

CARE ADVISER NETWORK

BASIC BENEFITS FOR LATER LIFE CARE

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AGENDA

Today we will provide;

- Basic Benefits for later life— an overview
- Case Studies
- Q and A



AIMS

The aim is to raise benefit awareness helping to identify and maximise potential benefit entitlement

- ▶ Attendance Allowance
- ▶ Pension Credit
- ▶ DLA/PIP



Means Tested Benefits

- Income Support
- Pension Credit
- Employment Support Allowance (Income based)
- Job Seekers Allowance (Income based)
- Working Tax Credit/Child Tax Credit
- Child Benefit - 2012
- Housing Benefit
- Council Tax Support
- Social Fund (abolished 2013) now local emergency support
- Universal Credit – 2013
- Social Fund – abolished 2013

Non-Means Tested benefits

Non National Insurance Contribution Based

- Attendance Allowance
- Disability Living Allowance (no new claims)
- Personal Independence Payment
- Carers Allowance
- Maternity Allowance
- Severe Disablement Allowance (abolished 2001)

Non-Means Tested benefits

National Insurance Contribution based

- Incapacity Benefit – (no new claims from Oct '08)
- Contribution based Employment Support Allowance
- Contribution-based Jobseeker's Allowance
- Bereavement Payment
- Widowed Parent's Allowance
- Bereavement Allowance
- State Retirement Pension
- Statutory Sick Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Adoption Pay
- Industrial Injuries Benefit

ADMINISTRATION

Jobcentre Plus

0800 055 66 88

Service Personnel & Veterans Agency

0800 1 692 277
Legion line 0845 725
725

Disability and Carers Service

Disability Living Allowance
0345 7 12 34 56

Attendance Allowance
0345 605 6055

PIP Claim line
0800 917 2222

Carers Allowance
0345 608 4321

Pension Service

0345 60 60 265

State Retirement Pension

Forecast 0345 3000168
Claim line 0345 300 1084
Pension Tracing 0345 60 02
537

Pension Credit

Claim line 0800 991 234

ATTENDANCE ALLOWANCE

AA is for someone who has a need for help from another person with their daily personal care and/or supervision need

- ▶ **Non Means-Tested**

- ▶ Non taxable

- ▶ 65 Years old when applying

- ▶ Be present in Great Britain for at least 104 weeks in the last 156

- ▶ Have the right to reside in Great Britain

- ▶ Satisfy the 6 month backward/forward qualifying period (unless claiming under special rules – DS1500)

ATTENDANCE ALLOWANCE

It is not about what is wrong but what help is needed and can be paid whether there is care in place or not, whether there is a medical diagnosis or not. A person who lives alone and does not have 'a carer' may be eligible.

RATES

HIGHER RATE- £83.10 per week if the need is Day **and** Night

LOWER RATE— £55.65 per week if the need is Day **or** Night



RATES

DAY need

FREQUENT attention throughout the day for attention in connection with bodily function **and/or**

CONTINUAL supervision throughout the day to avoid substantial danger



NIGHT need

PROLONGED or **REPEATED** need for in connection with bodily function **and/or**

Require someone to watch over you for a **PROLONGED** period (20 mins+) **OR** at **FREQUENT** intervals (twice or more)



PIP

Welfare Reform Act 2012

Personal Independence Payment (PIP)

PIP replaces **DLA** for eligible claimants aged 16 to 64 from 8 April 2013

This includes all new and existing DLA claimants and is part of a wider reform of the welfare system

It remains **non means- tested** and **non- taxable**

DLA

V

PIP

Care Component

Higher	£83.10
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Middle	£56.65
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Lower	£22.00
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Daily living Component

Enhanced	£83.10
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Standard	£55.65
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Mobility Component

Higher	£58.00
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Lower	£22.00
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Mobility Component

Enhanced	£58.00
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Standard	£22.00
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DESCRIPTORS

Activity/Tasks	Possible Points
Preparing Food	0 - 8
Eating and Drinking	0 - 10
Managing your treatments	0 - 8
Washing and bathing	0 - 8
Managing Toilet needs	0 - 8
Dressing and undressing	0 - 8
Communicating	0 - 12
Reading	0 - 8
Mixing with others	0 - 8
Making decisions about money	0 - 6

1. PREPARING FOOD

- a) Can prepare and cook a simple meal unaided 0 Points
- b) Needs to use an aid or appliance to be able to either prepare or cook a simple meal 2 Points
- c) Cannot cook a simple meal using a conventional cooker but is able to do so using a microwave 2 Points
- d) Needs prompting to be able to either prepare or cook a simple meal 2 Points
- e) Needs supervision or assistance to either prepare or cook a simple meal 4 Points
- f) Cannot prepare and cook food 8 Points

PENSION CREDIT

Introduced in 2003 it is a **means tested** benefit for people over the qualifying age which is in line with the Women's State retirement age.

Entitlement varies depending on your circumstances, for example if you are disabled or a carer, single or a couple.

It is not taxable and has no savings/capital upper limit, although over £10k will be given an assumed income of £1 for every £500 or part of

PENSION CREDIT

There may be entitlement to one or both parts;

▶ **Guarantee Credit**

Low income top up ensures a guaranteed level of income.

▶ **Savings Credit – changes from 2016**

Intended as a reward for having made some provision above State Pension, the Pension Act 2014 brought changes and limited entitlement for new claimants from April 2016

▶ PC Claim line Tel; 0800 99 1234

▶ Pension Service; 0845 60 60 265

RATES

APPLICABLE AMOUNT		
	SINGLE	£159.35
	COUPLE	£243.25
SEVERE DISABILITY PREMIUM		£62.45
CARERS PREMIUM		£34.95
SAVINGS CREDIT THRESHOLD		
	SINGLE	£137.35
	COUPLE	£218.42
SAVINGS CREDIT MAX	SINGLE	£13.20
	COUPLE	£14.90

PREMIUMS/PASSPORTS

There may be additional amounts included in calculations for Pension Credit for people with a disability and for those caring for them, these are called Severe Disability Premiums (SDP) and Carer Premiums (CP)

Guarantee Pension Credit entitlement may 'passport' to other means-tested benefits for example Housing Costs, Council Tax Reduction (NOT the same as exemption for someone moving into a care home) and health benefits.

SAVINGS CREDIT

The Savings Credit part of Pension Credit will close for people reaching State Pension age on or after 6 April 2016.

People reaching State Pension age before 6 April 2016 may still get Savings Credit, depending on your circumstances, regardless of when you apply.

If you are a couple where one person reaches State Pension age before 6 April 2016 and the other on or after 6 April 2016, you can only get Savings Credit if one of you;

- was already getting it immediately before 6 April 2016 and
- has been entitled to it at all times since 6 April 2016

AIP's

An AIP may have been set before April 2016. It is a period when you do not have to tell the DWP about changes to a 'retirement provision' pensions, savings or investments.

From 6 April 2016, no new AIPs will be set.

Changes to Assessed Income Periods (AIPs)

CARERS ALLOWANCE

- ▶ Taxable
- ▶ Non means-tested
- ▶ 16 years or over
- ▶ Looking after anyone receiving a qualifying Disability benefit (Attendance Allowance/DLA Care component (middle or high rate)/PIP Care component
- ▶ Caring for more than 35 hours
- ▶ Not earning over £116 per week (net)

Be aware that claiming Carer's Allowance may affect means tested benefit entitlement for the disabled person.

WELFARE REFORM

Main changes for people between 16 and 64 years old

- Introduction of Universal Credit replacing means tested benefits for working ages
- Introduces Personal Independence Payment to replace Disability Living Allowance for working ages
- Introduces a benefit Cap
- Bedroom tax
- Abolishes Social Fund

Pension Credit changes;

- New element of Housing Credit
- Mixed age couples
- AIP changes
- Savings Credit changes from April 2016

UNIVERSAL CREDIT

- Universal Credit is a single, monthly payment into a bank account.
- If you get help with your rent, included in your monthly payment - you will pay your landlord yourself
- If you and your partner are both eligible, you will get one monthly payment per household

SOCIAL FUND

The Welfare Reform Act 2012 abolishes the discretionary Social Fund.

- Community Care Grants and Crisis Loans were abolished from April 2013. Replaced by financial help from Local Authority in England and the devolved administrations in Scotland and Wales.
- Budgeting Loans - From April 2013 onwards Budgeting Loans were replaced by a new system of Budgeting Advances still administered by DWP

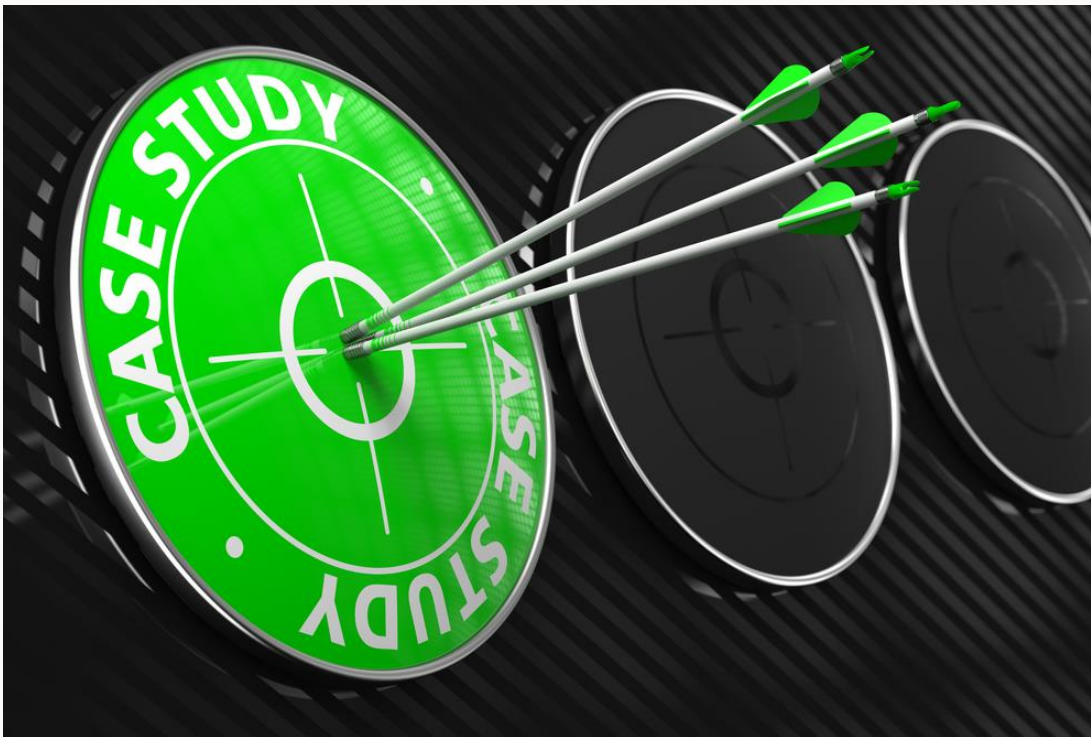
BEREAVEMENT

Bereavement Support Payment was announced on 12 January 2017 and replaces Bereavement benefits for people whose spouse or civil partner dies on or after 6 April 2017.

The Bereavement Support Payment consists of:

- an initial lump sum of £3,500 for people with children and £2,500 for those without children
- a further 18 monthly instalments payable to the surviving spouse or civil partner of £350 for those with children and £100 for those without
- The monthly instalments are being extended from 12 months following recommendations from bereavement support groups.

CASE STUDIES



CASE STUDY



1. June lives at home and receives the lower rate of Attendance Allowance. She has a fall and goes into hospital. Attendance Allowance is payable for 28 days. What if she is not receiving Attendance Allowance before her fall?
2. Sarah receives DLA Middle rate care component and High rate Mobility component. She is worried about moving from DLA to PIP as her friend has recently had her car taken away. She tells you that she is ok at night, uses incontinence pads manage her only night time need. She relies on one carer through the day as she is wheelchair dependent, weight bearing but unable to stand for more than a minute or two at a time.
3. Bob and Jim live together as a couple and receive Pension Credit. Bob moves into a residential care home permanently. What will happen to their Pension Credit claim?

THANK YOU





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