Guide to Government and NHS Benefits
For Almoners
Introduction
As an Almoner, it is useful to have a solid understanding of various Government and NHS services so you can signpost Lodge members to the state support they may be eligible for. Applicants may not be eligible for certain types of support from the Foundation unless they are claiming the Government benefits or grants they are entitled to.
You can see if an applicant is missing out on state help using Entitledto's online benefits calculator or by reading the individual fact sheets in this guide.
This document is intended as a guide for Almoners only and should not replace professional advice.

Content
The purpose of this guide is to present Almoners with further information on the types of Government benefits and NHS services which the Foundation asks Members to be in receipt of before making an application for support. These include:

- Benefits Cap
- Council Tax Benefit
- Housing Benefit
- Personal Independence
- Universal Credit
- Occupational Therapy
- Convalescent Care
- Carers' Assessment
Benefits Cap

Introduction

From 8 April 2013 there will be a cap on the amount of benefits a person can receive. Lone parent or couples will only be paid a maximum of £500 a week in benefits even if they are entitled to more. Single people will only be paid a maximum of £350 a week in benefits.

There will be a cap on combined income from the following benefits:

- Bereavement Allowance
- Carer’s Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance except where the support component has been awarded
- Guardian’s Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker’s Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent’s Allowance
- Widow’s Benefit

There will be a ‘grace period’ of 39 weeks, when the cap will not be applied for those who have been doing paid work for a period of 50 weeks out of 52 weeks before claiming the above benefits. An individual must not have been entitled to employment and support allowance, jobseeker’s allowance or income support during this time.

The grace period starts from the day after work ceases and can include periods of work before the cap is introduced in April 2013. For example a person who finishes work at the end of January 2013 will commence the 39 week grace period from February 2013.
Benefits not included in the cap

The following benefits will not be included in the cap:

- Bereavement Payment (the new Bereavement Support Payment will also be disregarded)
- Cold Weather Payments
- Council Tax Benefit or the replacement localised support for council tax
- Discretionary Housing Payments
- Free school meals
- Funeral Payments
- State Retirement Pension
- Social Fund Payments which are being replaced by local authority discretionary payments (Community Care Grants and Crisis Loans)
- State Pension Credit
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Sure Start Maternity Grants

Exemptions from the cap

There will be an exemption from the cap for those households where someone is claiming:

- Attendance Allowance
- Disability Living Allowance
- Employment and Support Allowance support component. When Universal Credit is introduced the exemption will be for those who are placed in the limited capability for work and work related activity element.
- Industrial Injuries Benefits
- Personal Independence Payment
- War Disablement Pension/Armed Forces Compensation Scheme payments (that are equivalent to industrial injuries benefits)
- War Widow's or War Widower's pension
- Working Tax Credit even if the award is for a "nil entitlement". When Universal Credit is introduced individuals will be exempt from the benefits cap if they (or they and their
partner’s) gross monthly earnings are equivalent to 16 hours a week at the National Minimum Wage.

**How will the cap be applied?**
If a person’s total benefits assessment is greater than the cap the local authority will reduce Housing Benefit payments. When Universal Credit is introduced deductions will be made from that.

**Benefits cap timetable**
1st Phase; April 2012 – Work to identify and alert those customers likely to be affected who are on Employment Support Allowance and Housing Benefit.

2nd Phase; April 2013 – The benefit cap is planned to go live, delivered initially by Local Authorities through deductions from Housing Benefit.

3rd Phase; October 2013 – Implementation of the benefit cap through Universal Credit is planned for new claims with existing claims being migrated to Universal Credit between October 2013 and 2017.

**Discretionary Housing Payments**
Discretionary Housing Payments (DHPs) are available if housing costs have been reduced because of:

- local housing allowance restrictions
- a rent shortfall which may end in eviction
- rent officer restrictions such as local reference rent or shared room rate
- non-dependant deductions on housing costs
- reductions in HB where the benefit cap has been applied; reductions in HB for those in the social rented sector (council housing, housing association tenancies) and whose home is under occupied
- reductions in HB due to the income taper

There is no automatic right to a DHP. The discretion is with the Local Authority.

**Effect of the benefits cap**
The latest estimates are that the cap will affect 67,000 households in 2013/14 and 75,000 in 2014/15. By far the worst affected are those living in Greater London. A breakdown of those affected suggests:

- 54% of affected households are in Greater London
• 9% of affected households are in the South East
• 6% of affected households are in the North West
• 5% of affected households are in Scotland
• 3% of affected households are in Wales

The average benefit reduction is £83 a week per household

• 17,000 households will be subject to both the local housing allowance cap from Jan 2012 and this cap from April 2013
• 44% of households affected by the cap are in the social rented sector
• 56% of households affected by the cap are in the private rented sector
• 69% of households affected by the cap have 3 or more children
• 27% of households affected by the cap have 5 or more children
• 52% of households affected are lone parents
• 39% of households affected receive jobseeker's allowance
• 22% of households are in receipt of ESA
• 38% of households are in receipt of income support

**Where can I get more help or information?**
The draft Housing Benefit (Benefit Cap) Regulations 2012 are now online at http://tinyurl.com/c3f5u76. The Department for Work and Pensions also have a benefits cap page at www.dwp.gov.uk/adviser/updates/benefit-cap/
Council Tax Benefit

Introduction
At the moment local councils administer Council Tax Benefit in their areas based on rules set centrally.
Under the new scheme, councils would be put in full charge of setting the Council Tax rates, collecting payments and providing financial support to pay Council Tax using a new form of discount.
The aim is to reduce the current £4.8 billion annual Council Tax Benefit bill across Great Britain by 10%.

Why is it changing?
The Government believes this new system will:
- simplify the complex system of criteria and allowances
- establish stronger incentives for councils to get people back into work
- save the taxpayer up to £480 million a year.

How will it work?
A fixed amount of money will be provided to local authorities by central government to operate the new schemes.

Pensioners will be protected against any reduction in support, so savings will have to be made from the assistance the working-age population receives with their Council Tax. It will be up to the individual councils to decide exactly how to achieve these savings within the design of their scheme.

This will involve looking at which people who are of working age will be eligible for assistance and how much this help will be worth.

If each council has its own scheme with its own qualifying criteria, there will be a ‘postcode lottery’ whereby a person might receive assistance from one authority but would not qualify for assistance if they moved to another.

Local councils should be able to make adjustments to their schemes each year to accommodate for changes in need in their area.
What are the challenges?
Finding the best ways to:

- protect vulnerable groups who can’t increase their income through work
- withdraw support from people of working age while supporting the ‘better off in work’ message of Universal Credit
- handle appeals – currently Council Tax Benefit appeals are dealt with by an independent ‘first-tier’ tribunal but they might be handled locally under the new scheme.

The next step
Central and local government departments will start work on model schemes. The plan is for the new system to be in operation by Spring 2013.

Local councils in England consultations
Local councils in England have a duty to set up a localised council tax scheme by 31 January 2013. This will be introduced from April 2013. They are currently holding consultations about their plans. If they are not ready by this time then central government will impose a scheme on them that is unlikely to be on favourable terms.
Housing Benefit / Local Housing Allowance

What will the changes mean?

A size limit rule is being introduced to Housing Benefit for working age people renting from a local authority, a registered housing association or other registered social landlord. By working age we mean anyone under state pension credit age. The new rules will restrict the size of accommodation you can receive Housing Benefit for, based on the number of people in your household.

The new rules allow one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10
- any other child, (other than a foster child or child whose main home is elsewhere)
- a carer (or team of carers) who do not live with you but provide you or your partner with overnight care.

Single people under the age of 35 will be entitled to claim the rate for a room in shared accommodation. There are exemptions to this rule for severely disabled, those leaving rehab hostels and those under the supervision of Multi-Agency Public Protection Arrangements (MAPPA).

There will be an overall maximum entitlement of 4 bedrooms regardless of family size.

When will the changes take effect?

The new size limit rules will start on 1 April 2013. At this time the Local Authority will write to applicants to confirm the information they hold. They will then write again to confirm what the changes will be to the Housing Benefit payable.

How might the changes affect an individual?

It is possible that the amount of Housing Benefit payable to individuals to cover rent and service charges could go down. If, under these new rules, it is decided that an applicant has more bedrooms than are necessary for the household then Housing Benefit will be reduced by:
• 14% if there is 1 extra bedroom
• 25% if there are 2 or more extra bedrooms

How much will Housing Benefit/Local Housing Allowance be?
This is likely to change according to the local authority but there will be a nationwide cap on LHA from April 2011. The current figures for this cap are:
• £250pw for a one bedroom property
• £290pw for a two bedroom property
• £340pw for a three bedroom property
• £400pw for a four bedroom property

All payments will be frozen from April 2012 and future increases will be linked to either the Consumer Prices Index or the 30th percentile of local rents, whichever is lower.
Personal Independence Payment

Personal independence payment (PIP) is a new benefit that will be introduced from April 2013, replacing disability living allowance (DLA) for working-age people (aged 16-64). The basic provisions to implement the new benefit are set out in the Welfare Reform Act 2012 (‘the Act’), and more detail has been provided in draft regulations and briefing notes.

When will it be introduced?

8 April 2013: New claims for PIP to be introduced from this date in most of Northern England. No new working age claims for DLA in this area.

June 2013: Subject to evaluation of the new claim processes, it is intended that PIP will be introduced for new claims throughout the UK.

October 2013: The transfer of existing working age DLA claimants begins for three groups:

- those whose existing DLA award ends;
- claimants who report a change in their circumstances; or
- a pilot of the “managed transfer” of longer term DLA awards.

January 2014: The national transfer of working age DLA claimants to PIP begins.

December 2016: Transfer of working age claimants to PIP completed, no working age DLA claims still in payment.

Who will be able to claim personal independence payment?

To be able to make a claim for PIP, claimants will have to satisfy the following basic conditions:

- Be over 16 and under 65;
- Not be ‘subject to immigration control’;
- Meet residence and presence conditions (this may include being ‘habitually resident’, and having been present in Great Britain for two of the past three years);
- Satisfy the disability conditions for one or other of the two components (see below); and
- Not already be getting DLA (unless the claimant is being transferred from DLA to PIP as part of the process set out above).
PIP will not be taxable or means tested, and there will be no National Insurance conditions. It will be paid to claimants who qualify regardless of whether they are in or out of work.

What are the disability conditions for personal independence payment?

Personal independence payment is divided into two components – the daily living component and the mobility component. It is possible for a person to qualify for both if they meet the entitlement conditions for both.

Each component will be payable at two rates, a standard rate and an enhanced rate:

- to qualify for the standard rate, the claimant’s ability to undertake daily living or mobility activities must be ‘limited’ by her/his physical or mental condition; or
- to qualify for the enhanced rate, the claimant’s ability to undertake daily living or mobility activities must be ‘severely limited’ by her/his physical or mental condition.

For both components, a ‘required period’ condition must also be satisfied, which means that claimants must have had the appropriate level of need for three months to qualify, and be expected to have those needs for a further nine months.

The only exception to these rules is if the claimant makes a claim because s/he has a terminal illness (which means that the claimant has a progressive disease and death from that disease can reasonably be expected from that disease within six months).

Terminally ill claimants will not have to satisfy a required period condition; and will automatically receive the enhanced rate of the daily living component.

The daily living and mobility activities are set out in regulations from parliament – and listed below:

**Daily living Activities**

- Preparing food and drink
- Taking nutrition
- Managing therapy or monitoring a health condition
- Bathing and grooming
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating verbally
- Reading and understanding written information
• Engaging with other people face to face
• Making budgeting decisions

**Mobility activities**

• Planning and following journeys
• Moving around

Each activity contains a list of statements describing different difficulties with the activities, called ‘descriptors’. Each descriptor scores a certain number of points.

The claimant will be awarded points for one descriptor in each activity, and the scores will be added together to give a total for daily living activities and a total for mobility activities. There will be a ‘threshold’ score to become entitled to a component.

The thresholds are:

• 8 points for the standard rate of a component; and
• 12 points for the enhanced rate of a component.

As some conditions fluctuate over time, the regulations set out how to score points if the claimant’s needs vary from day to day. The intention is that a claimant who should score points for one or other of the descriptors in an activity on over half the days in the one year ‘required period’ will be given some points in the assessment.

**How will you claim and get paid?**

The main method of claiming PIP will initially be by telephone, and eventually online claims will also be available. Paper claim forms will be provided for people who can’t use these methods.

The initial claim form will only contain quite basic information, and there will be a separate stage of evidence gathering. This will probably involve a paper questionnaire about the impact of the claimant’s disability or health problem on the specified daily living and mobility activities; and also a face to face assessment for most people.

The Act allows a decision to be made disallowing a claim if the claimant fails to provide information or take part in an assessment without good reason. The assessor may contact the claimant’s doctor or other relevant professionals, but does not have to do so. The claimant will be able to bring someone to the assessment to offer support, and to send in supporting evidence with the questionnaire.
Payments are normally be made 4-weekly, paid directly into a claimant’s bank account. The date of payment will be set by the date on which the decision on the claim is made. There is provision to pay PIP weekly in advance to terminally ill claimants.

Daily living component
Standard: £55.10
Enhanced: £82.30

Mobility component
Standard: £21.80
Enhanced: £57.45

What will happen if you are in hospital, care or prison?
Personal independence payment will not normally be paid to people who are in hospital, residential care or prison. There will be two exceptions to this rule:

- the mobility component will still be paid to claimants in residential care; and
- payment will continue as normal for the first 28 days in hospital, prison or care.

How long will awards be made for?
The Act says that an award must be made for a fixed time unless it is very unlikely that there will be no change your condition. The decision make looks at the likelihood of the health condition or disability changing, and this decides how long the PIP will be awarded for.

- Shorter term awards – last up to two years. The DWP makes these awards where they expect a change
- Longer term awards – could last up to five or ten years. The DWP makes these awards where they consider changes in your condition unlikely but still possible.

What happens when you reach 65?
If you are already receiving PIP when you reach 65, then you can continue to receive it. You may also receive PIP if you claimed before you were 65, but the claim was not decided until after you reached this age.

What will happen to existing disability living allowance claimants?
Existing working age DLA claimants will be transferred to PIP, using the process below

- DLA claimants who were under 65 on 8 April 2013 will be contacted at some point between October 2013 and March 2016, and invited to make a claim for PIP.
• If a claim is made, the process will be similar to a new claim. The DLA award will end when the PIP claim is decided, whether PIP is awarded or not.

• If there is no response from the claimant to the invitation to claim PIP, the DLA award will be suspended four weeks later. If the claimant claims PIP within the four weeks after suspension, the DLA award will be restored until a decision is made on the PIP claim.

• If there is no contact within 8 weeks of the invitation to claim PIP, the DLA award will be terminated. There will only be limited appeal rights against this decision.

• The process will be different for DLA claimants approaching their 16th birthday, as people under 16 will not be able to make a claim for PIP. If the claimant or their appointee expresses an intention to claim PIP, special rules will allow the DLA award to continue after the 16th birthday, until a decision is made on the PIP claim.

How will personal independence payment affect other benefits?
If a claimant is entitled to the daily living component of PIP, then a carer may be able to claim carer’s allowance for looking after her/him.

• PIP will not be counted as income for means-tested benefits or tax credits.

• Being entitled to PIP will give access to the system of disability premiums in the current benefits system, in a similar way to how DLA does at present.

• If a young person still included in her/his parents’ universal credit claim is entitled to PIP, a disabled child amount will be payable in the household’s universal credit award.

Is there a right of appeal?
There will be a right of appeal to the First-tier Tribunal (Social Entitlement Chamber) against most decisions concerning entitlement to PIP. However, the Act includes a power to require consideration of a revision before an appeal. If a PIP decision notice says that the right of appeal only arises after the Secretary of State has considered whether to revise the decision, then the claimant must first request a revision before being able to appeal.

Further information
The DWP have a dedicated PIP webpage: www.dwp.gov.uk/pip. Further information and regulations are on their welfare reform webpage: www.dwp.gov.uk/welfare-reform/
Personal Independence Payment – table of activities, descriptors and points [PDF 43 KB]
**Universal Credit**

Universal credit is a new benefit that will be introduced from October 2013, replacing current means-tested benefits and tax credits for working-age people. The basic provisions to implement universal credit are set out in the Welfare Reform Act 2012, which was passed on 8 March, and more detail has been provided in draft regulations issued in June 2012.

**When will it be introduced?**

**October 2013 to April 2014:** New claims for universal credit, to be introduced over this period, possibly on a gradual basis by area. No new income-based job seeker’s allowance, income related employment and support allowance, income support or housing benefit claims are accepted once universal credit has been introduced in an area. People moving from out-of-work benefits into work transfer onto universal credit.

**April 2014:** No new claims for tax credits (except for people over pension credit qualifying age)

**April 2014 to October 2017:** Existing claimants transfer to universal credit.

**Which benefits will go?**

The following benefits will be abolished and replaced by universal credit:

- Income support
- Income-based jobseeker’s allowance
- Income-related employment and support allowance
- Housing benefit
- Child tax credit and working tax credit
- Budgeting loans and crisis loan alignment payments – to be replaced by payments on account (an advance of universal credit) in cases of need.

Council tax benefit, crisis loans for other needs and community care grants are also being abolished – responsibility for an equivalent will be passed to local authorities or devolved governments.

Disability living allowance for adults of working age is being abolished and replaced by personal independence payment (PIP) – see separate factsheet.

**Which benefits will stay?**

Benefits other than those listed above will remain. In particular, people will still be able to claim:
• Contribution-based Jobseeker’s Allowance. The earnings rules will be aligned with Universal Credit
• Contributory Employment and Support Allowance. The earnings rules will be aligned with Universal Credit
• Child Benefit
• Carer’s Allowance
• Bereavement Allowance, Bereavement Payment and Widowed Parent’s Allowance (subject to separate reform proposals)
• Maternity Allowance
• Industrial Injuries Disablement Benefit
• Statutory Maternity/Adoption/Paternity Pay
• Statutory Sick Pay
• Maternity Grants, Funeral Payments and Cold Weather Payments – to be extended to people on Universal Credit, according to the information available.

**Who will be able to claim Universal Credit?**

Universal Credit will replace means-tested benefits and tax credits for working-age people up to pension credit age. It will be paid to people in or out of work. Details in the Act include the following basic conditions:

• Claims may be made by a single person or members of a couple jointly

• You must be at least 18 years old (regulations may prescribe a different minimum age in special cases)

• You must be under the qualifying age for pension credit (this will be 61 years and 10 months in October 2013 – rising to 65 by 2018). Where one member of a couple reaches the qualifying age for pension credit and the other is of working age, they must continue to claim universal credit until both have reached pension credit qualifying age.

• The capital rules will be the same as for income support, with lower and upper capital limits and tariff income assumed for capital between the limits. This will exclude people with savings over £16,000.
• Some income will be disregarded – eg, disability living allowance (and its replacement, personal independence payment), while other income will be taken into account in full – eg, occupational and personal pensions. Net earnings above the earnings disregard (see below) will be deducted from universal credit amounts at the proposed rate of 65 per cent – ie, 65p for every pound of extra earnings. Claimants will keep 35p for every pound earned above their disregard.

• A new minimum income will be assumed for self-employed claimants (see below).

### How much will universal credit be?

Universal credit will be made up of:

• personal amounts for a single claimant or couple;

• additional amounts for:
  
  • children (or qualifying young people), with additional amounts for disabled and severely disabled children
  
  • rent or a mortgage (support for mortgage interest will only be available to people who are not doing any paid work, and may include a waiting period and time limit)
  
  • limited capability for work
  
  • limited capability for work-related activity
  
  • regular and substantial caring responsibilities for a severely disabled person.

The maximum award will be subject to the ‘benefit cap’ based on median net earnings – the government has projected this will be set at £500 a week for couples or lone parents in April 2013.

The cap will include other benefits such as child benefit, but will be implemented by reducing the amount of universal credit someone gets.

There will be exceptions to the cap for:

• households where someone gets disability living allowance (or personal independence payment) or industrial injuries benefits

• those with limited capability for work-related activity

• war widows
• working families (earning at least £430 per month)
• unemployed after working for at least 12 months (exempt from cap for 9 months).

The universal credit amounts will be at a ‘similar level of support than the current system’, except the proposed amount for most disabled children is halved, and the amount for most disabled adults will be reduced due to the abolition of disability premiums.

What will be the earnings disregards?
It is intended that universal credit will allow most people to earn higher amounts than under the current benefits system before their payment is reduced.

Disregards will be set at different levels for each of the following groups:
• single people and couples without children;
• lone parents with one or more children;
• couples with one or more children; and
• disabled singles or couples.

Only one earnings disregard, whichever is highest, is to be available in each household.

It is proposed that there will be two levels of disregards for each group, depending on whether or not they are getting help with housing costs. There will be higher earnings disregards for households with no housing costs. The rates of the disregards will be set in line with Government spending commitments.

What about income from self-employment?
If you are self-employed and on a low income, you may be assumed to have a certain level of earnings. This will not apply during the first twelve months of starting a new business. It appears that self-employed people will have to report profits every month.

What will happen to existing claimants?
It is intended that existing claimants will not lose out at the point of change. There will be transitional protection in the form of additional payments.

How will you claim and get paid?
Universal credit will be administered by the DWP. Couples will make a joint claim. Claims will normally be made online with alternative access kept to a minimum. Subsequent contact will
also be online, including claimants having access to an online account with details of their award and a facility for reporting changes of circumstances.

Universal credit will use HMRC’s planned ‘real-time’ IT system to identify earnings when they are paid. Those paid through PAYE will have no need to report changes to their earnings. Payments will change from the current fortnightly payments to monthly, paid directly by the DWP into a claimant’s bank account, including amounts for rent. There will be provision to pay amounts differently if it appears necessary to protect the interests of the claimant, partner to child.

**What about conditionality and sanctions?**

There will be more conditionality and tougher sanctions for universal credit and for existing benefits. All claimants must accept a ‘claimant commitment’ as a condition of receiving universal credit. They will then be placed into one of the four following groups:

A. **Claimants subject to no work-related requirements:**
   - people with limited capability for work-related activity because of health or disability – ie, those in the support group for employment and support allowance
   - lone parents or the lead carer in a couple with a child under one
   - carers with regular and substantial caring responsibilities for a severely disabled person

B. **Claimants subject to the work-focused interview requirement only:**
   - lone parents or the lead carer in a couple with a child over one but below the age of five
   - lone foster carers or the lead carer in a fostering couple, with a foster child under the age of 16

   This group will be expected to attend periodic interviews to discuss their plans for returning to the labour market.

C. **Claimants subject to the work preparation requirement:**
   - people with limited capability for work because of health or disability – ie, those in the work-related activity group for ESA

   This group will be expected to take reasonable steps to prepare for work, such as attending a skills assessment, improving personal presentation, participating in
training or an employment programme, and undertaking work experience or a work placement.

D. Claimants subject to all work-related requirements:

- everyone else - the default for claimants including lone parents and couples with children over the age of five.

This group will be subject to a work search requirement (including making applications and registering with employment agencies) and a work availability requirement (subject to limitations to be prescribed), as they would under jobseeker’s allowance.

Other qualifying conditions for each group may be prescribed. Each adult in a household will be placed into her/his own conditionality group depending on her/his individual situation.

There will be a new concept of ‘in-work conditionality’ where working claimants are required to look for more work unless they are earning at least the minimum wage x 35 hours a week (or less if reduced availability for work has been agreed)

Sanctions

‘Higher level sanctions’ may be imposed on claimants subject to all work-related requirements. This includes failure for no good reason to comply with the requirement to prepare or apply for work, take up an offer of paid work; and ceasing work voluntarily or through misconduct.

This may result in a reduction of the award, for a period up to a maximum of three years, depending on the number and regularity of such failures. The amount will be the value of the adult personal allowance, and will not include additional amounts, such as for children or housing.

Other sanctions may be imposed on claimants subject to work preparation requirements for failure to undertake work-related activity, or in the work-focused interview group for failure to attend an interview.

These may be imposed for a period until a claimant meets the compliance condition, or for up to 26 weeks.

Hardship payments may be available for claimants who have been subject to sanctions and are, or will be in ‘hardship’. Regulations will prescribe the circumstances and matters to be taken into account, the amount, duration and whether such payments are recoverable.
Is there a right of appeal?

It is expected that there will be a right of appeal to the First-tier Tribunal (Social Entitlement Chamber) against decisions concerning entitlement to universal credit, as with the current benefits and tax credits system. However, the Act includes a power to require consideration of a revision before an appeal, so that the right of appeal is only effective after the Secretary of State has reconsidered the issue.

Further information

Occupational Therapy

Introduction
Occupational therapy provides support to people whose health restricts their mobility and prevents them doing the activities that matter.

An occupational therapist can conduct an assessment to identify difficulties applicants may have in everyday life, such as getting to the shops or using an upstairs bathroom, and they will recommend practical solutions.

Why is an assessment important?
In order to make an application for home adaptation or some mobility aids, applicants must have had an Occupational Therapy Assessment. The assessment will identify what support, if any, can be provided by the Local Authority or local health service.

The assessment must be submitted with every application for a home adaptation and some types of mobility aids.

How to request an assessment?
Applicant must ask their GP, nurse, or another health or social care professional for a referral to see an occupational therapist.

Applicants can also go through their local clinical commissioning group (CCG) or local authority social services department.

If applicants face a wait of longer than eight weeks for this assessment, the Foundation maybe able to offer a small grant to pay for an assessment by a private provider.

Further information
Convalescent Care

Introduction
The NHS will provide convalescent care which may be relied upon when a person is discharged from hospital after a serious illness, injury, or surgery. The term "convalescent" is defined as a person recovering from illness.

Accessing convalescent care
The Masonic Charitable Foundation does not provide support for convalescent care. If a potential applicant goes into hospital, they shouldn't be discharged until:

- They are medically fit (this can only be decided by the consultant or someone the consultant has said can make the decision on their behalf).
- They have had an assessment to look at the support they need to be discharged safely.
- They have been given a written care plan that sets out the support they will receive to meet their assessed needs.
- The support described in their care plan has been put in place and it's safe for them to be discharged.

Hospital discharge assessment and care plan
Each hospital has its own discharge policy which outlines how they assess if an individual is fit to be discharged and the type of care plans that can be put in place. Before leaving hospital, the patient should be able to get a copy of this from the ward manager or the hospital's Patient Advice and Liaison Service (PALS).

Arrangements for convalescent care should be put in place before the patient is discharged from hospital. If a patient or their family carer is unhappy with the suggested care plan, they should report this immediately to the ward manager or hospital's Patient Advice and Liaison Service (PALS).

Further information
Carers’ Assessment

The Health and Social Care Trust (which is part of the NHS) can provide a Carers Assessment to see what financial or practice support they can offer a carer who provides a regular and substantial amount of care for a loved one.

Carer’s assessments are for adult carers of adults (over 18 years) who are disabled, ill or elderly. The assessment is an opportunity to discuss with the local council what support or services the carer needs. The assessment will look at how caring affects their life, including for example, physical, mental and emotional needs, and whether they are able or willing to carry on caring.

Why is an assessment required before making an application?

Individuals applying for a respite care grant from the Masonic Charitable Foundation must have undergone a carers’ assessment before making an application. This is to ascertain what support, if any, can be provided by the Local Authority.

How to request an assessment?

Individuals should be offered an assessment by the local council adult social services department of the person being looked after. If they have not been offered one, the department should be contacted by phone, in writing or on-line, and asked for an assessment.

You get find the contact details for the relevant local council adult social services department by visiting: http://local.direct.gov.uk/LDGRedirect/index.jsp?LGSL=209 and entering the home address of the person being looked after.

Advice and Support Team

Care options can be confusing. Our Advice and Support Team can offer expert guidance on all the options available and you can call 0800 035 60 90 to arrange to speak to the team. A member of the team will arrange a visit with the applicant to support them to access the help they need.