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 Find out more about… series on Maggie’s Cancerlinks (onscreen readers can click here to go to that page). It offers a “see the woods for the trees” overview of the benefits that you may be entitled to. Others in this series 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 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 certificates from your GP and your work sickness policy.

If you are on a low income, you may be able to claim either Income Support (IS) or Pension Credit (PC) on top of your SSP, depending on your age. IS has an upper savings limit of £16,000, but PC has no such limit. These will though be joint claims with any partner, and includes their income and savings. Both benefits can also help with mortgage interest.

IS is claimed through Jobcentre Plus (call 0800 055 6688) and PC 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 any other income or 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. 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 are late claiming ESA, then you can backdate for up to 3 months. 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 (call 0800 055 6688). 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 - is claimed jointly with any partner and is “means tested” i.e. affected by any other income or savings you have (with a limit of £16,000). It is gradually being replaced by Universal Credit (UC). You may get Income-related ESA / UC 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 / UC can include extra amounts for partners, age, mortgage interest, carers and disability. UC will also include amounts for children and help with rent or mortgage interest.
During the first 13 weeks of an ESA claim - or 3 UC monthly assessment periods - your sickness for work will be based on your GP’s certificates. During this “assessment phase”, the DWP normally apply their Work Capability Assessment (WCA). It is the same process for either ESA or UC. This decides if you are still accepted as having “limited capability for work”, and which of two extra amounts is added. (NB: the lower amount is being abolished for new claims after April 2017). The WCA involves an ESA50 / UC50 questionnaire, usually followed up by a medical.

However, you will be treated as passing that assessment if you are awaiting, receiving or recovering from e.g. chemotherapy or radiotherapy and will receive the extra amount from week 14. For the WCA, you will only need to complete part of the ESA50 / UC50 relating to cancer treatments and will not need to attend a medical. The extra amount starts from around 3 months into your claim. For some people with more advanced cancers, “special rules” bypass the assessment entirely and you will get the higher extra amount from the start of your claim.

Other benefits when on a low income

People who rent their homes may be entitled to Housing Benefit (HB). Anyone liable to pay council tax - tenant or owner occupier- may qualify for Council Tax Support (CTS). 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 / council tax. The Government have restricted the maximum rent that HB – or UC - 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 can now claim CTC for the first time. If you were working and getting Working Tax Credit (WTC), you still count as in work during the first 28 weeks of your time off work. After that, you may still be entitled to WTC 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, but if your income drops, HMRC will re-assess your entitlement at the end of the tax year or you may want to ask them to do it now. Do get advice as the best option for you can depend on your circumstances.

All the low income benefits above - except for Council Tax Support and Pension Credit - will be merging into Universal Credit (UC) by April 2022. We will cover UC within this series shortly.

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

NB: Entitlement to all the low income 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 in addition to 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 to get a claim pack

An award can also mean a carer could receive Carer’s Allowance – but do get advice first. An award can also increase entitlement to the low income benefits mentioned above. Do check out the disability benefits - and the other entitlements they can bring - as they too often go unclaimed. Please see: Find out more about...Help with daily Living difficulties and getting around

For individual advice, please contact the Benefits Advisor at your local Maggie’s Centre (see map here) or sign up to Maggie’s Online Centre (here) to message tombenefits.