Find out more about …

Benefits after a cancer diagnosis

What are you entitled to?

At times during your experience of cancer you may be too unwell to work - due to the cancer itself, the effects of treatment, the psychological impact of your diagnosis or a mixture of these things.

This is the first in our new Find Out More About … series on Maggie’s Cancerlinks (onscreen readers can click here to go to that page). It offers an overview of the benefits you may be entitled to. Others will look at individual benefits in more detail.

You can get individual private advice about your situation by contacting a Maggie’s Benefits Advisor either at Maggie’s Online Centre (here) or your local Maggie’s Centre (see the map here).

Working for an employer: the first six months

The minimum your employer must pay you whilst you are off sick is Statutory Sick Pay (SSP). This lasts for up to 28 weeks. Many employers have more generous ‘sickness’ schemes, but even if your employer continues to pay you beyond 28 weeks, the SSP element of it will end at that point. If you are getting Retirement Pension, but still working you can receive SSP on top. Your entitlement to SSP is based on sick notes from your GP and your work sickness policy.

If you are on a low income, you may be able to claim either Income Support or Pension Credit on top of your SSP, depending on your age. Income Support has an upper savings limit of £16,000, but Pension Credit has no upper savings limit. This will though be a joint claim with any partner, including their income and savings.

Income Support and Pension Credit also help with mortgage interest. Income Support is claimed through Jobcentre Plus (call 0800 055 6688) and Pension Credit through the Pensions Service (call 0800 99 1234). For help with rent and other help see Other Benefits when on a low income overleaf. You may also be able to get extra help for Difficulties with daily living and help getting around, regardless of income / savings.

Don’t have an employer? OR With an employer: after six months

If you are self employed, were on other benefits before becoming ill or are one of the few employees who can’t get Statutory Sick Pay (SSP), then you claim Employment and Support Allowance (ESA) instead from Jobcentre Plus (call 0800 055 6688). If you do get SSP then this comes to an end after 28 weeks, along with any related Income Support “top up”. You can then claim ESA instead.

If you were getting Pension Credit as a top up to your SSP, this can continue and you may not want to bother with claiming ESA. Pension Credit would simply increase to make up for the SSP. Employment and Support Allowance (ESA) is claimed from Jobcentre Plus. You can claim ESA if you can’t get SSP or as soon as SSP finishes, regardless of whether an employer continues to pay you under a work sick pay scheme.

There are two kinds of ESA:

- **Contributory ESA** - claimed in your own right based on any National Insurance contributions you have paid or been credited with. This is not affected by most other income or savings. It replaces any SSP, except that it cannot be paid at the same time as Retirement Pension.

- **Income related ESA** - claimed jointly with any partner and “means tested” i.e. affected by any other income or savings you have (with a limit of £16,000). You may get this either:
  - instead of Contributory ESA e.g. because you don’t have the right National Insurance contributions for Contributory ESA or your entitlement runs out; or
  - as a top up to Contributory ESA, because Income-related ESA can include extra amounts for partners, age, mortgage interest and other circumstances.
During the first 13 weeks of a claim you will be paid ESA on the strength of your GP’s certificates. In this “assessment phase”, the DWP normally apply their Work Capability Assessment. This decides whether you will stay on ESA from week 14. And if so which of two extra components will be added from week 14. This involves an ESA50 questionnaire and usually a medical.

However, you will be treated as passing that assessment if you are awaiting, receiving or recovering from cancer treatments and will receive an extra component from week 14. You only need complete part of the ESA50 as the usual test won’t apply, but may as you recover. You can do some “permitted work” while on ESA to keep your hand in or as part of a gradual return to work.

For some people with more advanced cancers, “special rules” will bypass the assessment entirely and you will get the Support Component included in your ESA from the start of your claim.

Other benefits when on a low income

People who rent their homes may be entitled to Housing Benefit. Anyone liable to pay council tax - tenant or owner occupier- may qualify for Council Tax Support. These are both claimed through your local Council. And both are available to anyone on a low income regardless of whether anyone is working or not. They may cover all or part of the rent. The Government are placing restrictions on the amount of your rent that Housing Benefit can cover, but you may be able to get extra help through a Discretionary Housing Payment to make up some of the difference.

If you have dependent children, you may find that your entitlement to Child Tax Credit (CTC) increases or even that you become eligible to claim CTC for the first time. If you were working and getting Working Tax Credit, you still count as in work during the first 28 weeks of your claim. After that you may still be entitled if you have a partner who is working for enough hours.

Both these tax credits are claimed via HM Revenue and Customs (call 0345 300 3900). Your tax credit is usually based on your income in the previous tax year. HMRC will look back at the end of the current tax year tax year and will redo the sums if your income has gone down. You may benefit from asking them to change your payment now based on likely earnings, but do get advice as the best option depends on individual circumstances.

You can get help with health costs such as travel to hospital, dental and optical charges and in England prescription charges for family members (as anyone with cancer can get a certificate for free prescriptions). If you are getting Income Support, Income-related ESA or Pension Credit then you get help with health costs automatically, though you may need to show evidence that you get one of these benefits. If not you can apply for a separate certificate on low income grounds.

NB: Entitlement to all of the benefits will depend on both meeting the criteria for the benefit and your other income and savings, together with those of any partner.

Difficulties with day to day living and getting around?

You may be able to get extra help on top of all of the benefits described above, at any stage of your illness and regardless of any other income, savings or your National Insurance record. These “disability benefits” include:

- **Personal Independence Payment (PIP)** if you are aged 16 to 64 when you first claim (call 0800 9172222 to start a claim); or
- **Attendance Allowance (AA)** if you are aged 65 or over when you first claim -call 0345 605 6055

Getting either PIP or AA at certain rates can enable someone to claim as a ‘carer’ for looking after you. There are some potentially complex benefits issues here, so get advice. An award can also increase your entitlement to means tested benefits (such as Income Support, Income-related ESA or Housing Benefit) or tax credits. Do check this out as many miss out.

Please see Find Out More About… Help with daily living difficulties and getting around for more detail about these too often unclaimed - but very useful - extra benefits.

For individual advice, contact your local Maggie’s Centre or sign up to Maggie’s Online Centre to message tombenefits