

Pension Credit and help for disabled people

If someone has a disability and applies for Pension Credit, they may be entitled to extra money and may need to know who to contact.

June 2017

Contents

Di	sability benefits	. 3
	Disability Living Allowance (DLA)	. 3
	Attendance Allowance (AA)	. 4
	Personal Independence Payment (PIP)	. 4
	Armed Forces Independence Payment (AFIP)	. 4
	Extra Pension Credit for severely disabled people or carers	. 5
	Care homes and paying for care	. 5
	Going into hospital	. 5
Useful contacts		. 6
	Carers UK	. 6
	Citizens Advice	. 6
	Disability Living Allowance	. 6
	Attendance Allowance	. 6
	Carer's Allowance	. 6
	Personal Independence Payment	. 6
	The Pension Service	. 7
	Call rates	. 7
	Teytohones	7

Disability benefits

If someone has a disability they might be eligible for help through one of the four main benefits for disabled people:

- Disability Living Allowance
- Attendance Allowance
- Personal Independence Payment
- Armed Force Independence Payment

Disability Living Allowance (DLA)

Someone can only make a new DLA claim if they are under 16 or if they were born before 8 April 1948 and they make a claim in the same year as they stopped receiving DLA.

DLA is ending for people who were born after 8 April 1948.

Someone might be getting DLA if they were under 65 when they claimed.

There are two components to DLA:

- the care component
- the mobility component

The care component of DLA is paid at three different weekly rates, depending on how the disability affects someone:

- Higher rate £83.10
- Middle rate £55.65
- Lowest rate £22.80

The mobility component of DLA is paid at two different weekly rates:

- Higher rate £58.00
- Lower rate £22.00

These can be paid at different rates depending on the level of needs someone has and can continue to be paid after the age of 65 if the entitlement conditions continue to be satisfied. You can get more information about <u>Disability Living Allowance</u> on GOV.UK.

Attendance Allowance (AA)

If someone is aged 65 or over and not getting DLA or PIP, they may be entitled to AA if they have needs in relation to personal care or require supervision to stay safe. There is no mobility component to AA. There is more information about Attendance Allowance on GOV.UK.

AA is paid at two different weekly rates, depending on how the disability affects someone:

- Higher rate £83.10
- Lower rate £55.65

AA and DLA are tax-free. They are not means-tested and getting them will not reduce entitlement to Pension Credit.

Personal Independence Payment (PIP)

PIP started to replace DLA from 8 April 2013 for people aged 16 to 64 with a health condition or disability. Existing DLA claimants who were born after 8 April 1948 and are 16 or over are gradually being invited to claim PIP.

PIP is usually paid every 4 weeks. It's tax-free and can be paid if you're in or out of work. It is made up of 2 components (parts). Whether you get 1 or both of these depends on how your condition affects you.

Daily living component weekly rate:

- standard £55.65
- enhanced £83.10

Mobility component weekly rate:

- standard £22.00
- enhanced £58.00

You can get more information about Personal Independence Payment on GOV.UK.

PIP is not treated as income when Pension Credit is worked out.

Armed Forces Independence Payment (AFIP)

AFIP provides financial support to service personnel and veterans seriously injured as a result of service to cover the extra costs they may have as a result of their injury. Individuals awarded a Guaranteed Income Payment (GIP) of 50% or higher under the Armed Forces Compensation Scheme will be eligible.

Those <u>eligible will receive</u> a flat rate equivalent to the enhanced rates of both components (mobility and daily living) of Personal Independence Payment.

AFIP weekly rate:

• £141.10

There is more information about <u>Armed Forces Independence Payment</u> on GOV.UK. AFIP is not treated as income when Pension Credit is worked out.

Extra Pension Credit for severely disabled people or carers

If someone gets AA or the middle or highest rate care component of DLA, Personal Independence Payment or Armed Forces Independence Payment, they may be entitled to extra Pension Credit of £62.45.

If someone gets Carer's Allowance they may be entitled to extra Pension Credit of £34.95. They may also get this extra Pension Credit if they are entitled to Carer's Allowance but they are not being paid it, or being paid it at a lower amount than normal, because they are being paid a higher amount by another, incomemaintenance benefit such as State Pension (this is called underlying entitlement).

Care homes and paying for care

People who have reached the minimum Pension Credit age while living permanently in care homes may be entitled to Pension Credit.

People should contact their local authority if they wish to enter a care home and need financial support.

The local authority should assess their need for care and should carry out a means test. If appropriate, they should be encouraged to claim any benefits they are entitled to including Pension Credit.

Going into hospital

If someone is getting the severe disability extra amount as part of their Pension Credit, this will normally stop if they spend more than 28 days in hospital. This is the same as when their AA, DLA, or PIP stops.

The carer extra amount may also stop but otherwise their Pension Credit will keep going all the time they are in hospital.

Useful contacts

Carers UK

This is a national charity working on behalf of carers. It offers a wide range of information on carers' rights, sources of help and contact details for local carers' support groups.

Telephone: 0808 808 7777 (free call)

Website: www.carersuk.org

Citizens Advice

This is a national network of free advice centres. Depending on available resources, it may offer help with benefits such as filling in forms.

Telephone: 020 7833 2181 (for local contact details only – not telephone advice)

Website: www.citizensadvice.org.uk

Disability Living Allowance

Telephone: 0345 605 6055 Textphone: 0345 604 5312

Website: www.gov.uk/dla-disability-living-allowance-benefit

Attendance Allowance

Telephone: 0345 605 6055 Textphone: 0345 604 5312

Website: www.gov.uk/attendance-allowance

Carer's Allowance

Telephone: 0345 608 4321 Textphone: 0345 604 5312

Website: www.gov.uk/carers-allowance

Personal Independence Payment

Telephone: 0345 850 3322

Pension Credit and help for disabled people

Textphone: 0345 601 6677 Website: www.gov.uk/pip

The Pension Service

The Pension Service helps with State Pension eligibility, claims and payments.

Telephone: 0800 731 7898 Textphone: 0800 731 7339

Website: www.gov.uk/contact-pension-service

Call rates

The cost of calling a phone number depends on the digits it starts with, your phone provider and whether you use a landline or mobile. You may get free calls to some numbers as part of your call package. Check with your phone provider to find out the actual cost, particularly if you're calling from abroad. Calls from payphones can cost more.

Find out more about call charges: www.gov.uk/call-charges

Textphones

Textphone numbers are for people who cannot speak or hear clearly. If someone doesn't have a textphone, they could check if their local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.