relative - who would be expected to contribute towards your rent.

If you own or are buying your home, the housing costs amount cannot cover any service charges if you (or your partner) have any earnings.

Housing benefit
If you are claiming Pension Credit, you can claim Housing Benefit to help cover your rent. Housing Benefit, along with other means-tested benefits, is being replaced by Universal Credit for those of working age. If you (or your partner, if you have one) are of working age, it is not normally possible to make a new claim for Housing Benefit; in this case, support for your rent will be through the Universal Credit housing costs amount. Exceptions apply: you can still make a new claim for Housing Benefit if you live in supported accommodation or if you have an on-going award of a pre-Universal Credit means-tested benefit that includes a severe disability premium.

To claim Housing Benefit, contact your Local Authority.

The Council Tax Reduction scheme
In England and Wales, each Local Authority has a different ‘Council Tax Reduction scheme’ in place. For people who have reached pension age, the rules are more generous. Scotland has a single system in place. For details of the scheme in your area, contact your Local Authority.

The Disability Reduction scheme
Regardless of whether or not you might be entitled to assistance under the Council Tax Reduction scheme, you may first be able to have your Council Tax bill reduced by the ‘Disability Reduction scheme’. In this scheme, you may get a reduction in your Council Tax bill if you or any other resident in your dwelling is ‘substantially and permanently disabled’. This can be an adult or a child of any age, whether or not they are related to you. At least one of the next three conditions must also be met:

- you have an additional bathroom or kitchen needed by the disabled person;
- you have a room (other than a bathroom, kitchen or toilet) needed by and predominantly used by that person; or
- you have enough space in your dwelling for that person to use a wheelchair indoors.

If you qualify for a disability reduction, your Council Tax bill will be reduced to the amount payable for a dwelling in the ‘valuation band’ below yours. Contact your Local Authority to apply for a reduction.

Support for Mortgage Interest Loans
You may be able to get help to cover the interest payments on your mortgage or eligible home improvement loans if you get one of the following means-tested benefits:

- Universal Credit
- Income-related Employment and Support Allowance
- Income-based Jobseeker’s Allowance
- Income Support or
- Pension Credit

This help will come in the form of loan payments from the Department for Work and Pensions (DWP): ‘Support for Mortgage Interest Loans’. These must be repaid with interest once your property has been sold. The loans may be secured by a charge on your property. You do not have to accept an offer of these loans; the scheme is voluntary. For details, contact the DWP.
6 Loans and grants

Budgeting Advances
If you have been getting Universal Credit for at least six months, you may be able to get an interest-free Budgeting Advance to help meet one-off expenses. A Budgeting Advance normally has to be repaid within one year (or 18 months in exceptional circumstances). To apply, contact your Jobcentre Plus work coach.

Budgeting Loans
If you have been getting income-related Employment and Support Allowance, Income Support, income-based Jobseeker’s Allowance or Pension Credit for at least 26 weeks, you may be able to get an interest-free Budgeting Loan to help meet one-off expenses for specified items such as clothing, bedding or a washing machine. A Budgeting Loan has to be repaid within two years. To apply, you need form SF500, available from your local Jobcentre Plus office or www.gov.uk/budgeting-help-benefits.

Local Authority grants
Grants to cover one-off expenses are administered by Local Authorities. In England, each Local Authority runs its own scheme. There are nationwide schemes elsewhere: in Scotland: the ‘Scottish Welfare Fund’, in Wales: the ‘Discretionary Assistance Fund’ and in Northern Ireland: ‘Discretionary Support Payments’. Contact your Local Authority for details of the scheme in your area.

Disabled Facilities Grants (England, Wales and Northern Ireland)
Disabled Facilities Grants are available to help meet the cost of adapting a property for the needs of a disabled person. The grants are mandatory (ie they must be paid if you meet the conditions) and are run by Local Authorities. They can cover a variety of adaptations, including those to:
- allow you access to and from the house (for example, widening doors for wheelchair access and installing ramps);
- make the house safe for you;
- allow you access to a living room;
- allow you access to, or providing, a bedroom;
- help you to prepare and cook food; and
- facilitate access and movement around the home to allow you to care for someone dependent on you who also lives there.

Who is eligible?
You are eligible for a Disabled Facilities Grant if you are: an owner-occupier, a private tenant, a landlord with a disabled tenant, a Local Authority tenant or a Housing Association tenant. You will be treated as disabled if:
- you are physically substantially disabled by illness, injury, impairment present since birth, or otherwise;
- you are registered disabled with the Local Authority Social Care Department;
- your sight, hearing or speech is substantially impaired; or
- you have a mental disorder or impairment of any kind.

How is it worked out?
The maximum amount available is £30,000 in England, £36,000 in Wales and £25,000 in Northern Ireland (April 2019). The grants for adults are means-tested and, depending on your financial circumstances, the total costs of adaptations may not be covered. The means test does not apply where an application for a grant is made by the parent or guardian of a disabled child or young person. Local Authorities are also able to give additional discretionary grants if the cost of mandatory works exceeds the maximum amount.

Further assistance
Sometimes, Local Authorities may provide help such as low cost loans to help renovate, repair or adapt a home. They may also provide other sorts of help, for example helping someone move to more suitable living accommodation if they are satisfied that this would provide a similar benefit to improving or adapting the existing accommodation.

Housing grants in Scotland
In Scotland, there is a grant scheme for disabled people who live in their own home or private rented accommodation. You may be eligible for a grant of at least 80 per cent of the cost of structural adaptations, whatever your finances. Structural adaptations might include: replacing a bath with a walk-in shower, lowering kitchen units, or installing an access ramp. Contact your Local Authority Social Work Department for a needs assessment to check your eligibility.

7 Other assistance

Health benefits
The National Health Service generally aims to provide free health care. Charges are made, however, for such things as prescriptions (in England), dental treatment and dentures, sight tests and vouchers for glasses.

In some circumstances, you may be exempt from these charges, including if you get Universal Credit (if you work, there are earnings limits), income-related Employment and Support Allowance, Income Support, income-based Jobseeker’s Allowance and the Guarantee Credit of Pension Credit.

A full or partial reduction of charges can also be made on the grounds of low income, as long as you do not have savings or capital of more than £16,000 (or £23,250 if you live permanently in a care home). Assistance with travel fares to hospital can be made in the same way. Claim on form HC1, available from the NHS Business Services Authority (www.nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf; 0300 123 0849).

Prescriptions are free in Scotland, Wales and Northern Ireland.

Pre-payment certificates
If you are not exempt from prescription charges and do not qualify for a full reduction on the grounds of low income, a pre-payment certificate may help to bring down prescription costs.

A certificate can last for either 3 or 12 months. If you have to pay for 4 or more prescription items in 3 months or 13 or more items in 12 months, you could save money. Apply on form FP95, available from pharmacists, the NHS Business Services Authority (0300 330 1341) or online (https://apps.nhsbsa.nhs.uk/ppcwebsales/patient.do).

Transport

Blue Badge Scheme
This is a scheme of parking concessions designed to help people with mobility problems by allowing them to park close to shops, public buildings or other places they may wish to visit. You can qualify if you:

- have a permanent and substantial disability, which causes inability to walk or very considerable difficulty in walking.

To apply, contact your Local Authority or, in Northern Ireland, the Blue Badge Unit (0300 200 7818).

Vehicle Tax exemption
Most vehicles on the road are liable for Vehicle Tax. You are exempt from Vehicle Tax (including the first registration fee) for one car if you get the higher rate mobility component of Disability Living Allowance or the enhanced rate mobility component of Personal Independence Payment. If you get the standard rate mobility component of Personal Independence Payment, you will be entitled to a 50% discount off your Vehicle Tax. The car can be yours, or you can nominate another person’s vehicle.

If you get one of the two benefits listed above, you should automatically be sent a re-useable ‘Certificate of Entitlement’. You will need to show this certificate the first time you apply for Vehicle Tax; on renewals you will just need the serial number of the certificate.

Motability
Motability is a charity set up by the Government and designed to help people with disabilities use their higher rate mobility component of Disability Living Allowance or the enhanced rate mobility component of Personal Independence Payment to lease a car, powered wheelchair or mobility scooter. To use the scheme, your mobility component must usually have at least 12 months still to run. For more information, contact Motability.

Concessions on public transport
You can buy a Disabled Person’s Railcard which entitles you and a companion to one-third off the cost of most train journeys. You can get details from www.disabledpersonsrailcard.co.uk or by ringing 0345 605 0525.

In England, free national off-peak bus travel on all local buses is available for people who have reached pension age and eligible disabled people. In Scotland, older and disabled people are entitled to free Scotland-wide bus travel. Local authorities in Wales offer concessions on local buses. In each case, your Local Authority can give you details.

In Northern Ireland, enquiries about concessions can be made at Translink bus and rail stations.
8 Useful organisations

DIAL – Disability Information Advice Line
Disability-related advice and information including details on benefits.
To find out if there is a DIAL office in your area visit the website or call the number below to ask what local support may be available to you.
Telephone 0808 800 3333
www.scope.org.uk/support/disabled-people/local/about

St Bernard Support
St Bernard Support provides information for people with life affecting illnesses, regarding welfare benefits, pensions, insurances, wills, lasting powers of attorney, trusts, tax and estate planning.
Telephone 0800 772 0723
Email admin@s-b-s.org.uk
www.s-b-s.org.uk

Further Reading
The Disability Rights Handbook published by Disability Rights UK and updated every year, gives more details on benefits for disabled people, their families and carers. In particular, there is a section devoted to the appeals process, should your claim be unsuccessful. You can buy a copy of the Handbook directly from Disability Rights UK.
Telephone 020 3687 0790 or
www.disabilityrightsuk.org

Contact us...
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Email: enquiries@nras.org.uk

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www.nras.org.uk
Notes
Benefits and Rheumatoid Arthritis

A simple guide to the main benefits that could be available to people with rheumatoid arthritis

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