City Hospice
Caring for Cardiff

Benefits & Financial Support if you are a patient

This leaflet contains a general overview of benefits and financial support you are entitled to if you a patient. For more specific queries please contact our Welfare Rights team.



Sickness and Disability Benefits (Working Age)

Personal Independence Payment

This benefit is non means tested so income and savings are not counted. The benefit is applied when difficulties are experienced with someone's personal daily living activities (like washing, dressing and medication) and mobility problems. There are different rates payable depending on what the claimant is awarded based on their level of disability. The assessment requires the completion of a claim form with the Welfare Rights Officer and a face to face assessment with a Health Professional. The benefit is paid at two different weekly rates for each component. A person will be considered to be entitled to either rate depending on the level of difficulty but not both rates in each component.

Daily Living Component Standard Rate £68.10 Enhanced Rate £101.75
Mobility Component Standard Rate £26.90 Enhanced Rate £71.00

Attendance Allowance (Pension Age)

This benefit is also non-means tested and tax-free. If someone over the age of 65 is finding difficulty with their personal care. Tasks such as washing, dressing, and dealing with medication. This benefit should be considered. Attendance Allowance does not have a Mobility Component, just a Care Component. The benefit is paid at two different weekly rates. A person will be considered to be entitled to either rate depending on the level of difficulty but not both.

Low Rate (weekly) £68.10
High Rate (weekly) £101.75

New Style Employment and Support Allowance (Working Age)

This is available if you have been working and making national insurance contributions. It is claimed that the person is unable to work through sickness. The usual route is that it is claimed once Statutory Sick Pay (SSP) comes to an end/or is not available due to self-employment/termination of employment. There is an exemption in place to bypass the medical assessment and receive this higher amount if you have a cancer diagnosis, about to start treatment, undergoing treatment or received treatment in the last 12 months. The work capability questionnaire that you get sent will need to be signed by a health professional involved in your care.

It is paid up to £129.50 a week

Universal Credit

This is a means tested benefit for people of working age who are on a low income with dependent children/ illness and housing costs. Universal Credit is paid on a monthly basis. Entitlement is worked out by comparing your basic financial needs that the government says you need to live on with your financial resources.

Housing Costs: Help with mortgages and renting

If you have a mortgage you can apply to receive help towards the mortgage interest that you pay from Universal Credit. It is also worth checking if you have any policies that would help cover your mortgage payments. Universal Credit can help with mortgage interest only.

If renting you can apply for help with your rent from Universal Credit.

Council Tax

You may be entitled to claim help towards your Council Tax through the Council Tax Reduction scheme BE AWARE OF THE REDUCTIONS...

25% Carers Reduction
25% Disabled Discount

Blue Badge

You may qualify for a Blue Badge automatically if you receive the Mobility Component of Disability Living Allowance or Personal Independence Payment. If you do not receive any of these you could still apply for the badge if your mobility is being affected.

Grants

There are many grant streams that may be available to provide financial support, white goods support, and specialist equipment. These can be accessed based on your occupation or there are also grants based on health diagnosis such as a Macmillan cancer support grant, a MND quality of life grant, specific cancer grants.

Welsh Water Assist

If your medical condition requires the use of a significant amount of extra water, you may qualify for reduced charges through Welsh Water Assist. To be considered you MUST: Receive a qualifying bene fit/tax credit AND Have a medical condition that requires the use of a SIGNIFICANT amount of extra water.

Heating and Electric Bills

Look out for the Warm Home Scheme that is run by your energy supplier. If you are on any means tested benefits Universal Credit you may be entitled to help under this scheme, which offers rebates of your bill and payments placed on to token meters.

If you are on any of the above benefits and over 60 you could qualify for other energy grants to help keep your house warm. It will also be worth contacting your energy supplier if you are using equipment in your home which needs a constant and majority supply of energy such as an air-pressured mattress, dehumidifier, and feeding equipment.

Linking the use of this to your condition could mean you could be placed on the supplier priority service register and a cheaper tariff can be applied to your bills. See if your energy supplier offers the Friendly Credit hours scheme to access energy use during unsociable hours when shops are closed and unable to top up your meter

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