Financial support

The Brain Tumour Charity does not provide financial help directly, but if you are affected by a brain tumour, you may be entitled to certain financial benefits.

This is a complex area as the 'eligibility criteria' (the circumstances in which people can expect to receive help) vary for different benefits.

You can speak to, and get advice from, a Citizens Advice (CA) benefits adviser via The Brain Tumour Charity’s telephone clinic on Tuesdays. (See red box on page 2 for more information.)

This fact sheet gives a brief outline of the financial support that may be available to you if you are living with, or caring for someone who has, a brain tumour. (All rates stated in this fact sheet were correct at time of publication [September 2017]).

In this fact sheet:
- Financial support if you have, or had, a brain tumour
- Financial support if you are terminally ill
- Financial support if you are caring for someone who has a brain tumour
- Other financial support
- Resources you may find helpful

Financial support if you have, or had, a brain tumour

The benefits you are entitled to will depend on your individual circumstances. You may be able to claim more than one type of benefit e.g. Personal Independence Payment (PIP) and Employment and Support Allowance (ESA).

Statutory Sick Pay

Statutory Sick Pay (SSP) is paid by your employer if you are too ill to work. To qualify you have to:
- be classed as an employee (working under a contract)
- have been ill for at least 4 continuous days (including non-working days)
- earn at least £113 per week (before tax)
- tell your employer you are sick before their deadline or within 7 days if they don’t have one.

Currently (September 2017) it is paid at £89.35 per week.
You may get more if your company has a ‘sick pay scheme’ or ‘occupational scheme’.
It is paid by your employer for up to 28 weeks.
Some types of workers e.g. agricultural workers, have different rules.

For more information see the UK government website: gov.uk/statutory-sick-pay/overview

Personal Independence Payment (PIP)

PIP is a benefit to help with the extra costs of a long-term health condition or disability.

If you have a brain tumour (low or high grade), it is likely that in the eyes of the law you are considered to have a disability, even though you may not see yourself that way.

PIP is gradually replacing the Disability Living Allowance (DLA) for new claimants between the ages of 16 to 64.
(If you are already receiving DLA you will be invited by the DWP (Department of Work and Pensions) or the Department for Communities (in N Ireland) to apply for PIP. You don’t have to do anything until the DWP/PIP centre writes to you.)

PIP is paid at different rates depending on your individual circumstances. The amount you get depends on how your condition affects you, not on the condition itself.
To get PIP, you must need help with everyday tasks (such as cooking, washing or dressing) or getting around - or both. You must have needed this help for at least 3 months and expect to need it for at least another 9 months.
You must also have lived in the UK for at least 2 of the last 3 years, and be living in the UK when you claim.
PIP is made up of two components - the ‘daily living component’ and the ‘mobility component’. It is possible to receive one or both parts, depending on the outcome of your assessment.

Daily Living Component
The daily living component is given to people who need help from aids, adaptations or other people to look after themselves.
The rates are currently (September 2017):
- Enhanced rate: £83.10 per week
- Standard rate: £55.65 per week

Mobility Component
The mobility component is given to people who have difficulties walking or getting out and about.
The rates are currently (September 2017):
- Enhanced rate: £58.00 per week
- Standard rate: £22.00 per week

How to claim
In order to work out what level of help you will get, you will first need to call the DWP/PIP Centre. Someone else can call for you, but you need to be there with them. (See the Resources section at the end of this fact sheet for contact details)
When you call, you will need the following information to hand:

- Your contact details e.g. telephone number
- Your date of birth
- Your National Insurance number (found on letters about tax, pensions or benefits)
- Your bank or building society details (account number and sort code)
- Your doctor or health worker’s name, address and telephone number
- Details of any time you have spent abroad, in a care home or in hospital (dates and addresses)

You will then be sent a ‘How your disability affects you’ form. The form comes with notes on how to fill it in, but it can be invaluable to get advice on how to fill in the form from a Citizens Advice (CA) benefits adviser (see box below).

### Telephone Benefits Advice Clinic

The Brain Tumour Charity runs a telephone benefits advice clinic with a benefits adviser from Citizens Advice.

**Tuesdays, 9.30am - 4.00pm**

Contact our Information and Support Line (0808 800 0004) to make an appointment.

Alternatively you can use the CA online help: citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-pip-claim/your-assessment/

After the assessment you will receive a letter telling you whether you will get PIP and, if so, how much. The time this takes depends on your circumstances.

On average it takes 12 weeks to get a decision - from the start of your claim i.e. when you first rang the DWP. (Don’t forget it takes time for the initial form to be sent out, for you to collect any supporting evidence and send it back in, time for an assessment appointment to be sent out and for the assessment to take place.)

If you are awarded PIP, the decision letter will also tell you when your PIP will be reviewed. The award given will be regularly reviewed at appropriate intervals to make sure you continue to get the right amount. These intervals will depend on your condition and the likelihood of it improving or worsening.

For more information about PIP, visit the UK Government’s website page: gov.uk/pip

Or the Citizens Advice website: citizensadvice.org.uk/benefits/>

**Attendance Allowance (AA)**

If you are aged 65 or over and need help with personal care, due to physical or mental disability, or need supervision to keep you safe, you may be eligible to receive Attendance Allowance.

Attendance Allowance is a tax-free benefit, currently (September 2017) paid at the following rates:

- **Higher rate:** £83.10 per week
- **Lower rate:** £55.65 per week

If you get Attendance Allowance, some of the other benefits you may be getting may increase e.g. Pension Credit, Housing Benefit or Council Tax Reduction.

**How to claim**

You need to fill in a form AA1A, which you can get from the Attendance Allowance Helpline:

- **Telephone:** 0345 605 6055
- **Textphone:** 0345 604 5312
- **Mon - Fri, 8.00am to 6.00pm**

The form comes with notes about filling it in and where to send it. You can get help to fill the forms from a benefits adviser from Citizens Advice. (see red box on this page)

For more information about Attendance Allowance, visit the UK Government’s website page: gov.uk/attendance-allowance
Or the Citizens Advice website: citizensadvice.org.uk/benefits/
(remind to select the right country of the UK from the drop down list in the top left-hand corner.)

**Employment and Support Allowance (ESA)**

ESA replaced ‘Incapacity Benefit’ in January 2011. ESA provides financial support to those who are either not able to work because of an illness or disability and are not entitled to statutory sick pay (SSP), or who are limited in the work they are able to do.

There are two phases to an ESA claim - the assessment phase and the main phase.

The assessment phase is meant to last for 13 weeks, but in practice it can last longer. During this time you will be expected to undergo a ‘work capability assessment’ to see how your illness or disability affects your ability to work or carry out work-related activities.

In this phase you are paid at a basic assessment rate of £57.90 per week, if you are under 25; or £73.10 per week, if you are over 25. (September 2017)

At the end of the assessment phase a decision will be made about whether you are eligible for ESA. If you are, you will then be grouped in to one of the following:

- **Work-related activity group.** This is where your assessment shows that you are not currently able to work but are likely to become able to do some sort of work in the future.
- **Support group.** This is where your assessment indicates that your illness or disability affects you to such an extent that you are not able to work or take part in any work-related activity. You can take part in a work-related activity if you want to or you may wish to carry out some voluntary work.

  In this group, you will receive up to £109.65 per week.

In some circumstances, certain premiums may be paid on top. For more information about ESA, visit the UK Government’s website: gov.uk/employment-support-allowance

Or the Citizens Advice website: citizensadvice.org.uk/benefits/
(remind to select the right country of the UK from the drop down list in the top left-hand corner.)

**Free prescriptions**

This section applies to England only. **Prescriptions in Wales, Scotland and Northern Ireland are free.**

Certain circumstances entitle you to free prescriptions. These include a continuing physical disability which means you cannot go out without the help of another person, or someone who, in the judgement of your doctor, is receiving treatment for:

- Cancer
- The effects of cancer, such as palliative care and mental health changes since diagnosis
- The effects of current or previous cancer treatment, such as side-effects of chemotherapy drugs or late effects of radiotherapy.

You should ask your doctor for a Medical Exemption (MedEx) form to apply for this exemption. (It is sometime known as an FP92A form). The form will need to be countersigned by your GP or hospital - this is to prevent fraud.

You should receive your exemption certificate within 10 working days of the NHS receiving your application.

Your certificate covers all your prescriptions, not just those related to your tumour and its treatment.

Your MedEx is valid for five years, by the end of which you can renew by re-applying through your doctor.

If you have, or had, a low grade tumour (which are sometimes described as ‘non-cancerous’), you should discuss whether you can get a Medical Exemption certificate with your doctor.

The complicated nature of the disease and its long-term effects mean it may not be clear-cut as to whether you are eligible.

Your doctor will know your individual case and whether you may qualify under these, or other, rules. For example, if your brain tumour is causing seizures and you take life-long anti-epileptic medication, or if you have another health condition, such as diabetes.

There are also other eligibility criteria that make you entitled to free prescriptions, including:

- **You are entitled to:**
  - Income-based Jobseekers Allowance (JSA)
  - Income-related Employment and Support Allowance (ESA)
  - Income Support

- You are under 16 years old, or over 60 years old
- You are 16-18 and in full-time education
- You are an NHS inpatient
- You are pregnant, or have had a baby in the previous 12 months, and have a valid maternity exemption certificate (MatEx)

You hold a valid war pension exemption certificate and the prescription is for your accepted disability

You may also qualify for free prescriptions, via the NHS Low Income Scheme (LIS), if you don’t meet any of these criteria but are on a low income.

You can check and apply for an exemption certificate on form HC1, which may be available from your local Jobcentre Plus, NHS hospital, dentist or optician.

Or it can be downloaded from: nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf

Continued overleaf >
What if I am terminally ill?

Some people diagnosed with a brain tumour will become terminally ill. If you have a terminal illness and are not expected to live for more than 6 months, there are special rules about claiming PIP, AA or ESA. If you are claiming DLA for a child that is terminally ill, these special rules also apply.

These rules generally speed up the process of claiming (by eliminating qualifying periods and fast-tracking your application) and automatically qualify you for the highest rates.

For example, if claiming PIP, you don’t have to fill in the ‘How your disability affects you’ form and you don’t need a face-to-face assessment.

You should receive your first payments within 2 weeks.

To make your claim, call the claim line(s) for the benefit(s) you are claiming. Then organise for your doctor (or consultant) to send a short medical report called a DS1500.

You don’t have to see your doctor to get the report - a nurse or the doctor’s receptionist can arrange for the report to be issued, and it is free. You then post the report to the DWP (England, Scotland and Wales) or the Disability and Carers Service (DCS) (N. Ireland).

For contact details of the various claim lines, please see the Resources section at the end of this fact sheet. The claims lines will tell you where to send the DS1500 report.

From May 2017, healthcare professionals in England or Scotland can access and complete a DS1500 form online, using the Digital DS1500 Service. This means the report arrives at the DWP in real time, thereby reducing the waiting time for the patient. Ask if your doctor has access to this service.

(The DWP is rolling out the service, so it will subsequently be available in Wales.)

Financial support if you are caring for someone with a brain tumour

Carer’s Allowance

Carer’s Allowance is available to people looking after someone who is receiving the daily living component of PIP, the higher or middle rate of the Disability Living Allowance, or the Attendance Allowance.

The current rate is £62.70 per week. (September 2017)

Basic eligibility criteria for all 4 countries of the UK are as follows:

- You must have lived in England, Wales, Scotland or Northern Ireland for at least 2 out of the last 3 years, and normally live in one of these countries
- You must be at least 16 years old
- You must care for someone for at least 35 hours per week
- You must not bring home more than £116 per week after tax and some expenses
- You must not be in full-time education, nor studying for 21 or more hours per week

You don’t have to be related to, or live with, the person you are caring for.

If you claim Carer’s Allowance, other benefits that you get can be affected. Benefits received by the person you care for can also be affected.

For more information about Carer’s Allowance and how to apply in England, Wales and Scotland, visit the UK Government’s website: go.gov.uk/carers-allowance

For information about Carer’s Allowance in N. Ireland: nidirect.gov.uk/articles/introduction-carers-allowance

Continued overleaf >
**Carer’s Credit**

Carer’s Credit helps you fill in gaps in your National Insurance if you are caring for someone for more than 20 hours per week. In other words, it protects your ability to qualify for a state pension if you have to take time off work for caring.

You must be aged between 16 years and the state pension age. The person you are caring for also has to be getting certain benefits.

For more information about Carer’s Credit, see the UK government’s website: [gov.uk/carers-credit](http://gov.uk/carers-credit)

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**Other financial support for both patients and carers**

**Income Support**

Income support is paid to people on a low, or no, income, who are not able to work full time. It is mainly paid to people caring for a disabled person or very young children (though there are other circumstances when it can be paid).

The amount you are entitled to varies depending on your circumstances, but if you qualify and have no income you’ll get at least £57.90 a week. (September 2017)

Basic eligibility criteria for England, Wales and Scotland are as follows:

- Be a carer, a lone parent looking after a child under 5, pregnant or, in some cases, unable to work as you are sick or disabled
- You must be living in England, Scotland or Wales
- You must work less than 16 hours per week and your partner must work less than 24 hours per week
- You must be between the ages of 16 years and the age you would receive pension credit
- You must have no income or a low income and must not have savings above £16,000 (your partner’s income and savings are taken into account)
- You must not receive Employment Support Allowance, Jobseekers’ Allowance or Universal Credit

For more information visit: [nidirect.gov.uk/income-support](http://nidirect.gov.uk/income-support)

**Council tax reduction (CTR)**

In England, Scotland and Wales, if you are on a low income or claim benefits you may be able to get a reduction in your council tax. Depending on your circumstances, your bill can be reduced by up to 100%.

A full council tax is based on at least two adults living in the home. So if you live on your own, or with someone who ‘doesn’t count’ for council tax purposes, you can get a 25% discount.

Various people ‘don’t count’ as an adult, including people with severe mental impairment. If they live on their own, the whole property can be exempt from council tax.

If your home is the main home to someone with severe and permanent disabilities, you may be eligible for the Disabled Band Reduction Scheme.

Your council tax could be reduced to a band lower than your home should be normally. This means, for example, that you would pay band B rates on a band C home. Even if your home is band A (the lowest band), you would receive a reduction.

To be eligible for a council tax reduction under this disabled scheme, your home should have at least one of the following:

- An extra kitchen, bathroom or other room that is necessary for the person with the disability
- Extra space for the person with the disability to use a wheelchair

Overall, whether you get a CTR, and how much, will depend on where you live. This is because each council has its own rules.

Contact your local council to find out if you can get a reduction.

You can find your local council’s contact details via the UK government website: [gov.uk/find-local-council](http://gov.uk/find-local-council)

For more information about council tax reductions, visit the UK government’s website: [gov.uk/council-tax](http://gov.uk/council-tax)


**Housing benefit**

If you are receiving certain benefits and are on a low-income, whether working or not, you may be entitled to claim housing benefit to help with the cost of your rent.

How much you get will depend on your income and your circumstances.

For more information, visit the UK Government’s website: [gov.uk/housing-benefit/overview](http://gov.uk/housing-benefit/overview)

For more information about Housing Benefit in Northern Ireland, visit: [nidirect.gov.uk/articles/housing-benefit-and-rate-relief-tenants](http://nidirect.gov.uk/articles/housing-benefit-and-rate-relief-tenants) and [nihe.gov.uk/index/benefits/housingbenefit.htm](http://nihe.gov.uk/index/benefits/housingbenefit.htm)

**Working tax credit**

Working tax credit is a payment that may be available to you if you (or your partner) are working, but earning a low income.

To qualify you must be aged over 25 years, or between 16 and 24 years with a child or a qualifying disability, and it will depend on how many hours you work.

The amount you receive is calculated based on several factors. You can find out whether you are entitled to working tax credit and get an idea of the amount you could receive by using the UK government’s tax credits calculator: [gov.uk/tax-credits-calculator](http://gov.uk/tax-credits-calculator)

**Child tax credit**

If you have one or more children in your care (i.e. the child/children usually live with you), and you receive child benefit for them, you may be eligible to receive child tax credit.
Your income must also be under a certain limit (although the exact amount depends on your circumstances). The amount you receive is calculated based on several factors.

Use the UK government’s tax credits calculator to find out whether you are entitled to child tax credit and get an idea of the amount you could receive: [gov.uk/tax-credits-calculator](http://gov.uk/tax-credits-calculator)

**Pension credit**

Pension credit is an income-related benefit for retired people and consists of two parts:

- **Guarantee credit**
  - You or your partner must have reached the Pension Credit qualifying age. This is the current state pension age for women.
  - You may be eligible for this if your income is below a certain level.

- **Savings credit**
  - You or your partner must be aged 65 or over.
  - You may be eligible for this if you have some savings or a second pension, and reached state pension age before 6th April 2016.

You may be entitled to more if you are disabled or are a carer.

You can find out whether you are entitled to pension credit and get an idea of the amount you could receive by using the UK government’s pension credit calculator: [gov.uk/pension-credit-calculator](http://gov.uk/pension-credit-calculator)

For more information about pension credit, visit the UK Government’s website: [gov.uk/pension-credit](http://gov.uk/pension-credit)

**Universal credit**

Universal credit is for people who are on a low income or out of work. It is being rolled out across the UK. It will replace certain other benefits:

- income-based Jobseeker’s Allowance (JSA)
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- income-related Employment and Support Allowance (ESA)
- Income Support

The amount you get depends on your circumstances. It is made up of a basic ‘standard allowance’ and any extra amounts that apply to you.

You may get extra money if you have a disability or health condition that stops you working; if you have a disabled child; or you are caring for a disabled person.

For more information: [gov.uk/universal-credit](http://gov.uk/universal-credit)

For information about Universal Credit in Northern Ireland, see: [nidirect.gov.uk/articles/universal-credit](http://nidirect.gov.uk/articles/universal-credit)

**Financial grants for individuals**

The Brain Tumour Charity does not provide financial help for individuals directly, but we can advise you on charitable sources that help people in financial hardship.

Contact our Information and Support Line on 0808 800 0004 or support@thebraintumourcharity.org for more details.

**Resources**

Benefits are a complex area and we recommend that you get advice from a trained adviser.

You may find the following helpful for gaining further information:

**Telephone Benefits Advice Clinic**

The Brain Tumour Charity runs a telephone benefits advice clinic with a benefits adviser from Citizens Advice.

Tuesdays, 9.30am - 4.00pm

Contact our Information and Support Line (0808 800 0004) to make an appointment.

**General resources**

Your local or online Citizens Advice (CA)

Benefits advisers can talk you through which benefits are available to you and help with applications.

The CA advice guide also contains a lot of information about benefits and can be a very useful starting point.

[citizensadvice.org.uk/about-us/how-we-provide-advice/advice/](http://citizensadvice.org.uk/about-us/how-we-provide-advice/advice/)

**UK Government’s website**

Gives further information about each of the benefits and credits outlined in this fact sheet: [gov.uk](http://gov.uk)

**Benefits & credit calculators**

Benefits calculator: [gov.uk/benefits-calculators](http://gov.uk/benefits-calculators)

Tax credits calculator: [gov.uk/tax-credits-calculator](http://gov.uk/tax-credits-calculator)

Pension credit calculator: [gov.uk/pension-credit-calculator](http://gov.uk/pension-credit-calculator)
Benefits and credits helplines
(Where the claim line states they are open Mon - Fri, most exclude public holidays.)

England, Scotland and Wales
For Pension Credit
Pension Credit claim line
Telephone: 0800 99 1234
Textphone: 0800 169 0133
Mon - Fri, 8.00am to 6.00pm

For Universal Credit
Universal Credit helpline
Telephone: 0345 600 0723
Textphone: 0345 600 0743
Mon - Fri, 8.00am to 6.00pm

Existing claims
Call the Disability Service Centre for advice or information about a claim you have already made for PIP, DLA, or AA.
gov.uk/disability-benefits

Other resources
Financial help if you’re disabled: gov.uk/financial-help-disabled

Northern Ireland
For PIP
PIP Centre
Telephone: 0800 012 1573
Textphone: 0800 012 1574
Mon - Fri, 8.00am - 6.00pm

For DLA, AA, Carer’s Allowance and Carer’s Credit
Disability and Carers Service (DCS)
Telephone: 0300 123 3356
Textphone: 028 9031 1092
Mon - Fri, 9.00am - 5.00pm

For ESA
Employment and Support Allowance Centre
New claims: 0800 085 6318
General enquiries or change of circumstances: 0845 602 7301 or 0300 123 3012
Textphone: 0800 328 3419

For Income Support
Phone, write or call into your local Social Security or Jobs & Benefits Office. To find your local office:
nidirect.gov.uk/contacts/jobs-benefits-offices-jobcentres-and-social-security-offices

For Working Tax Credit and Child Tax Credit
Tax Credits Helpline and Tax Credit Office (HMRC)
Telephone: 0345 300 3900
Textphone: 0345 300 3909
Mon - Fri, 8.00am to 8.00pm
Sat, 8.00am - 4.00pm
Sun, 9.00am - 5.00pm

For Universal Credit
Universal Credit is starting to be rolled out in Northern Ireland from September 2017.

Welfare Changes Helpline
Telephone: 0800 802 2020 9.00am - 5.00pm

Other resources
Guide to financial support for people with disabilities
nidirect.gov.uk/articles/guide-to-financial-support-for-people-disabilities

What if I have further questions?
If you require further information, any clarification of information, or wish to discuss any concerns, please contact our Information and Support Team:

Call: 0808 800 0004
Free from landlines and most mobiles: 3, O2, EE, Virgin, Vodafone

Email: support@thebraintumourcharity.org

Live Chat:
Available on the Understanding brain tumours and Get support pages of our website

Website: thebraintumourcharity.org
Join one (or more) of our closed Facebook groups: bit.ly/FBSupportGroups

Continued overleaf >
About this fact sheet

The Brain Tumour Charity is proud to have been certified as a provider of high quality health and social care information by The Information Standard - an NHS standard that allows the public to identify reliable and trustworthy sources of information.

This fact sheet has been written and edited by The Brain Tumour Charity’s Information and Support Team. The accuracy of medical information has been verified by leading health professionals specialising in neuro-oncology. Our fact sheets are produced with the assistance of patient and carer representatives and up-to-date, reliable sources of evidence.

We hope that the fact sheets will complement the medical advice you have already been given. Please do continue to talk to your health team if you are worried about any medical issues.

If you would like a list of references for any of the fact sheets, or would like more information about how we produce them, please contact us.

About us

The Brain Tumour Charity is at the forefront of the fight to defeat brain tumours, making a difference every day to the lives of people with a brain tumour and their families. We fund pioneering research to increase survival, raise awareness of the symptoms and effects of brain tumours and provide support for everyone affected to improve quality of life.

The work we do wouldn’t be possible without the incredible input we receive from you, our community.

We rely 100% on charitable donations to fund our vital work. If you would like to make a donation, or want to find out about other ways to support us including fundraising, leaving a gift in your will or giving in memory, please visit thebraintumourcharity.org, call us on 01252 749043 or email fundraising@thebraintumourcharity.org.

Get involved

We wouldn’t be able to make the progress we have without the incredible input we receive from you, our community.

Whether it’s supporting our research programmes, campaigning for change, reviewing our information materials or attending cheque presentations, everything you do helps to make a difference today and for tomorrow. To find out more about the different ways you can get involved or to volunteer, please visit thebraintumourcharity.org/volunteering.

Financial support

Registered office:
Hartshead House
61-65 Victoria Road
Farnborough
Hampshire
GU14 7PA
01252 749990
enquiries@thebraintumourcharity.org
thebraintumourcharity.org
Registered Charity 1150054 (England and Wales) SC045081 (Scotland).

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