

# Breast cancer and benefits



Breast cancer can have a major physical and emotional impact on your life. It can also affect your financial situation. Money concerns, whether permanent or temporary, can be particularly stressful at a time when you may feel less able to cope.

This factsheet guides you through some of the government benefits that are available to someone with primary or secondary breast cancer or their carers.

## You and your rights

Many people don't claim benefits because they are simply not aware of what they are entitled to or they are too embarrassed to ask for help. Others find the system too complicated. If you are confused by the benefit system, remember that help is there if you need it, so don't be put off. Friends or relatives may be able to help. You can also talk to your Macmillan nurse or breast care nurse, someone at your GP (local doctor) practice, or a social worker or welfare adviser at the hospital.

Your local Citizens Advice Bureau (CAB) is also a good place to go for guidance, or you can ask Jobcentre Plus for help. Disability and carer benefits are now part of the Disability and Carers Service, although you will normally access these benefits through Jobcentre Plus.

The Department for Work and Pensions (DWP) has a special free benefit enquiry line for people with disabilities and their carers (see **Useful organisations** at the end of this factsheet) and produces leaflets, outlining each benefit. These are available from DWP offices, local libraries and CAB branches or you can download them from the DWP's online resource centre at [www.dwp.gov.uk](http://www.dwp.gov.uk)

Some leaflets are produced by Jobcentre Plus, which is a part of the DWP. These are available from both the DWP website and [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

If you are of pension age, you can contact the Pension Service to ask about your state pension or claiming benefits. Offices are listed in the phone book under Pension Service or social security, or you can visit the Pension Service's website for more details (see **Useful organisations** at the end of this factsheet).

Claiming benefits may be the last thing on your mind, but it is important to apply as soon as you feel able to (even if you are not sure that you are eligible) because benefits can't usually be backdated. Many factors are taken into account when assessing whether or not you are eligible for benefits. They include your age, how much National Insurance (NI) you have paid and how long you have been ill.

Some benefits are paid in addition to other benefits you receive to top up your income to a minimum level. These are called means-tested benefits (see page 7).

# Summary of benefits

## Statutory Sick Pay (SSP)

If you are working and are sick for four or more days in a row, you are probably entitled to Statutory Sick Pay from your employer. You should receive SSP for up to 28 weeks in any period of sickness or series of linked periods of sickness. However, you will only be entitled to SSP if, before your period of sickness, your average weekly earnings started at or above the lower earnings limit at which NI contributions become payable.

SSP is the legal minimum that your employer has to pay but your work contract may provide better conditions, so do check your company's sick pay arrangements.

You need to tell your employer that you are sick immediately and produce a doctor's certificate after seven days. Your employer will then pay your SSP to you in the same way as your salary.

Working tax credits can be paid to you throughout this period (see the **Means-tested benefits** section on page 7).

If you are still sick after 28 weeks, you can claim Incapacity Benefit (see below).

See DWP leaflets **A guide for disabled people, those with health conditions, and carers (DHC1JP)** and **Statutory sick pay (SSPA5JP)**.

## Incapacity Benefit (IB)\*

You may be unable to work because of your breast cancer or your treatment, or you may not have a job. You can claim Incapacity Benefit if:

- you are incapable of work and
- you are under pension age and
- you have paid enough NI contributions and
- you are not entitled to SSP, or your SSP has run out after 28 weeks.

Even if you are not sure whether you have paid sufficient NI contributions, you should still make a claim as Jobcentre Plus will check your records. Young people who have been incapable of work since before the age of 20 (or 25 if they have been in education or training) can claim IB without needing to satisfy the NI contribution conditions.

As part of the process Jobcentre Plus will assess the level of your incapacity. There are two different tests depending on how long you have been sick: the 'own occupation test' and the 'personal capability assessment'.

\* Incapacity benefit is in the process of being replaced by the Employment and Support Allowance (see page 4)

## Criteria for Eligibility

For the first 28 weeks of your incapacity for work you will be assessed under the 'own occupation test' (as long as you have worked at least 16 hours a week in 8 out of the last 21 weeks immediately before the claim). For this period it will normally be enough to provide medical certificates from your GP to confirm that you can't do your usual job.

After 28 weeks of incapacity, or sooner if you haven't worked recently, Jobcentre Plus will want to do a 'personal capability assessment' to decide if you are still incapable of work. This assesses your ability to do any sort of work, not just your usual job. It looks at your ability to carry out a range of activities such as walking, standing and sitting, and, if appropriate, includes an assessment of your mental health.

## Payment

IB is paid at three rates.

- The short-term lower rate is paid for the first 28 weeks (unless you are entitled to SSP from your employer).
- The short-term higher rate is paid from your 29th week of incapacity.
- The long-term rate is paid from your 53rd week of incapacity.

## Special circumstances

If your cancer is incurable and it is likely that you will not live for longer than six months, or you receive the high-rate care component of Disability Living Allowance (see below), you should receive IB paid at the long-term rate after 28 weeks instead of 52 weeks.

More information is available in the DWP leaflets **A guide for disabled people, those with health conditions, and carers (DHC1JP)** and **Incapacity benefit (IB203JP)** or you can get advice from one of the **Useful organisations** listed at the end of this factsheet.

## The Employment and Support Allowance (ESA)

This benefit will be introduced in October 2008 for people whose ability to work is limited by ill health or disability. It will replace income support (IS) that is paid on the grounds of incapacity, and incapacity benefit (IB). ESA will initially only be for new claimants. Those already receiving IS for incapacity or IB will be unaffected at present, although the government plans to move them onto ESA eventually.

People claiming ESA will have to:

- undergo a 13-week Personal Capability Assessment (PCA) unless

they are terminally ill

- achieve one of the following:
  - (a) pass a contributory test (to make sure they have paid enough national insurance in specific tax years)
  - (b) be under 20 years old (or 25 if they have been in education or training)
- (c) pass a low-income test.

The ESA PCA is a test carried out by a healthcare professional on behalf of the Department for Work and Pensions. If you take this test, it should:

- find out whether you have a limited capacity for either work or work-related activity
- involve a work-focussed health-related assessment.

If you are eligible for benefits, the amount that you receive will depend on the results of your PCA. If it finds that you do not have a limited capacity for work-related activity, you will need to attend five further work-focussed interviews with the long-term goal of helping you back into work.

During the assessment phase for ESA, you can only be paid the benefit at a reduced rate (subject to a means-tested top-up). After the assessment phase is over, you will receive an additional payment.

You can get up-to-date information about ESA from the Department for Work and Pensions website at [www.dwp.gov.uk/esa](http://www.dwp.gov.uk/esa)

## Disability Living Allowance (DLA)

If you are under 65 and you need help with your personal care (including supervision) and/or getting around, you may be entitled to Disability Living Allowance (tax-free). (If you were over 65 when you started to need help, see the **Attendance Allowance** section.)

DLA is not dependent on your NI contributions, any savings or any income you or your partner may have. DLA can act as a gateway to certain other types of help, so if you are eligible it is an important benefit to receive. To be eligible for DLA you should normally have needed help for at least three months and be likely to need it for at least a further six months. It is important to be realistic and not underestimate the help that you need. DLA is divided into two components.

- **The care component** (paid at one of three rates). Entitlement depends on needing help with activities such as washing, using the toilet, dressing, eating and communicating. You are eligible for the allowance even if no one is giving you the care you need.

You only have to show that you need the care.

- **The mobility component** (paid at one of two rates). Entitlement depends on being unable or virtually unable to walk or needing guidance and supervision when outdoors.

### Special circumstances

If your breast cancer is incurable and it is likely that you will not live for longer than six months, special rules apply so that you can get your benefit more quickly. You don't need to wait until you have needed help for three months and you receive the highest rate of the care component whether or not you need any help with this.

If you have mobility difficulties, you can receive the mobility component immediately. Your Macmillan nurse, cancer specialist or GP can help you claim this benefit, or a welfare adviser will be able to help.

See DWP leaflets **A guide for disabled people, those with health conditions, and carers (DHC1JP)** (basic information on DLA) and **Disability Living Allowance (DLAA5DCS)**.

### Attendance Allowance (AA)

Attendance Allowance is a tax-free allowance for people aged 65 or over

when they claim who need help with their personal care. You can claim the benefit even if no one is giving you the care you need. It is not dependent on NI contributions, savings or income that you or your partner may have. To claim AA you should normally have needed help with care for six months. The allowance is paid at two rates.

### Special circumstances

If your breast cancer is incurable and it is likely that you will not live for longer than six months, special rules apply so that you can claim your benefits quickly. (If you are caring for someone you can claim on their behalf.) Your Macmillan nurse, cancer specialist or GP can help you to claim this benefit, or you can get help from a welfare adviser.

See DWP leaflets **A guide for disabled people, those with health conditions, and carers (DHC1JP)** (basic information on AA) and **Attendance Allowance (AAA5DCS)**.

### Note

*The Disability Living Allowance and Attendance Allowance claim forms are long and complex, so it is a good idea to get help with filling them in from a welfare adviser (see **Useful organisations** at the end of this factsheet). You can also fill in the*

claim forms online at  
[www.direct.gov.uk/disabledpeople](http://www.direct.gov.uk/disabledpeople)

## Carer's Allowance (CA)

Carer's Allowance is a weekly taxable benefit for people who are caring for a severely disabled person for at least 35 hours a week. The earnings limit is normally updated every April and is currently £95 per week from employment, after certain allowable deductions and expenses. It is not dependent on NI contributions. The person you are looking after must be receiving DLA at the middle or highest rate of the care component or AA at either rate. See DWP leaflet **Carer's Allowance (CAA5DCS)** and the **Carer's Allowance Claim Pack (DS700)**.

## Other help available

### Means-tested benefits

You may be entitled to means-tested benefits if your income is less than the minimum amount of money the government says you need for your day-to-day living. The amount of benefit you may be entitled to depends on your personal circumstances.

You can often receive means-tested benefits together with other benefits. Means-tested benefits include Income Support, Pension Credit, Income-based Jobseeker's Allowance, Housing Benefit, Council Tax Benefit, Working Tax Credit and Child Tax Credit. Some of these benefits can help with mortgage payments, the cost of prescriptions, hospital travel, wigs and NHS dental and eye treatment.

### Social Services Department

You may also be entitled to other help from your local social services (the Social Work Department in Scotland) if you are disabled because of your cancer. This might include help with travel costs, special equipment, nursery or playgroup provision for children, holidays, meals on wheels, home help, laundry and a blue badge

(parking concessions for driver or passenger).

The amount and type of help available will vary from area to area and your individual needs will have to be assessed. Your GP, district nurse, Macmillan nurse, social worker or welfare adviser should be able to advise you about your entitlements.

## Going into hospital

You should tell your local Jobcentre Plus or the Pension Service if you or somebody you claim benefits for goes into hospital. Most benefits are not reduced. However, Attendance Allowance and Disability Living Allowance will be stopped after four weeks. It is a good idea to tell your local council as well if you claim Housing Benefit or Council Tax Benefit.

See DWP leaflet **Going into hospital (G1HA5DWP)**.

## Further help from Breast Cancer Care

For further medical information, emotional support, and details of our services, call our helpline free on **0808 800 6000** (for Typetalk prefix **18001**).

Breast Cancer Care's website has an email enquiries service called Ask the nurse, along with forums and live chat sessions where you can share your views with people in a similar situation. For more information about these services and other online support, visit **[www.breastcancercare.org.uk](http://www.breastcancercare.org.uk)**

We run courses and activities for people with breast cancer, which aim to provide information and support and give people the chance to meet others in a similar situation. For more information about these events, call our helpline or contact your nearest Breast Cancer Care centre (details on the reverse).

Breast Cancer Care also has a wide range of publications to guide you from diagnosis to living well after treatment. You can download and order our publications at **[www.breastcancercare.org.uk](http://www.breastcancercare.org.uk)** or call our helpline on **0808 800 6000** for a printed order form.

## Useful organisations

If you want further information or support you may find the organisations listed below helpful. Some offer advice on benefits that you might be entitled to and how to apply, while others offer financial help as well.

### Age Concern

Helpline: 0800 009 966

Website: [www.ace.org.uk](http://www.ace.org.uk)

Age Concern can offer benefits advice to people over the age of 50. Contact the helpline or visit the website to find out details of your nearest branch.

### Benefit Enquiry Line

Telephone: 0800 882 200

(in Northern Ireland 0800 220 674)

Textphone: 0800 243 355

(in Northern Ireland 0800 243 787)

An advice line for people with disabilities and their carers run by the DWP. Offers general benefit information including local help.

### Carers UK

20-25 Glasshouse Yard,

London EC1A 4JT

CarersLine: 0808 808 7777

(Wed/Thurs, 10am-12pm, 2-4pm)

Website: [www.carersuk.org](http://www.carersuk.org)

Advice for carers, people being cared for, and professionals. Deals with a range of care issues including benefits,

residential care, respite care, care in the community, etc.

### Citizens Advice

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Provides free advice and information on a wide range of issues, including benefits, housing, money advice and consumer complaints. To find your nearest office, look in your local telephone directory or visit the website.

### Counsel and Care

Twyman House, 16 Bonny Street,  
London NW1 9PG

Telephone: 0845 300 7585 (local rate)  
(Mon–Fri, 10am–12pm and 2–4pm  
except Wednesdays)

Email: [advice@counselandcare.org.uk](mailto:advice@counselandcare.org.uk)

Website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

Provides information and advice for elderly people and their families and professionals. Subjects dealt with include finding suitable residential accommodation, arranging care at home, benefits and sources of charitable help.

### Department for Work and Pensions (DWP)

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

Produces a range of leaflets on benefits. You can get these leaflets from Jobcentre Plus. To find your nearest office, check the business numbers section in the telephone

directory under 'Jobcentre Plus', or visit the DWP website. Leaflets can also be found at the post office, library and CAB, or downloaded at [www.dwp.gov.uk/resourcecentre](http://www.dwp.gov.uk/resourcecentre)

### **Dial UK**

St Catherine's, Tickhill Road,  
Doncaster,  
South Yorkshire DN4 8QN  
Telephone: 01302 310 123  
Email:  
[informationenquiries@dialuk.org.uk](mailto:informationenquiries@dialuk.org.uk)  
Website: [www.dialuk.info](http://www.dialuk.info)

National organisation that supports a network of DIAL groups in the UK; each offers a disability information and advice service to its local community.

### **Disability Alliance**

Universal House, 88–94 Wentworth Street,  
London E1 7SA  
Telephone: 020 7247 8776  
Website: [www.disabilityalliance.org](http://www.disabilityalliance.org)

Runs a helpline for people with disabilities, their families, carers and health professionals who work with them. Offers advice on welfare benefits. Publishes **Disability Rights Handbook** annually.

### **Directgov**

Website: [www.direct.gov.uk](http://www.direct.gov.uk)

Provides information on a range of public services including the benefits

mentioned in this factsheet. Also has a number of online claim forms.

### **Jobcentre Plus**

Website: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

Your local Jobcentre Plus will be able to offer advice about claiming benefits.

### **Help the Aged**

SeniorLine: 0808 800 6565  
(Northern Ireland: 0808 808 7575)  
(Mon–Fri, 9am–4pm)  
Textphone: 0800 269 626  
Email: [seniorline@helptheaged.org.uk](mailto:seniorline@helptheaged.org.uk)  
Website: [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

Free, confidential and impartial welfare advice service for older people and their carers.

### **Her Majesty's Revenue and Customs**

Tax Credits Helpline: 0845 300 3900  
(Textphone: 0845 300 3909)  
(Northern Ireland 0845 603 2000/  
Textphone: 0845 607 6078)  
Website:  
[www.taxcredits.inlandrevenue.gov.uk](http://www.taxcredits.inlandrevenue.gov.uk)

### **Macmillan Cancer Support**

89 Albert Embankment,  
London SE1 7UQ  
Telephone: 020 7840 7840  
Macmillan CancerLine: 0808 808 2020  
Cancerbackup Helpline 0808 800 1234  
Textphone: 0808 808 0121  
Email: [cancerline@macmillan.org.uk](mailto:cancerline@macmillan.org.uk)  
Website: [www.macmillan.org.uk](http://www.macmillan.org.uk)

Macmillan Cancer Support improves the lives of people affected by cancer by providing practical, medical, emotional and financial support, and campaigning for better cancer care. Their Cancerbackup Helpline team can provide up-to-date information on diagnosis, symptoms, treatments, clinical trials and more. The Macmillan CancerLine provides information and emotional support. Other services include cancer information booklets, Macmillan nurses and a website.

### **Marie Curie Cancer Care**

89 Albert Embankment,  
London SE1 7TP  
Telephone: 020 7599 7777  
Email: [info@mariecurie.org.uk](mailto:info@mariecurie.org.uk)  
Website: [www.mariecurie.org.uk](http://www.mariecurie.org.uk)

Provides a community nursing service (day and night) as well as welfare grant schemes. Applications should be made through the district nursing service or GP.

### **The Pension Service**

Telephone: 0845 606 0265  
(Mon–Fri, 8am–8pm, Sat, 9am–1pm)  
Textphone: 0845 606 0285  
Website:  
[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### **Tenovus Cancer Information Centre**

Velindre Hospital, Whitchurch, Cardiff  
CF14 2TL  
Administration: 029 2019 6100  
Helpline: 0808 808 1010  
Website: [www.tenovus.com](http://www.tenovus.com)

Social workers and welfare rights officers in the welfare rights department are experienced in advising cancer patients about benefit entitlement.

This factsheet has been produced by Breast Cancer Care's clinical specialists and reviewed by healthcare professionals and people affected by breast cancer.

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## Central Office

### Breast Cancer Care

5-13 Great Suffolk Street  
London SE1 0NS  
Telephone 0845 092 0800  
Fax 0845 092 0820  
Email [info@breastcancercare.org.uk](mailto:info@breastcancercare.org.uk)

## Centres

### London and the South East of England

Telephone 0845 077 1895  
Email [src@breastcancercare.org.uk](mailto:src@breastcancercare.org.uk)

### Wales, South West and Central England

Telephone 0845 077 1894  
Email [cym@breastcancercare.org.uk](mailto:cym@breastcancercare.org.uk)

### East Midlands and the North of England

Telephone 0845 077 1893  
Email [nrc@breastcancercare.org.uk](mailto:nrc@breastcancercare.org.uk)

### Scotland and Northern Ireland

Telephone 0845 077 1892  
Email [sco@breastcancercare.org.uk](mailto:sco@breastcancercare.org.uk)

## About Breast Cancer Care

Breast Cancer Care is here for anyone affected by breast cancer. We bring people together, provide information and support, and campaign for improved standards of care. We use our understanding of people's experience of breast cancer and our clinical expertise in everything we do. Visit [www.breastcancercare.org.uk](http://www.breastcancercare.org.uk) or call our free helpline on **0808 800 6000**. Calls may be monitored for training purposes. Confidentiality is maintained between callers and Breast Cancer Care.

**Donations from the public make it possible for us to provide publications like this one free to people affected by breast cancer.**

If you would like to make a donation, please send your cheque to: Breast Cancer Care, RRKZ-ARZY-YCKG, 5-13 Great Suffolk Street, London SE1 0NS. Or donate via our website at [www.breastcancercare.org.uk](http://www.breastcancercare.org.uk)