

Resource

## Benefits

The benefits system can be tricky to navigate, especially if you have never claimed any benefits before. Your healthcare team will give you information on treatments, but when it comes to finding out about benefits, this is often something you are expected to do yourself, but there is support available to help you through this process

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## Introduction

If you have rheumatoid arthritis, there are a number of different benefits that you can claim.

Whether you are in or out of work, you may be able to claim personal independence payment to cover the extra costs that result from your condition; in Scotland, you can claim adult disability payment instead. If you have reached pension age, you can claim attendance allowance. Children with juvenile idiopathic arthritis can claim disability living allowance or, in Scotland, child disability payment. If you have a carer, they could consider claiming carer's allowance or, in Scotland, carer support payment.

We describe the benefits that you can claim if you are not able to work because of your condition and universal credit, the benefit paid to people of working age who are on a low income. We also look at the benefits that you can claim once you have reached pension age.

At the end of this guide, we give details of where to go if you need further help or information.

Our thanks to [Disability Rights UK](#) for writing this comprehensive benefits guide.

## Disability Benefits

### Personal independence payment

#### About the benefit

Personal independence payment (PIP) is a benefit for people in England, Northern Ireland and Wales between the age of 16 and pension age who need help taking part in everyday life or who find it difficult to get around.

PIP is tax free and you do not need to have paid National Insurance contributions to get it. PIP is not affected by any earnings or other income you get. Nor is it affected by any capital or savings you have. You can get PIP whether you are in or out of work. It is almost always paid in full in addition to any other benefits that you get.

PIP is not paid simply because you have rheumatoid arthritis, but because of the effect that the symptoms of it have on your everyday life.

PIP acts as a 'passport' for other types of help, such as the Motability scheme if you get the enhanced rate of the mobility component.

PIP comes in two parts:

- a daily living component – for help taking part in everyday life; and
- a mobility component – for help with getting around.

Each component has two rates: a standard rate and an enhanced rate. The rate you are paid depends on your needs.

How do you claim?

To start a claim for PIP, phone 0800 917 2222 or, in Northern Ireland, 0800 012 1573.

Find out more

To find out more about PIP, read Personal Independence Payment: A Guide to Making a Claim, free to download [here](#).

## Adult disability payment

### About the benefit

Adult disability payment (ADP) is a benefit for people in Scotland between the age of 16 and pension age who need help taking part in everyday life or who find it difficult to get around. It has replaced PIP in Scotland and is a similar benefit.

### How do you claim?

You can claim online at: [www.mygov.scot/adult-disability-payment/how-to-apply](http://www.mygov.scot/adult-disability-payment/how-to-apply). Alternatively, call Social Security Scotland (0800 182 2222).

### Find out more

To find out more about ADP, read Adult Disability Payment: A guide to the benefit, free to download at [www.disabilityrightsuk.org/resources/adult-disability-payment-scotland](http://www.disabilityrightsuk.org/resources/adult-disability-payment-scotland)

## Attendance allowance

### About the benefit

Attendance allowance is a benefit you can get if you have reached pension age (currently 66) and because of your condition you need help with personal care or supervision to keep safe.

Attendance allowance is tax free and you do not need to have paid National Insurance contributions to get it. Attendance allowance is not affected by any earnings or other income you get. Nor is it affected by any capital or savings you have. It is almost always paid in full in addition to any other benefits that you get.

Attendance allowance is for you, not for a carer. You can get attendance allowance whether or not you have someone helping you. What matters is the effect the arthritis has on you and the help you need, not whether you actually get that help. You can spend your attendance allowance on anything you like.

Attendance allowance has two rates: a lower rate and a higher rate. You get the lower rate if your needs are limited to just the day or just the night; you get the higher rate if your needs are spread throughout the day and the night.

In Scotland, attendance allowance will be replaced by a similar benefit: pension age disability payment. This will be tested in a few areas from autumn 2024, before being rolled out across Scotland from spring 2025.

How do you claim?

To get an attendance allowance claim-form, ring 0800 731 0122 or download one from the website [www.gov.uk/attendance-allowance/how-to-claim](http://www.gov.uk/attendance-allowance/how-to-claim)

To get a claim-form in Northern Ireland, ring 0800 587 0912 or download one from the website [www.nidirect.gov.uk/articles/attendance-allowance](http://www.nidirect.gov.uk/articles/attendance-allowance)

### Keeping a diary

Writing a short diary of your day-to-day needs can lend support to your claim for the disability benefit. The diary can be a reminder of the help you need, which you might otherwise forget because it is so much a part of your everyday life. It can also be important when trying to explain needs that fluctuate over a period, which is often the case with rheumatoid arthritis. A record of your needs over a typical day.



[Web link](#)

### [PIP Diary Guide](#)

[Need an example to get you started? Download our PIP Diary Guide.](#)

Start from the time you get up in the morning, through a 24-hour period, ending with the time you get up the following morning. List all the times when you need help from someone or you have difficulties doing something because there is no one around to help. When you write something down, try to answer the following questions:

? What help do you need?

? Why do you need the help?

? At what time do you need help?

AND

? How long do you need the help for?



If your needs vary from day to day, keep the diary over a few days to get a clearer picture of your needs.

Once you have finished the diary, write your name and National Insurance number on it and make several copies of it. Attach a copy to the claim-form and keep a copy for yourself. You should send copies of the diary to anyone else who you have listed on the claim-form, such as your rheumatologist or your GP.

Find out more

To find out more about attendance allowance, see the Disability Rights UK resource: [www.disabilityrightsuk.org/resources/attendance-allowance](http://www.disabilityrightsuk.org/resources/attendance-allowance).

## Disability living allowance

About the benefit

Disability living allowance (DLA) provides help towards the extra costs of bringing up a disabled child. It applies in England, Northern Ireland and Wales. There are two parts to DLA: the care component and the mobility component. Your child may get either one or both together.

The care component may be given if, due to their condition, your child has care needs (such as bathing, dressing or using the toilet) or supervision needs. In each case, their needs must be substantially in excess of those normally needed by a child of their age. The mobility component may be given if their condition means they have difficulty getting around outdoors.

DLA is tax free. It is almost always paid in full in addition to any other benefits that you get. DLA acts as a 'passport' for other types of help, such as the Motability scheme if your child gets the higher rate of the mobility component.

How do you claim?

To get a DLA claim-form, ring 0800 121 4600 or download it from the website [www.gov.uk/disability-living-allowance-children/how-to-claim](http://www.gov.uk/disability-living-allowance-children/how-to-claim)

To get a DLA claim-form in Northern Ireland, ring 0800 587 0912 or download it from the website [www.nidirect.gov.uk/publications/dla-child-claim-form-and-guidance-notes-dla1](http://www.nidirect.gov.uk/publications/dla-child-claim-form-and-guidance-notes-dla1)

Find out more

To find out more about DLA, see the Disability Rights UK resource: [www.disabilityrightsuk.org/resources/disability-living-allowance-dla](http://www.disabilityrightsuk.org/resources/disability-living-allowance-dla)

## Child disability payment

About the benefit

Child disability payment (CDP) provides help towards the extra costs of bringing up a disabled child in Scotland. It has replaced DLA in Scotland and is a similar benefit.

How do you claim?

You can claim online at: [www.mygov.scot/child-disability-payment/how-to-apply](http://www.mygov.scot/child-disability-payment/how-to-apply). Alternatively, call Social Security Scotland (0800 182 2222).

Find out more

To find out more about CDP, see the Disability Rights UK resource: [www.disabilityrightsuk.org/resources/child-disability-payment-scotland](http://www.disabilityrightsuk.org/resources/child-disability-payment-scotland)

## Carer's allowance

If you get the daily living component of personal independence payment or adult disability payment or you get attendance allowance, and someone is caring for you, that person may be able to claim 'carer's allowance'. If your child gets the care component of disability living allowance or child disability payment at the middle or highest rate, then you may be able to claim carer's allowance.

In each case the carer must regularly spend at least 35 hours a week caring. They do not need to be living with the person they are caring for, or be related to them.

You can apply for carer's allowance online at: [www.gov.uk/carers-allowance/how-to-claim](http://www.gov.uk/carers-allowance/how-to-claim) (or in Northern Ireland at: [www.nidirect.gov.uk/services/apply-carers-allowance-online](http://www.nidirect.gov.uk/services/apply-carers-allowance-online)).

You get a claim-form by calling 0800 731 0297 (or 0800 587 0912 in Northern Ireland) or by downloading one from: [www.gov.uk/government/publications/carers-allowance-claim-form](http://www.gov.uk/government/publications/carers-allowance-claim-form)

Find out more

To find out more about carer's allowance, see the Disability Rights UK resource: [www.disabilityrightsuk.org/resources/carers-allowance](http://www.disabilityrightsuk.org/resources/carers-allowance)

## Carer support payment

Carer support payment is replacing carer's allowance in Scotland, and is a similar benefit. It is currently being tested in several areas and will be available nationally in Scotland in autumn 2024. To find out if applications are open in your area, go to the carer support payment postcode checker: <https://postcodecheck.socialsecurity.gov.scot/>

How do you claim?

You can apply for carer support payment online or download a claim-form from: [www.mygov.scot/carers-support-payment/how-to-apply](http://www.mygov.scot/carers-support-payment/how-to-apply). Alternatively, call Social Security Scotland on 0800 182 2222.

Find out more

To find out more about carer support payment, see the Disability Rights UK resource: [www.disabilityrightsuk.org/resources/carers-support-payment-scotland](http://www.disabilityrightsuk.org/resources/carers-support-payment-scotland)

## Unable to Work?

If your ability to work is limited because of the effects of rheumatoid arthritis, you may be able to claim employment and support allowance. If you are still with an employer, you will probably claim statutory sick pay from them first of all.

### Statutory sick pay

If you are working for an employer and you have to take time off work because of your condition, you may be entitled to statutory sick pay (SSP). This is paid by your employer at a flat rate for up to 28 weeks. You do not need to have paid National Insurance contributions to get it, but you must earn at least £123 a week (from April 2024). You may be able to top SSP up with universal credit if your income is low (see section below).

### Employment and support allowance

About the benefit

If your ability to work is limited because of your condition, you may be able to get employment and support allowance (ESA). You must have paid enough National Insurance contributions over recent years to be entitled to it.

How do you claim?

You can claim ESA online at: [www.gov.uk/employment-support-allowance/how-to-claim](http://www.gov.uk/employment-support-allowance/how-to-claim). If you cannot claim online, you can call 0800 055 6688.

In Northern Ireland, you can claim ESA online at: [www.nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance](http://www.nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance). If you cannot claim online, you can call 0800 085 6318.

If you find ESA is not enough to live on, you may be able to get it topped up with universal credit, see section below.

The work capability assessment

Once you have claimed ESA, you will need to take part in a 'work capability assessment'. This assessment will decide what level of ESA you get, whether it can be paid indefinitely or for just 12 months, and whether or not you need to take part in activities to help you move back into work. The assessment involves completing a form, the 'capability for work questionnaire', and possibly taking part in an assessment with a health worker.

The work capability assessment also applies to universal credit, the benefit we look at in the next section.

Find out more

To find out more about ESA and the work capability assessment, see the Disability Rights UK resource: [www.disabilityrightsuk.org/resources/new-style-employment-and-support-allowance](http://www.disabilityrightsuk.org/resources/new-style-employment-and-support-allowance)

## Universal Credit

About the benefit

Universal credit is a benefit paid to people of working age who are on a low income. You can claim it if you are looking for work, if you are unable to work because of your condition, if you are a lone parent, if you are caring for someone or if you are working and your wages are low.

Universal credit provides for your basic living expenses. You can claim it to cover just your needs if you are a single person, or those of your partner and/or children if you have a family. It can be paid on its own if you have no other income, or it can top up other benefits (such as employment and support allowance) or earnings.

How do you claim?



You are expected to claim universal credit online if you can (at: [www.gov.uk/universal-credit/how-to-claim](http://www.gov.uk/universal-credit/how-to-claim)). When you do so, you will set up an online account. You can use this to manage your universal credit claim and to keep in touch with the officer who is dealing with the claim: your 'work coach'.

If you need help with your claim

If you need help with the claim, or need to make a telephone claim instead, you can ring the universal credit helpline (0800 328 5644); unfortunately this can be difficult to get through to.

You can also use the Citizens Advice 'Help to Claim' service ([www.citizensadvice.org.uk/helptoclaim/](http://www.citizensadvice.org.uk/helptoclaim/) – England: 0800 144 8444; Wales: 08000 241 220; Scotland: 0800 023 2581).

If your condition means that your ability to work is limited, you will need to get a 'fit note' from your GP or from someone else who is treating you. Once you have given the fit note to the Department of Work & Pensions, you will be asked to take part in a 'work capability assessment' (see the previous section for details). The assessment will decide if you can get an extra amount paid in your universal credit award and what work-related responsibilities or 'conditions', if any, you need to meet to keep getting the benefit paid in full.

Once you have claimed universal credit, you will need to book an interview with your work coach so that you can discuss your work prospects and the support you need.

## Payments

Universal credit is normally paid once a month into a bank, building society or credit union account. If you have difficulty budgeting at the start of your claim, you can ask for an advance payment, which you will have to repay.

If you owe money to the Department for Work & Pensions (DWP), deductions can be made from your universal credit award to recover the debt. Such deductions can also be made if you owe money elsewhere, eg rent to your landlord. If you are struggling because of these deductions, you can ask the DWP to reduce them.

If you have to pay for something that you need and would have difficulty budgeting for it, you can ask the DWP for a 'budgeting advance'.

## Help with your rent

If you have to pay rent, an amount can be included in your universal credit award to help cover this. This amount may be reduced if it is decided that your home has more bedrooms than you need, the so-called 'bedroom tax'.

Find out more

To find out more about universal credit, read Universal Credit: A Guide for Disabled Claimants, free to download at [www.disabilityrightsuk.org/resources/universal-credit](http://www.disabilityrightsuk.org/resources/universal-credit)

# Retirement

## State pension

You can claim state pension at pension age (currently 66), whether or not you go on working. Alternatively, you can put off claiming state pension, to earn extra pension later. State pension is based on the National Insurance contributions that you have paid over the years.

Find out more

To find out more about state pension, go to: [www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension)

## Pension credit

You may be able to get your state pension topped up with 'pension credit' if you are on a low income. To claim, you must have reached pension age. If you have a partner, you must normally both have reached pension age.

To make a claim over the phone or get a form sent to you, call 0800 99 1234. You can apply online if you have already claimed state pension and there are no children or young people in your claim. To apply online, go to: <https://apply-for-pension-credit.dwp.gov.uk/start>

Pension credit acts as a 'passport' for other types of help, such as housing benefit towards your rent (contact your local authority for details), council tax reduction towards your council tax (contact your local authority) and budgeting loans from the social fund to cover one-off costs (see [www.gov.uk/budgeting-help-benefits](http://www.gov.uk/budgeting-help-benefits)).

Find out more

To find out more about pension credit, go to: [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

## Further help and information

### The Motability scheme

The scheme allows you to exchange the mobility component of your disability benefit to lease a car, powered wheelchair or scooter.

T: 0300 456 4566

W: [www.motability.co.uk](http://www.motability.co.uk)

### The Blue Badge scheme

The Blue Badge scheme allows people with severe mobility problems and those with certain other conditions or disabilities to park close to places they wish to visit. Contact your local authority for details.

## Disabled Person's Railcard

You can buy a Disabled Person's Railcard which entitles you and a companion to one-third off the cost of most train journeys.

T: 0345 605 0525

W: [www.disabledpersons-railcard.co.uk](http://www.disabledpersons-railcard.co.uk)

## Health benefits

The NHS generally aims to provide free health care. Charges are made, however, for such things as prescriptions (in England), dental treatment and dentures, sight tests and vouchers for glasses.

In some circumstances, you may be exempt from these charges, including if you get universal credit (if you work, there are earnings limits) and the guarantee credit of pension credit. A full or partial reduction of charges can also be made on the grounds of low income.

W: [www.nhsbsa.nhs.uk/nhs-help-health-costs](http://www.nhsbsa.nhs.uk/nhs-help-health-costs)

## The Department for Work & Pensions

W: [www.gov.uk/government/organisations/department-for-work-pensions](http://www.gov.uk/government/organisations/department-for-work-pensions)

## Social Security Scotland

T: 0800 182 2222

W: [www.mygov.scot/browse/benefits/social-security-scotland](http://www.mygov.scot/browse/benefits/social-security-scotland)

## Turn2Us tools

Use the Turn2us Grants Search to find out which grants you may be eligible for.

### [Grants search](#)

Use the Turn2us Benefits Calculator to find out which welfare benefits you may be entitled to.

### [Benefits calculator](#)

## Finding a local advice centre

If you need help making a claim for a benefit or with appealing against a decision, you can contact a local advice centre. There may be times when seeing someone locally will be the best option to ensure you get good advice. Use? [advicelocal](#)? to get advice in your area.

## Read more

### [Work](#)

RA can affect all aspects of life, including work, and of course, the added stress of needing an income from work makes managing RA in a workplace setting all the more important. Thankfully, there is much that can be done, with reasonable adjustments and a good understanding of your rights and how your employer can support you at work.

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