

# Welfare benefits & financial support



Working together for better patient information

If you have chronic kidney disease (CKD), you may be eligible for financial support from the UK government in the form of welfare benefits.

These are usually available if you are:

- disabled or unwell
- a parent or pregnant
- out of work or on a low income
- a carer
- under 18 or over 65

There are many types of benefits and those you are eligible for can depend on many different things, including the severity of your kidney disease.

## Benefits fall into two main categories:

### Means-tested benefits

These depend on how much money you receive in income from wages or a pension, or whether you have any savings or other capital. If you have less than the amount the government says you need to live on, you may be entitled to this type of benefit.

If you have over the amount, your means-tested benefits could be reduced or not paid at all. You can get means-tested benefits even if you have not paid enough National Insurance (NI) contributions.

A Welfare Benefits Adviser can help you work out your eligibility, or an online Benefits Calculator ([www.kidneycareuk.entitledto.co.uk](http://www.kidneycareuk.entitledto.co.uk))



## Non means-tested benefits

These benefits do not depend on how much you earn or have in savings. They include:

### Contributory benefits

These benefits replace earnings if you lose your job or are unable to work due to illness or disability. Contributory benefits are not related to income and do not depend on how much you have in savings.

To be eligible, you must have been credited with relevant NI contributions.

### Non-contributory benefits

These help with the costs of living with a disability or caring for someone with a disability. They are not based on NI contributions.

### Statutory benefits

These are paid through your employer and provide financial support if you are off work due to sickness or parental leave. You may need to meet earning rules in order to qualify.

## Means-tested benefits you may be eligible for:

### Pension Credit

**Pension Credit** ensures that no one of pension age lives on less than a set amount. You can check your Pension Credit age on the [gov.uk](https://www.gov.uk) website.

There are two parts to Pension Credit, called **Guarantee Credit** and **Savings Credit**. You might get one or both parts.

**Guarantee Credit** tops up your weekly income to a minimum amount.

**Savings Credit** is only available if you reached State Pension age before 6 April 2016. It is worked out by looking at the level of retirement provision you have made.

### Universal Credit (UC)

**Universal Credit** is a means-tested benefit for people of working-age who are either in or out of work. It has been introduced around the country and is replacing older legacy benefits.

Check with a Welfare Rights Adviser if you are on legacy benefits and are thinking of changing to Universal Credit, or if your circumstances mean you are transitioning to UC from legacy benefits.

To claim Universal Credit, you must be over 18 and under Pension Credit Age. You can check your Pension Credit age on the [gov.uk](https://www.gov.uk) website. If you have a partner, you will make a joint claim. Joint savings/capital, income and earnings will be taken into account.

Universal Credit is paid on a monthly basis and your entitlement is worked out by comparing the amount the government says you need to live on with your current financial situation. This includes your housing costs, your daily living expenses, whether you need care, if you have children and your ability to work.

The assessment period of Universal Credit is five weeks which means that you won't be paid for the first five weeks of your claim, but you can ask for an advance loan which you will have to pay back.



The claiming process is normally online, though exceptions may be made if you do not have access to the internet. You will need to be able to manage a journal, as you are expected to record everything you've done while claiming Universal Credit, such as looking for work.

### Legacy benefits

**These are benefits that can no longer be claimed. There are six legacy benefits, and they are being replaced by Universal Credit:**

- Income Support, Income-based Jobseeker's Allowance & ESA
- Housing Benefit
- Child Tax Credit & Working Tax Credit

Instead of making a new claim for one of the legacy benefits above, you will now apply for Universal Credit. If you currently receive legacy benefits, you can either stay on them or transfer to Universal Credit if you wish to. This is called **'voluntary migration'**. Prior to taking that decision, we strongly suggest seeking advice from a Welfare Benefits Adviser to find out if you are better off under Universal Credit.

Eventually, all legacy benefits will stop and all existing claimants will be moved onto Universal Credit at some point before December 2024. This is called **'managed migration'**. If your Universal Credit entitlement is less than you currently get from your legacy benefits, you will receive a top-up to keep your Universal Credit payment the same as the amount you're getting now.

## Non means-tested benefits you may be eligible for:

### Attendance Allowance

**Attendance Allowance** is available for people over 65 who have care needs. This can include requiring help with daily activities such as getting dressed, going to the toilet or staying safe.

It is paid at two different rates depending on the level of care you need. You will get a higher rate if you need care in the day and at night, compared to just during the day.

You need to have had care needs for at least six months. Eligibility is based on the help you require, rather than your condition.

### Disability Living Allowance

**Disability Living Allowance (DLA)** is available for children under the age of 16 who have care or mobility needs. You can be paid for one or both of these components.

This may be relevant for children who live with kidney disease. If you live in Scotland, you can claim **Child Disability Payment** instead.

### Employment and Support Allowance (ESA)

**Employment and Support Allowance** is provided if you are too unwell to work. There are two types:

- **Contributory** depends on your NI contributions and is non means-tested. You can apply if you don't get Statutory Sick Pay or if your Statutory Sick Pay runs out.
- **Income-related** depends upon your household income and is means-tested. This is now being replaced with Universal Credit for new claims.

When you apply for ESA, you will be assessed on your ability to work. You'll then be put into either a work-related activity group where you may be required to undertake training and attend work-focused interviews, or a support group where you won't have to undertake work-related activities. You'll receive a higher rate of ESA in the support group.

## Personal Independence Payment (PIP)

Personal Independence Payment provides help for people with a long-term health condition or disability. This may include kidney disease, depending on your specific circumstances. Personal Independence Payment is not means-tested and can be paid whether you are working or not.

To claim Personal Independence Payment, you must be:

- aged 16 to 64
- have a health condition or disability which has caused difficulties with daily living and/or getting around for at least three months
- expect these difficulties to continue for a further nine months.

Personal Independence Payment is assessed on a points system. There are two components: **Daily Living Activities** and **Mobility Activities**. You can be paid for just one or both. There are standard and enhanced rates of pay for both components. You need eight points to qualify for the standard rate and 12 points to qualify for the enhanced. This is based on how your health condition affects you, not the diagnosis itself.

## Statutory Sick Pay (SSP)

Statutory Sick Pay is paid to you by your employer if you are sick and unable to work. It is a fixed amount that is paid for the first 28 weeks of sickness.

You may not be entitled to Statutory Sick Pay if you are already getting Statutory Maternity Pay, if you are self-employed or if you were in custody or on strike on the first day of sickness. If you're not entitled to Statutory Sick Pay, you may be eligible for Employment and Support Allowance (ESA).



## Help with housing costs

### Council Tax Support

**Council Tax Support** helps people on low incomes with their Council Tax bill. Each local authority has individual entitlement rules. You can apply if you own or rent your home. If you live in Northern Ireland, you may be able to get help with your rates by claiming **Housing Benefit** or **Universal Credit**.

### Council Tax Band Deduction Scheme

You can be put on a lower Council Tax Band if someone in your home is substantially and permanently disabled and in your home you have either:

- An extra bathroom, kitchen or other room needed for the disabled person.
- Extra space inside the property for using a wheelchair.

The property must be the main home of at least one disabled person and it doesn't have to be the person responsible for paying the Council Tax. If you or someone in your household is receiving home haemodialysis treatment, you may be eligible for the Council Tax Band Deduction Scheme.







### Discretionary Housing Payment

This can be used to top up any shortfall in the housing element of Universal Credit. **Discretionary Housing Payment** applications are made to your local authority, and you will have to reapply each year. If you live in Northern Ireland, you are not eligible for Discretionary Housing Payment.

### Local Housing Allowance

This is a set amount that the Department for Work and Pensions check when calculating how much can be claimed from the housing element of Universal Credit. It is only available if you rent and it is based on where you live, the number of bedrooms you need and the rent you pay.

### Support for Mortgage Interest (SMI)

**Support for Mortgage Interest** is a loan paid to homeowners on certain benefits to help with the cost of their mortgage. The loan has to be paid back with interest if you move home.

## Help with utility costs

### Cold Weather Payments

A Cold Weather Payment helps with fuel costs during a period of very cold weather.

Specifically, the weather must be 0°C or below for seven consecutive days between November and March. You will receive a set amount for each seven-day period. You receive the payment if you're getting relevant means-tested benefits and meet specific criteria.

If you live in Scotland, you cannot get Cold Weather Payments. Instead, you may get an annual £50 Winter Heating Payment. This is paid regardless of weather conditions in your area.

### Priority Services Register (PSR) and social tariff

If you are a vulnerable customer because of your health, you can apply to be put on your utility company's Priority Services Register for free and vital services, such as ensuring you are protected in an emergency.

Contact your utility supplier for more information and to discuss the range of services that might be right for you and your family. Services such as **social tariff schemes** could also help to reduce your bills if you're on a low income.

### Warm Home Discount Scheme

You can get money credited to your electricity account if you qualify and if your electricity supplier is part of the Warm Home Discount Scheme.

You may be able to get the discount on your gas bill instead, if your supplier provides you both with gas and electricity.

If you live in England and Wales, you qualify if you get either the Guarantee Credit element of Pension Credit or are on a low income and have high energy costs.

If you live in Scotland, you qualify if you get either the Guarantee Credit element of Pension Credit or are on a low income and meet your energy supplier's criteria for the scheme. The Warm Home Discount Scheme is not available in Northern Ireland. Instead, the Affordable Warmth Scheme may be available if you meet the criteria.

## WaterSure

**This is a scheme that can help you with your water bills.**

To apply, you must have a water meter or be waiting to have one installed, be on benefits, and need to use a lot of water either for medical reasons or because you have a certain number of school-age children in your household. This only applies for England and Wales.

In Scotland, if your property has been altered to meet the needs of a disabled person, you may be entitled to a **Disabled Banding Reduction**. This reduces the water charges that you pay for your property. In Northern Ireland, free water services may be available if you are an older person, have a serious medical condition or disability, or need extra help. To access these services, you need to join the NI Water Customer Care Register.

## Winter Fuel Payments

A **Winter Fuel Payment** is provided to households with someone over Pension Credit age. Visit the gov.uk website to check your Pension Credit age. It is a one-off, tax-free payment made each winter to help with heating costs. You should get the Winter Fuel Payment automatically if you are eligible.



## Help for Carers

### Carer's Allowance

**Carer's Allowance is for people who spend at least 35 hours a week providing regular care to someone with a disability.**

To qualify, the person you care for must be getting the relevant benefit due to their disability and you must not earn over a set amount. You don't have to live with the person you care for or be related. If you get Carer's Allowance, you will also get a Carer's Premium included in any means-tested benefit entitlement.

You will not qualify for Carer's Allowance if someone else is claiming Carer's Allowance for looking after the same person, or if you are in full-time education. Carer's Allowance is non means-tested, but you must not earn over £132 a week as of April 2023.

### Carer's Credit

If you are looking after someone with a disability for at least 20 hours a week and are not claiming Carer's Allowance, then you are eligible for Carer's Credit. It is a National Insurance credit which means that if you have to stop work to look after someone, your NI contributions will still be paid. This can help you to qualify for other benefits and your state pension.





## Other forms of financial support

Registered charitable organisations across the UK give grants to help people in need. Grants do not need to be paid back.

To search for grants you may be eligible for, go to

[www.turn2us.org.uk/get-support/apply-for-grants](http://www.turn2us.org.uk/get-support/apply-for-grants) or

[www.disability-grants.org](http://www.disability-grants.org). Grants are also available from Kidney Care UK, go to [www.kidneycareuk.org](http://www.kidneycareuk.org).

There is, however, no guarantee that you will receive a grant if you apply for one.

### Help with mobility costs

You may be eligible for a blue badge if you are awarded the mobility component of the Personal Independence Payment.

You can also apply to get access to the **Motability Scheme**, allowing you to use your mobility payments to lease a car, scooter or powered wheelchair. Costs for blue badges vary between countries.

### Local Assistance Schemes

Local authorities have responsibility for grants and loans to help with independent living or crisis situations. They can provide support with fuel, food or white goods. Each authority manages its own scheme.

To find out more, contact your local authority or county council.

## Help with prescription costs

If you live in England, you may be entitled to a **medical exemption certificate** if you have certain conditions such as a permanent fistula or diabetes.

If you are not eligible for free prescriptions, you can purchase a **pre-payment certificate (PPC)** which may reduce your prescription costs if you need more than 12 prescriptions in one year or more than four prescriptions in three months. You can buy a three or 12-months PPC for that period which will cover all of the prescriptions you need. See [www.gov.uk/get-a-ppc](http://www.gov.uk/get-a-ppc)

If you have a low income and are on certain benefits, you may qualify for the **NHS Low Income Scheme**. You may also be entitled to free NHS dental treatment, free eyesight tests and vouchers towards the cost of glasses or contact lenses.

If you live in Scotland, Wales or Northern Ireland, you are entitled to free prescriptions from a pharmacist in your home country. If you have a **medical exemption certificate** you are entitled to free prescriptions from England.

## Terminally ill patients

For patients who are very unwell and are expected to live for less than twelve months, the Department for Work and Pensions (DWP) will fast-track benefit applications.

Attendance Allowance, Personal Independence Payment and Employment Support Allowance are the most common benefits that can be fast-tracked for terminally ill patients.

A carer, family member, friend or professional can make an application on another person's behalf. The terminally ill patient is not required to sign the claim form. The DWP will notify them of their awarded benefit, and it will be paid directly.



## How do I claim benefits?

Specific information on claiming each benefit can be found at [www.gov.uk/browse/benefits](https://www.gov.uk/browse/benefits). The Kidney Care UK Patient Support & Advocacy Team can also provide more information and support. See the back page for contact details.

## How can I find out what I may be entitled to?

Kidney Care UK has a free, online **Benefits Calculator** ([kidneycareuk.entitledto.co.uk](https://kidneycareuk.entitledto.co.uk)) that can help you understand what payments you could claim. This allows you to check your benefits entitlement for free and any details you provide are kept anonymous.

## How will my benefits be paid?

Benefits are usually paid into your bank account, building society or Post Office account. In order to receive benefits, you need to have an account. Banks and building societies will provide you with support to open a new account if you don't already have one.

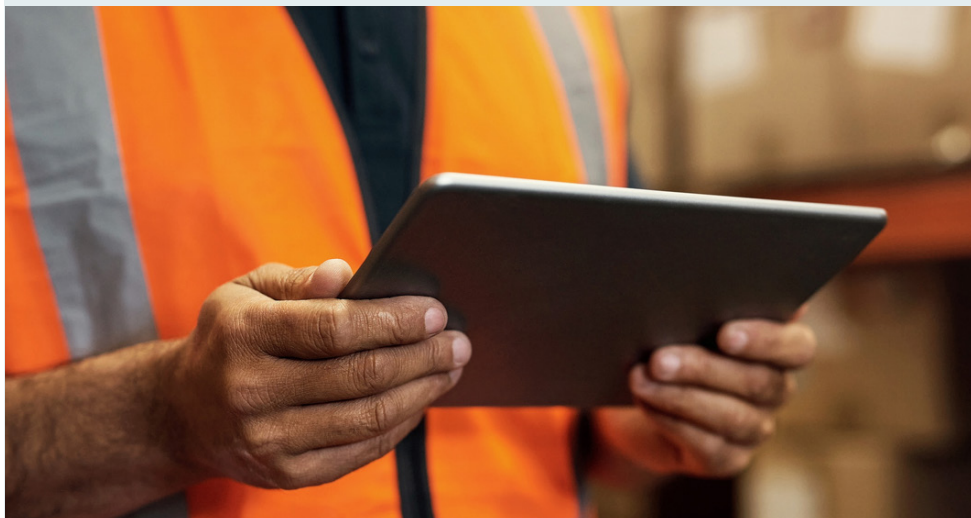
## Can I get someone to apply on my behalf?

When a person is unable to manage their welfare benefits, someone else can apply on their behalf by being made an appointee.

This can be an individual, for example a friend or relative, or an organisation. More information can be found on [www.gov.uk/become-appointee-for-someone-claiming-benefits](https://www.gov.uk/become-appointee-for-someone-claiming-benefits)



## Where can I find out more information?

- Government benefits information: [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)
- Free Benefits Calculator: [kidneycareuk.entitledto.co.uk](http://kidneycareuk.entitledto.co.uk)
- Benefits information: [www.kidneycareuk.org/benefits](http://www.kidneycareuk.org/benefits)
- Patient Support & Advocacy Service:  
[www.kidneycareuk.org/get-support/advice-support](http://www.kidneycareuk.org/get-support/advice-support)



## Contact us



 [www.kidneycareuk.org](http://www.kidneycareuk.org)  
 [info@kidneycareuk.org](mailto:info@kidneycareuk.org)  
 01420 541 424

In partnership with



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