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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 the complexity of the benefits system this is guidance only and is based on UK benefits. If you live in Ireland you may wish to look at [www.citizensinformationboard.ie](http://www.citizensinformationboard.ie).

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

### Living with a long-term illness or disability

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

### Support for daily living and mobility needs

#### ***Personal Independence Payment (PIP)***

For people who are under state pension age when a claim is made 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, 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:

**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.

**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 a standard rate and an enhanced rate. If somebody's condition gets worse they can go from the standard to the enhanced rate but the mobility rate cannot be increased once a person reaches state pension age. Claims can be made by calling 0800 917 2222 (or 0800 012 1573 in Northern Ireland) 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 (AA)**

For people over state pension age Attendance Allowance can be payable for help with personal care or supervision to remain safe. There is no mobility component to AA. 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 0800 731 0122 (0800 587 0912 in Northern Ireland). It is highly likely that at some stage people with MSA will be entitled to this benefit if they are over state pension age.

You cannot claim both PIP and AA at the same time. If you are in receipt of PIP when you reach state pension age this is the benefit you remain on.

The highest rates of the daily living /care components of PIP or AA can be paid immediately if a claim is made under 'Special Rules'. Special Rules apply when a person has a life expectancy of less than six months.

### **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 and entitlement can give the carer Class 1 National insurance contribution credits. Net earnings of less than £123 per week do not affect Carer's Allowance.

The basic weekly rate can be added to if there are dependents. To obtain a claim form call 0800 731 0297 or 0800 587 0912 in Northern Ireland.

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. You can contact our Advocacy Officer on 01404 44241 or call the Carers UK Adviceline on 0808 808 7777.

## Other Benefits

If you are on a low income you may be able to claim Universal Credit (if you or a partner are under state pension age) or Pension Credit (if you or a partner are both over state pension age) 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.

If you are unable to work because of your MSA but have been in employment you may be eligible for new style Employment and Support Allowance.

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 able to advise if help is available to meet these costs. Because there can be delays in assessment and in getting the work done, you should not wait until the need becomes urgent, you need to plan ahead. Our MSA Nurse Specialists and our Advocacy Officer can offer basic advice about this. You can find more information [here](http://www.gov.uk/disabled-facilities-grants/overview) (www.gov.uk/disabled-facilities-grants/overview)

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 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. Contact your local council tax department direct for further information and to make a claim.

People who are 'severely mentally impaired' are exempt from paying council tax and other exceptions also apply (for example, some live in carers may be exempt)

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 to pay for their care get it from their local authority. However you may be eligible for funding from the NHS if you have a 'primary health care need' as the result of a medical condition. This is called NHS Continuing Healthcare (CHC). Once again because this can take some time to assess and organise you will need to 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

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548 0300. Our MSA Nurse Specialists and Advocacy Officer can also offer basic information regarding this.

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 information but we also recommend you look at the website [www.turn2us.org.uk](http://www.turn2us.org.uk).

## Useful contacts

Citizens Advice - click [here](#)  
03444 111 444 (England) or 03444 77 20 20 (Wales)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

In Scotland see: <https://www.citizensadvice.org.uk/scotland/>

Citizens information (Ireland) - click [here](#)  
0761 07 4000 [www.citizensinformation.ie](http://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](mailto:support@msatrust.org.uk) | W: [www.msatrust.org.uk](http://www.msatrust.org.uk)

**Contact details for our MSA Nurse Specialists and Advocacy Officer can be found overleaf.**

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Samantha Pavey: T: 0203 371 0003 | E: [samantha.pavey@msatrust.org.uk](mailto:samantha.pavey@msatrust.org.uk)

Katie Rigg T: 01434 381 932 | E: [katie.rigg@msatrust.org.uk](mailto:katie.rigg@msatrust.org.uk)

Jill Lyons T: 01934 316 119 | E: [jill.lyons@msatrust.org.uk](mailto:jill.lyons@msatrust.org.uk)

Emma Saunders T: 0330 221 1030 | E: [emma.saunders@msatrust.org.uk](mailto:emma.saunders@msatrust.org.uk)

Advocacy Officer – Jane Stein

01404 44241  
[jane.stein@msatrust.org.uk](mailto:jane.stein@msatrust.org.uk)

REVISION DATE: 07/19 | REVIEW DATE: 07/20 | VERSION: 1.2



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