The BRAIN TUMOUR CHARITY

Financial support

If you are affected by a brain tumour, you may be entitled to certain financial benefits. This is a complex area as eligibility criteria (the circumstances in which people can expect to receive help) vary for different benefits, so it is highly recommended that you look at the information on the Citizens Advice Bureau Online Advice Guide: ***citizensadvice.org.uk*** *and speak to a benefits advisor.*

This fact sheet gives a brief outline of the financial support that may be available to you if you are living with, or caring for someone who has a brain tumour. All rates stated in this fact sheet were correct at time of publication (October 2015).

In this fact sheet:

- Financial support if you have, or had, a brain tumour
- Financial support if you are caring for someone who has a brain tumour
- Financial support for both patients and carers
- Resources you may find helpful

Financial support if you have, or had, a brain tumour

Free prescriptions
Certain circumstances entitle you to free prescriptions. As of April 2009, you do not have to pay for prescriptions if you have had a diagnosis of cancer. You should ask your doctor for a MedEx form to apply for this exemption.

A MedEx form (short for 'Medical Exemption') is a certificate that allows you to receive free prescriptions. The form will need to be countersigned by your GP or hospital - this is to prevent fraud.

You are also entitled to free prescriptions if you meet other eligibility criteria, including:

- You are under 16 years old, or over 60 years old
- You are 16-18 and in full-time education
- You are an NHS inpatient
- You are pregnant or have had a baby in the previous 12 months and have a valid maternity exemption certificate (MatEx)
- You have an ongoing physical disability that means you need someone else to accompany you when you go out (and you hold a valid MedEx form)
- You hold a valid war pension exemption certificate and the prescription is for your accepted disability

Your MedEx is valid for five years, by the end of which you can renew by re-applying through your doctor. If you have had a high grade tumour, you will still be eligible for free prescriptions given that your doctor thinks you need medication to manage:

- **The effects of cancer** including palliative care and changes to mental health since a cancer diagnosis
- **The effects of cancer treatment** including the effects of current treatment or previous treatment. They include the side-effects of chemotherapy drugs and the late effects of radiation

If you have, or have had a low grade (non-cancerous) tumour, you should discuss your eligibility with your doctor as the eligibility rules don't cover non-cancerous tumours.

For more information and a full list of eligibility criteria, see the NHS choices website: ***www.nhs.uk/NHSEngland/Healthcosts/Pages/prescriptioncosts.aspx***

Prescription payment certificate (PCC)
If you are not eligible for free prescriptions, but do need them regularly, a prescription payment certificate (PPC) could help you save money. It works to your advantage if you need more than four prescriptions in three months, or more than 14 prescriptions in 12 months.

You will need to pay for a PPC (which currently costs £29.10 for three months, or £104 for a year).

For more information about PCC and how to apply, visit the NHS Choices website: ***www.nhs.uk/NHSEngland/Healthcosts/Pages/PPC.aspx***

You can also pick up a form and get help filling it in at your local pharmacy. Once your application has been processed, you will receive a PPC card, which you will need to show when you go to collect your prescriptions.

Personal Independence Payment (PIP)
PIP is paid at different rates depending on your individual circumstances and how your condition affects you, not on the condition itself. As of June 2013 PIP replaced the Disability Living Allowance (DLA) for new claimants between the ages of 16 to 64.

In order to work out what level of help you will get, you will have to go through an assessment which may take place in the form of a face-to-face consultation with a health professional. The award given will then be regularly reviewed at appropriate intervals (these intervals will depend on your condition and the likelihood of it improving or worsening).

PIP is made out of two components. It is possible to receive one or both parts depending on the outcome of your assessment.

The care component (given to people who have difficulties looking after themselves). The rates of which are currently:

- Highest rate: £82.30 per week
- Middle rate: £55.10 per week
- Lowest rate: £21.80 per week

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The mobility component (given to people who have difficulties walking). The rates of which are currently:

- Higher rate: £57.45 per week
- Lower rate: £21.80 per week

For more information about PIP and how to apply, visit the UK Government's website:
gov.uk/dla-disability-living-allowance-benefit/what-youll-get

You can still make a new claim for DLA for a child under the age of 16. DLA rates are between £21.80 and £139.75 per week. The amount you receive if your claim is accepted will depend on the level of difficulty your child faces with their movement (the mobility component), and the amount of care they require (the care component).

You may seek help to fill the forms from the Benefits Enquiry Line team at:
gov.uk/disability-benefits-helpline

OR, from a Citizens Advice Bureau .

Attendance Allowance
If you are aged 65 or over and need help with personal care due to physical or mental disability, you may be eligible to receive Attendance Allowance. Attendance Allowance is a tax free benefit, currently paid at the following rates:

Higher rate: £82.30 per week
Lower rate: £55.10 per week

If you have a terminal illness, you will automatically qualify for the higher rate. You may wish to seek help to fill the forms from the Benefits Enquiry Line team at:
gov.uk/disability-benefits-helpline

OR, from a Citizens Advice Bureau to fill out the forms.

For more information about Attendance Allowance, visit the UK Government's website page:
gov.uk/attendance-allowance

Employment Support Allowance (ESA)
ESA replaced 'Incapacity Benefit' in January 2011. ESA provides financial support to those who are either not able to work because of an illness or disability, or are limited in the work they are able to do. You will go through a 13 week assessment period to find out what you can do (rather than what you can't do). During this time, you will be paid a weekly 'assessment phase' basic rate of £57.90 if you are under 25, or £73.10 if you are over 25. You will then be grouped in to one of the following:

- **Work-related activity group.** This is where your assessment shows that you are able to work, but you are limited as to the types of work you can undertake. You will be given support to help you prepare for this work and given a rate that takes the full amount you receive per week up to £102.15 (inclusive of the basic rate).
- **Support group.** This is where your assessment indicates that your illness or disability affects you to such an extent that you are not able to work (although you may wish to carry out some voluntary work). You will be given a rate that takes the full amount you receive per week up to £109.30 (inclusive of the basic rate).

For more information about ESA and how to apply, visit the UK Government's website:
gov.uk/employment-support-allowance

Financial support if you are caring for someone with a brain tumour

Carer's Allowance
Carer's allowance is available to people looking after someone who is receiving the higher or medium rate of the Disability Living Allowance, or the Attendance Allowance. The current rate is £62.10 per week. Basic eligibility criteria for England, Wales and Scotland are as follows:

- You must have lived in England, Wales or Scotland for at least 2 out of the last 3 years
- You must be at least 16 years old
- You must care for someone for at least 35 hours per week
- You must not bring home more than £110 per week
- You must not be a full-time student

Basic eligibility criteria regarding residence are slightly different in Northern Ireland. For more information visit:

nidirect.gov.uk/carersallowance

There are also rules around other benefits that you cannot be receiving and benefits that the person you are caring for must be receiving.

For more information about carer's allowance and how to apply in England, Wales and Scotland, visit the UK Government's website:
gov.uk/carers-allowance

Financial support for both patients and carers

Income Support
Income support provides a 'top up' to people on a low income (as opposed to people who are unemployed), who are not able to work full time. The amount you are entitled to varies depending on your circumstances, but if you qualify and have no income you'll get at least £57.90 a week. Basic eligibility criteria for England, Wales and Scotland are as follows:

- You must be living in England, Scotland or Wales
- You must work less than 16 hours per week
- You must be between the ages of 16 years and the age you would receive pension credit
- You must have a low income and must not have savings above £16,000
- You must not receive Employment Support Allowance or Jobseekers' Allowance

Basic eligibility criteria regarding residence are slightly different for Northern Ireland. For more information visit:
nidirect.gov.uk/income-support

For more information about income support and to apply in the rest of the UK, visit the UK Government's website page:
gov.uk/income-support

Council tax reduction
If your home is the main home to someone with severe and permanent disabilities, you may be eligible for a reduction on your council tax to a band lower than your home should be normally. This means, for example, that you would pay band B rates on a band C home. Even if your home is band A (the lowest band), you would receive a reduction. To be eligible for a council

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tax reduction, your home should have at least one of the following:

- An extra kitchen or bathroom that is necessary for the person with the disability
- An additional room (other than a kitchen, bathroom or toilet) that is mainly used by the person with the disability.
- Sufficient space for the person with the disability to use a wheelchair

For more information about council tax reductions, visit the UK Government's website:
gov.uk/council-tax

Housing benefit
If you are receiving certain other benefits and are on a low-income or are not employed, you may be entitled to claim housing benefit to help with the cost of your rent.

For more information, visit the UK Government's website:
gov.uk/housing-benefit/overview

Working tax credit
Working tax credit is a payment that may be available to you if you (or your partner) are working but earning a low income. The amount you receive is calculated based on several factors. You can find out whether you are entitled to working tax credit and get an idea of the amount you could receive by completing the questionnaire on the HM Revenues website:
www.hmrc.gov.uk

Child tax credit
If you have one or more children in your care (i.e. the child/ children usually live with you), you may be eligible to receive

child tax credit. Your income must also be within a certain limit (although the exact amount depends on your circumstances. The amount you receive is calculated based on several factors. You can find out whether you are entitled to child tax credit and get an idea of the amount you could receive by completing the questionnaire on the HM Revenues website:
hmrc.gov.uk

Pension credit
Pension credit is an income-related benefit for retired people and consists of two parts:

- **A guarantee credit** (the minimum age to claim this is gradually rising from 60 – 66 years).You may be eligible for this if your income is below a certain level.
- **A savings credit** (the minimum age to claim this is 65 years). You may be eligible for this if you have some savings or a second pension.

You may be entitled to more if you are disabled or are a carer.

For more information about pension credit, visit the UK Government's website: ***www.gov.uk/pension-credit***

Resources

Benefits are a complex area and we recommend that you get advice from a trained adviser to find out what you are entitled to. You may find the following helpful for gaining further information:

Your local Citizens Advice Bureau (CAB) or Macmillan CAB
Benefits advisers can talk you through which benefits are available to you and help with applications. If you are diagnosed with cancer, you should contact your local Macmillan CAB. If there is no Macmillan CAB in your local area you can speak to someone at a regular CAB. The CAB advice guide contains a lot of information about benefits and can be a very useful starting point.

- CAB advice guide: ***citizensadvice.org.uk/about-us/how-we-provide-advice/advice/***
- Macmillan CABs can be found here: ***macmillan.org.uk/information-and-support/organising/benefits-and-financial-support/index.html***

Benefits Enquiry Line (BEL)
For general advice about the range of benefits available, contact the Benefit Enquiry Line which provides advice and information for people with a disability and carers: ***gov.uk/disability-benefits-helpline***

Tax Credits Helpline
To make a claim for Child Tax Credit or Working tax Credit, call: 0345 300 3900

The UK Government's website
Gives further information about each of the benefits outlined in this fact sheet. ***gov.uk/***

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What if I have further questions?

If you require further information, any clarification of information, or wish to discuss any concerns, please contact our Support and Information Team:

Call: 0808 800 0004
(free from landlines and most mobiles:
3, O2, Orange, T-mobile, EE, Virgin and Vodafone)

Email: support@thebraintumourcharity.org

Join our closed Facebook group:
bit.ly/supportonfacebook

About us

The Brain Tumour Charity makes every effort to ensure that we provide accurate, up-to-date and unbiased facts about brain tumours. We hope that these will add to the medical advice you have already been given. Please do continue to talk to your health team if you are worried about any medical issues.

The Brain Tumour Charity is at the forefront of the fight to defeat brain tumours and is the only national charity making a difference every day to the lives of people with a brain tumour and their families. We fund pioneering research to increase survival, raise awareness of the symptoms and effects of brain tumours and provide support for everyone affected to improve quality of life.

We rely 100% on charitable donations to fund our vital work. If you would like to make a donation, or want to find out about other ways to support us including fundraising, leaving a gift in your Will or giving in memory, please visit us at thebraintumourcharity.org , call us on 01252 749043 or email fundraising@thebraintumourcharity.org

About this fact sheet

This fact sheet has been written and edited by The Brain Tumour Charity's Support and Information Team. The accuracy of information has been verified by professionals specialising in financial support and benefits. Our fact sheets have been produced with the assistance of patient and carer representatives and up-to-date, reliable sources of evidence. If you would like a list of references for any of the fact sheets, or would like more information about how we produce them, please contact us.

The BRAIN TUMOUR CHARITY

Financial support

Your notes

Saving lives through research, information, awareness & policy

Health & care information you can trust
The Information Standard Certified Member

Helplines Partnership MEMBER

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