# Mesothelioma and Benefits



www.mesothelioma.uk.com 0800 169 2409

#### Introduction

If you have been given a diagnosis of mesothelioma there are government benefits and lump sum compensation that you are highly likely to be entitled to. If you think you were exposed to asbestos while serving in the Armed Forces or while living or working outside the UK, call 0800 169 2409 and ask to speak to our benefits advisors who will be able to advise.

Please don't be put off if you haven't claimed benefits before; our specialist benefits advisors offer a one-to-one service.

They will identify which benefits you are entitled to, complete the necessary paperwork, and ensure you receive them as quickly as possible. "Mum was not keen to think about benefits; she had never claimed before. She felt she'd be taking money from people who needed it more than her. We told her she was entitled to them, and the money would be useful for things like taxis".

- Gemma

### What might I be able to claim?

You may have heard the term means-tested and be uncertain about whether this affects what you can claim.

A means-tested benefit is a benefit or payment which you can only claim if your income and/or savings are under a certain level set by the government. The level varies depending on your personal circumstances.

Most of the benefits that people with mesothelioma are eligible for are not means-tested, so it doesn't matter how much income and/or savings you may or may not have – you will still be eligible.

Instead, the two main factors that affect what you can claim are whether you are over or under State Pension age, and where your exposure to asbestos took place.

## Disability/ill health benefits

Age related: Yes Means tested: No

 Attendance Allowance This benefit is for the extra costs associated with a disability or long term illness for people over State Pension age. Mesothelioma patients are usually entitled to claim the higher weekly rate of £101.75\*. • Personal Independence Payment (PIP)

This benefit is for the extra costs associated with a disability or long term illness for people under State Pension age. Mesothelioma patients are usually entitled to a payment of £101.75\* per week plus an additional payment of up to £71\* per week depending on your level of mobility.

 Disability Living Allowance (DLA) Adults can no longer make a new claim to DLA however if you are already receiving this benefit you may be able to get your rate of payment increased.

#### Industrial injuries benefits

#### Age related: No Means tested: No

#### Industrial Injuries Disablement Benefit (IIDB)

If your exposure to asbestos occurred during any employment or on an approved employment training scheme or course in the UK you can make a claim for IIDB. Mesothelioma patients are awarded the highest weekly rate of £207.60\* plus a one-off payment of backdated benefit worth £2,698\*. This benefit is not means-tested but it can affect the payment of any means-tested benefits that you currently claim. If you currently receive means-tested benefits please seek advice from our benefits specialists before claiming IIDB.

• Constant Attendance Allowance (CAA)

If you are awarded IIDB you can also claim CAA if you have substantial care needs. CAA acts as a "top up" to your standard disability long term illness benefit. Rates of CAA vary depending on the level of care required. • Exceptionally Severe Disablement Allowance (ESDA)

If you are awarded one of the top 2 rates of CAA and need permanent care and attention you can claim an additional £83.10\* per week.

### Government lump sum payments

#### Age related: Yes Means tested: No

If you are a mesothelioma patient and you were exposed to asbestos in the UK, regardless of how or when it happened, you will be entitled to claim a lump sum payment from the government, unless you have already received compensation elsewhere.

Your benefits advisor will help you decide which lump sum scheme is appropriate for you. The amount you receive depends on how old you were when you were diagnosed but the minimum payment is £16,631\*.

#### **Blue badge**

Mesothelioma patients will usually qualify for a Blue Badge from their local authority.

### Other benefits – over state pension age

Our benefits advisors can check if you are entitled to any means-tested benefits such as Pension Credit, Housing Benefit and Council Tax Support.

## Other benefits – under state pension age

Our benefits advisors can check if you are entitled to any means-tested benefits such as Universal Credit and Council Tax Support. If you are currently employed, we can also provide advice on sick pay entitlement and National Insurance contribution-based benefit entitlement.

#### **Carers allowance**

If you get Attendance Allowance, PIP or DLA and someone provides unpaid care for you for at least 35 hours a week, they may be able to claim Carers Allowance of £76.75\* per week. To be eligible for the payment the carer must meet certain criteria. If your unpaid carer is over State Pension age or works more than 14 hours a week they are unlikely to qualify for a payment but they may qualify for an increase in Pension Credit or a National Insurance credit.

#### Compensation

If you have been diagnosed with mesothelioma, and your exposure to asbestos is employment related, it is likely that you will be able to claim compensation. If your exposure to asbestos is not employment related or you are unsure how your exposure occurred we still recommend speaking to a specialist solicitor for advice To find out more call 0800 169 2409 or visit www. mesothelioma.uk.com/ legal-advice/ or read our leaflet Mesothelioma and Compensation.

#### Where do I start?

Mesothelioma UK funds specialist benefits advisors who are available to help explain what you will be entitled to and complete the application forms on your behalf. To speak to one of them please call 0800 169 2409. If you live in an area which is not covered by one of Mesothelioma UK's benefit advisors, we will refer you to an appropriate specialist who can help you.

Please note some of these benefits cannot be backdated and some can only be backdated for a limited time. Others have a time limit for claiming, running from the date you received your diagnosis.

Our advice is to get your benefits check as soon as possible after diagnosis.

It's OK if you would like someone else to make enquiries on your behalf, such as your partner or another family member, please ask them to get in touch with us for advice. Our benefits advice service is here to let you know what you are entitled to so you can make an informed decision. You will not be pressured into making decisions or applying for benefits you don't want. Our advice is free, confidential, and unconditional.

\*Benefits rates correct for April 23 – April 24 Mesothelioma UK provides specialist, impartial, up to date support and information.



To sponsor or donate contact: Mesothelioma UK CIO Registered Charity Number 1177039 Email | info@mesothelioma.uk.com

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