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Basic Benefits and Entitlements

Introduction

If you have MSA or you are a carer, there are a range of benefits, entitlements, grants and financial support you may be able to claim.

Millions of pounds worth of entitlements go unclaimed each year, yet people affected by MSA will usually have a range of needs that lead to significant extra costs, such as travel, equipment, heating and laundry. Claiming the right benefits can make a real difference in managing your finances and giving you more control.

The following information outlines the main benefits you are likely to be able to claim depending on your circumstances and how living with MSA is affecting you. Due to complexity of claiming benefits this is for guidance only and is based on UK benefits. If you live in Ireland you may wish to look at www.citizensinformationboard.ie.

You may also like to check what you may be entitled to by using the confidential online benefits calculator at Turn2uscalculator (www.turn2us.org.uk).

Living with a long-term illness or disability

As MSA is a progressive condition it is very likely that people with MSA will qualify for benefits based on daily living and mobility needs. The amount paid will vary depending upon how MSA affects you individually. You can reapply for higher rates if your circumstances change and you need additional help as time goes by.

Support for daily living and mobility needs

Personal Independence Payment (PIP)

For people who are under 65 and who need support, a benefit called Personal Independence Payment can help. It is for people who need help with everyday activities or who find it difficult to get around. It is tax free, is not means tested, it is not based on National Insurance contributions and is almost always paid in full on top of other social security benefits.

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It has two components:

1. The daily living component - which looks at things like dressing and undressing, preparing food, eating and drinking, washing, bathing, managing toilet needs and communicating .This also includes your ability to do these activities safely, repeatedly, to an acceptable standard and within a reasonable time period.

2. The mobility component – which looks at the difficulties people have in walking and moving around. Again, the guidance suggests that assessment must include the ability to walk any distance safely, repeatedly and in a reasonable time period. This means that falls or risk of falls can also be taken into account, as can difficulties walking on different surfaces or terrain.

For both elements you will need to have been experiencing problems throughout the three months prior to any claim. Both components are paid at either a standard rate or an enhanced rate. If somebody's condition gets worse they can go from the standard to the enhanced. Claims can be made by calling **0800 917 2222** and the date of claim will be from the date of the call. Always have the relevant National Insurance numbers handy when you call.

Attendance Allowance

For people 65 and over Attendance Allowance can be payable for help with personal care or supervision to remain safe. Again, if eligible, the benefit is not means tested, not taxable and normally paid in addition to other benefits. The qualifying conditions mean that you must have needed care for six months before you make a claim. Again there are two rates, the lower rate and the higher and to claim you will need to call **0345 605 6055**. It is highly likely that at some stage people with MSA will be entitled to this benefit if they are over 65.

Carer's Allowance

Carer's Allowance is a benefit for people who spend at least 35 hours a week caring for a severely disabled person. This includes somebody who is getting PIP daily living component or Attendance Allowance. You do not have to be related to, or live with, the disabled person. It isn't means tested (although you can only get it if any net earnings you have are under £120 a week) and entitlement can give the carer Class 1 National insurance contribution credits.

The basic weekly rate can be added to if there are dependents. To claim call **0345 608 4321** (Northern Ireland **0800 220 674**).

The rules about entitlement and how it relates to other benefits are a bit more complicated than PIP or Attendance Allowance so if you are unsure it is best to get advice, the Carers UK AdviceLine will be able to help on **0808 808 7777**.

Other Benefits

If you are on a low income you may be able to claim Employment and Support Allowance, Universal Credit or Pension Credit and entitlement to any of the benefits mentioned earlier may increase these benefits. To meet housing costs you may be able to claim Housing Benefit or Council Tax Benefit.

At some stage many people will also find that they might need to make changes or adaptations to their homes. This could include a wet room (for easy showering and bathing) or the installation of ramps, handrails or lifts. You should contact your local authority social services team who will be

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able to advise if such adaptations could be mandatory or discretionary. However, because there can be delays in assessment and getting the work done, you should not wait until the need becomes urgent, you need to plan ahead. Our MSA Nurse Specialists can offer basic advice about this. You can find more information [here](#) (www.gov.uk/disabled-facilities-grants/overview) Building work may be VAT free if it is being done for disability related purposes, as may other equipment see www.gov.uk/government/publications/vat-relief-on-certain-goods-if-you-have-a-disability

You can also claim a reduction on your Council Tax (and water rates in Scotland) if somebody in the home is substantially and permanently disabled and one of the following criteria is met:

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

If you were entitled previously the reduction can be backdated for up to six years.

The **Blue Badge Scheme** of parking concessions allows people with severe mobility problems to park close to places they wish to visit and to park without charge or time limits on Pay and Display bays where permitted.

If you have claimed the mobility component of PIP this may give you eligibility but you may also qualify via the “assessed route” if you have a *permanent and substantial disability which causes inability to walk or very considerable difficulty in walking*. You should apply to your local authority or the Blue Badge Unit in Northern Ireland.

Health Costs

In the UK prescriptions are free except in England. In England if you are over 60 then you will be exempt but you can also qualify for exemption if you have a disability that stops you leaving home without help from somebody else. Low income exemption and prepayment certificates can also reduce the costs.

Most people who need help paying for their care can get financial help from their local authority. However you may be eligible for full or partial funding from the NHS for care that is to meet needs that have arisen as the result of illness. This is called NHS continuing healthcare. This can take some time to assess and organise and you should try to think ahead and anticipate when and where this will become necessary. For information go to <http://www.beaconchc.co.uk/> or call 0345 548 0300. Our MSA Nurse Specialists can also offer basic information regarding this as can our Advocacy Officer..

This is only a snapshot of some of the benefits that you may be entitled to. You can call us at the Trust office for basic benefits advice or a basic assessment but we also recommend you look at the website www.turn2us.org.uk.

Useful contacts

Advice UK - click [here](#)
0300 777 0107 or 0300 777 0108
www.adviceuk.org.uk

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Citizens Advice - click [here](#)

03444 111 444 (England) or 03444 77 20 20 (Wales)

www.citizensadvice.org.uk

Citizens information (Ireland) - click [here](#)

0761 07 4000 www.citizensinformation.ie

The MSA Trust's Contact Details:

MSA Trust, 51 St Olav's Court, City Business Centre, Lower Road, London SE16 2XB

T: 0333 323 4591 | E: support@msatrust.org.uk | W: www.msatrust.org.uk

Contact details for our MSA Nurse Specialists can be found overleaf.

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REVISION DATE: 03/18 | REVIEW DATE: 03/20 | VERSION: 1.1



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References for this information sheet are available by contacting support@msatrust.org.uk.

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