



A Briefing Note for GPs and Primary Care Practitioners

Produced in partnership with Healthy Working Wales

Welfare Benefit Reform

Introduction

There are many changes happening to our Benefits system, and your patients may be anxious, upset or confused about what it means for them. They may come to you asking for advice or evidence to help them in their claim.

You may also be contacted directly by a Capita Assessment Provider, on behalf of the Department of Work and Pensions (DWP) for evidence. They will ask you about your patient's diagnosis, treatment and health related difficulties. However, the DWP will not approach others involved in your patients care. This means they will not necessarily have the complete picture.

It is important that you help your patients apply for the appropriate benefits by providing evidence about how their condition impacts on their ability to function on a day-to-day basis, not simply providing a Fit-Note, as this is the bare minimum to start a claim for these benefits. Please also consider carefully what you write on the Fit-Note. It is also important to suggest to your patient that they collect evidence from all professionals involved in their care, and copy and send this evidence with every form they complete.

For guidance on completing Fit -Notes visit:
<http://www.healthyworkingwales.com/>

New Benefits

The new Benefits affect adults of working age, 16 – 64 years. Disability Living Allowance (DLA) remains in place for children under 16. It also remains for adults already in receipt of DLA who were 65 or over on 08 April 2013.

Personal Independence Payment (PIP)

PIP (replacing DLA), is a benefit which helps millions of disabled people with the additional costs they face as a result of their conditions.

PIP is based on how a condition affects a persons daily life, not the condition itself. It is not affected by income or savings; it is not taxable and individuals can receive it whether they are in or out of work.

Disabled people who lose eligibility for PIP altogether, or receive a lower award than before, are also likely to lose benefits to which the receipt of DLA /PIP is a passport. Therefore, the overall impact could be compounded by loss of access to the Motability scheme, eligibility for a 'blue badge', disabled persons rail card / bus pass, exemption from the benefit cap, as well as others not listed.

For more information about the Impact of the Welfare Reform on Disabled People in Wales visit:
<http://www.bevanfoundation.org/publications/cap-in-hand-the-impact-of-welfare-reform-on-disabled-people-in-wales/>

How is PIP Made Up?

PIP has two components:

- **a daily living component** – for help participating in everyday life;
- **a mobility component** – for help with getting around.

Your patient can be paid either the daily living component or the mobility component, or both components at the same time. Each component is paid at two different levels: a 'standard rate' and an 'enhanced rate'. The rate individuals are paid depends on whether their ability to carry out daily living or mobility activities is 'limited' or 'severely limited'. This is tested under the PIP assessment.

Who Can Claim PIP?

To claim PIP, individuals must satisfy both of the following disability conditions:

- The daily living and/or mobility activities test
- They must also have satisfied the daily living and/or mobility activities test for a 'qualifying period' of at least three months before they can be paid. They must also be likely to continue to satisfy whichever test applies for a period of at least nine months, after that three month period. However, these conditions will not apply if they are terminally ill, when special rules apply.

To find out more, visit the PIP toolkit

<https://www.gov.uk/government/publications/the-personal-independence-payment-toolkit-for-partners/the-personal-independence-payment-pip-toolkit-for-partners>

or the PIP checker <https://www.gov.uk/pip-checker>

Disability Rights UK has produced a guide to PIP, visit:

<http://www.disabilityrightsuk.org/how-we-can-help/benefits-information/personal-independence-payment-regulations>

Employment and Support Allowance (ESA)

ESA replaces Incapacity Benefit, Income Support for Sickness and Severe Disablement Allowance. It gives financial support to ill or disabled people who either cannot work, or need personalised support to help them to work.

How Is ESA Made Up?

As well as being made up of a basic amount - along with additional 'premiums' and amounts for some housing costs - ESA also has two 'components':

- **Support Component:** as long as individuals meet the medical tests, they need do nothing further to continue receiving the benefit. They are not required to regularly visit the Jobcentre, but can volunteer to attend work focussed interviews with a personal advisor
- **Work Related Activity Component:** a less intensive version of being a Jobseeker - individuals will be expected to attend the Jobcentre to explore their barriers to working with a personal advisor, and may also be required to take part in some sort of 'Work Related Activity' e.g. going on a course / work taster or volunteering.

Who Can Claim ESA?

As well as two 'components', there are also two kinds of ESA:

- **Contributory ESA:** not means tested, and based on National Insurance contributions individuals have paid
- **Income related ESA:** means tested, but individuals don't have to meet National Insurance conditions to receive it

Individuals can qualify for either, or both of the above. The bare minimum evidence to start a claim for ESA, or to claim ESA while they appeal DWP's decision, is to obtain a Fit-Note, but it is important to have as much evidence as possible to demonstrate how illness or disability affects day-to-day living.

Mind has some information on ESA, visit

<http://www.mind.org.uk/news-campaigns/campaigns/benefits/where-you-can-find-help/>

Incapacity Benefit (IB)

Everyone currently receiving Incapacity Benefit will be assessed for Employment and Support Allowance (ESA) by 2014 (unless they reach State Pension age before then).

There is more information about the reassessment process for health professionals at <https://www.gov.uk/government/publications/incapacity-benefits-reassessing-claims-information-for-healthcare-professionals>

Income Support (IS)

Who Can Claim IS?

To qualify for Income Support individuals must meet all of the following criteria:

- Aged between 16 and Pension Credit qualifying age
- Pregnant, or a carer, or a lone parent with a child under 5 or, in some cases, unable to work because of sickness or disability.
- Have no income or a low income

Job Seekers Allowance (JSA)

Jobseeker's Allowance (JSA) is a taxable benefit paid to unemployed people who are available and actively looking for work. Claimants must attend regular work-focused interviews at a Job centre, and provide proof that they are looking for work.

How is JSA Made Up?

There are two types of JSA:

- **Contribution-based** : paid for up to six months to people who have paid enough National Insurance contributions in the previous two tax years.
- **Income-based**: paid to people who do not qualify for Contribution-based JSA, if their income and capital (and/or their partner's income or capital) is low enough.

Who Can Claim JSA?

To get Jobseeker's Allowance (JSA) the individual must:

- be 18 or over but below State Pension age - there are some exceptions if you're 16 or 17
- not be in full-time education
- be in England, Scotland or Wales
- be able and available for work
- be actively seeking work
- work on average less than 16 hours a week
- go to a JSA interview

Also, to receive income-based JSA the individual (and their partner if they have one):

- must usually work 16 hours or less for a single person, and 24 hours a week if there is a partner (on average)
- must have £16,000 or less in savings

To continue receiving JSA, the individual must visit a Job centre (usually every 2 weeks or when asked) to demonstrate how they have been searching for a job. This is known as 'signing on'.

There is more information about JSA at:

<https://www.gov.uk/browse/benefits>

Universal Credit (UC)

Universal Credit (UC) is a new single payment for people who are looking for work, or receive a low income. It will simplify the Benefits system by bringing together a range of working-age benefits into a single payment.

Who Can Claim UC?

Currently, an individual's eligibility to claim Universal Credit depends on where they live and their personal circumstances. Universal Credit will be gradually rolled out to the whole of the UK by 2017.

It will replace:

- income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

Individuals cannot claim Universal Credit if they are claiming any of the above benefits or credits. They will continue to claim them as normal, and will be informed when Universal Credit will affect them.

Early rollout of Universal Credit, known as Pathfinder, started in some areas of Greater Manchester and Cheshire in April 2013. Universal Credit will be progressively rolled out nationally from October 2013.

There is a toolkit which is regularly updated at:

<https://www.gov.uk/universal-credit-toolkit-for-partner-organisations>

Attendance Allowance

Attendance Allowance supports people over 65 who have a disability, and require extra help with personal care. Payment is not affected by income, or whether a person works.

To qualify, the person must have needed help for at least six months and be over 65. Attendance Allowance has two levels – lower and higher.

WaMH in PC is working to improve primary care mental health by nurturing:

trust • good communication • person centredness

WaMH in PC

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Carer's Allowance

Carer's Allowance is payable to people aged 16 or over, if they spend at least 35 hours a week caring for a person receiving:

- Disability Living Allowance care component at the middle or highest rate; or
- Personal Independence Payment daily living component at either rate; or
- Attendance Allowance / Constant Attendance Allowance; or
- Armed Forces Independence Payment

Who Else Can Help?

As a GP you will have a good understanding of your local community and the support structures within it.

You may wish to signpost your patients for support around Welfare Benefits:

- Local Mind organisations may provide Welfare Benefit advice - <http://www.mind.org.uk/about-us/local-minds/>
- Citizens Advice Bureau can be very helpful - <http://www.citizensadvice.org.uk/index/getadvice.htm>
- There may be a local Benefits Advice Centre in your area
- Your local library may keep information about local services, and may provide internet access via computer workstations
- **Disability Wales** - an independent, not for profit organisation. A membership organisation of disability groups and allies from across Wales - <http://www.disabilitywales.org/benefit-changes/>
- **Disability Rights UK** - works to create a society where everyone with lived experience of disability or health conditions can participate equally as full citizens - <http://www.disabilityrightsuk.org/>
- **Department for Work and Pensions (DWP)** <https://www.gov.uk/browse/benefits>
- **The Bevan Foundation** - an independent think tank which inspires social justice through research, publications and events - <http://www.bevanfoundation.org/publications/cap-in-hand-the-impact-of-welfare-reform-on-disabled-people-in-wales/>

Healthy Working Wales

Based within Public Health Wales, Healthy Working Wales provides support to GPs and their practices in several ways:

Practices and their staff

Free services for the promotion of health, safety and wellbeing in the workplace through:

- Workboost Wales (0845 609 6006)
- Small Workplace Health Award (0845 609 6006)
- Health at Work Advice Line (Occupational Health Nurse Advisor 0800 107 0900)

Patient Management Health and Work - Dr Sue

Elliston 01248 675898 Free support is provided for GPs through education, training and resources focussed on health and work.

Training

- RCGP UK—delivery of events led by Dr Debbie Cohen on the use of the Fit-Note
- RCGP Wales / GP Deanery - HWW training programme on Health and Work - 1 day events in 9 locations across Wales over 3 years
- Bespoke training for local CPD groups or practices

Resources

- **GP One** website for GPs working in Wales, in partnership with Primary Care and Public Health
- E-modules (GP CPD Appraisal and CPD Unit) linked into 3 year training programme (include return to work, anxiety and depression, low back pain, hip and knee pain)
- Back book for patients, Knee and Hip book for patients (to be launched in 2014)

<http://healthyworkingwales.com/>

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Royal College of
General Practitioners

Healthy Working Wales
promoting health, work and wellbeing

