

# Lincolnshire NHS/CAB Income Maximisation Project 2010-2011

## Advice on Prescription

- Benefits
- Tax Credits
- Money issues



Patient's name.....

I am referring you for free, confidential advice and practical help.

Please phone the CAB Caseworker on.....

She will arrange to see you at home or at the CAB

Signed.....Date.....

.....Surgery



Citizens Advice Bureau  
Anytown  
Lincolnshire





## A Countywide service

The project covers the whole of Lincolnshire through seven Citizens Advice Bureaux in Boston, East Lindsey, Lincoln, Sleaford, South Holland, South Kesteven and West Lindsey.

Welfare Benefits specialist caseworkers are situated in each bureau to ensure a network of local contacts. Referrals from many agencies throughout Lincolnshire have been maintained and new contacts added to those already established. These range from GPs and Nurses through to healthcare workers and those associated with caring for people in their homes. Organisations such as Social Services, Age Concern, Homestart and Housing Associations as well as many Community Mental Health Teams find our service invaluable in helping their clients to increase their income through comprehensive benefits advice, and help with successful benefit applications and appeals.

The benefits system is notoriously complex. Help to identify appropriate benefits and to complete application forms, or help with an appeal when an application has been refused, is vital. Often the forms are lengthy or confusing and although the client's own GP may have suggested that they may be eligible an application can be unsuccessful. This is less likely with partnership working between doctors, health professionals and experienced caseworkers. The successful outcome of one benefit application often leads to increases in other benefits.

Home visits remain an integral part of the project to ensure that those who have limited mobility, and are not able to visit a bureau, can receive the help they need in their own homes, if necessary with their family or carers present. This ensures that everyone is able to access our advice and help.

As well as monitoring financial outcomes we try to assess the impact that increased income has on the quality of people's lives. In 2010-11 614 clients returned feedback questionnaires which are summarised below.

|                               |   |
|-------------------------------|---|
| <b>Health &amp; Wellbeing</b> | Has your health and sense of well-being improved?<br>68% said yes                     |
| <b>Financial</b>              | Are you better off financially?<br>92% said yes                                       |
| <b>Support Services</b>       | Are you more aware of support services?<br>91% said yes                               |
| <b>Purchase Services</b>      | Are you able to purchase services to support you?<br>76% said yes                     |
| <b>Getting Out</b>            | Are you able to get out more?<br>63% said yes   |
| <b>Independence</b>           | Do you feel our service will help you to continue to live independently? 93% said yes |

## Project Outcomes

During 2010-11, an annualised total of £4,727,200.40 was secured in benefits for clients as a result of help from project caseworkers.

The following table details the disability benefits secured by the project caseworkers. There are other benefit gains, such as in pension credit and housing benefit, which are not reported upon for this project. Caseworkers also secured large sums of back-dated benefit payments and some extra premiums which are not included in the table below.

| <b>Lincolnshire NHS/CAB Income Maximisation Project 2010-2011 Outcomes By Benefit Type</b> |               |                         |
|--|---------------|-------------------------|
| <b>Benefit</b>   | <b>Number</b> | <b>Annualised<br/>£</b> |
| Attendance Allowance High  | 255           | 946,764.00              |
| Attendance Allowance Low   | 176           | 437,465.60              |
| DLA Mobility High  | 287           | 743,961.40              |
| DLA Mobility Low   | 202           | 199,050.80              |
| DLA Care High  | 157           | 582,909.60              |
| DLA Care Middle  | 173           | 430,008.80              |
| DLA Care Low   | 208           | 204,963.20              |
| Carer's Premium in Pension Credit  | 77            | 120,320.20              |
| Carer's Premium in Income Support  | 23            | 35,939.80               |
| Carer's Allowance  | 66            | 184,984.80              |
| SDP in Pension Credit  | 67            | 186,916.60              |
| Disability Premium in Income Support (single)  | 18            | 26,208.00               |
| Disability Premium in Income Support (couple)  | 4             | 8,288.80                |
| Incapacity Benefit/ESA   | 182           | 619,418.80              |
| <b>Totals</b>  | <b>1,895</b>  | <b>4,727,200.40</b>     |

**£12.88 was secured for every £1 invested in the project.**

## Case Studies

- The client has complex health problems including osteoporosis, rheumatoid arthritis, diabetes and heart problems. She is virtually wheelchair bound and has many aids and adaptations in her home to help with her care and mobility. She relies heavily on her husband to aid her. She was referred to us at the appeal stage of her Disability Living Allowance claim. She had been turned down for both the mobility and care components. We visited the client at home. It was clear from the health issues outlined in the paperwork that she should be entitled to Disability Living Allowance. The caseworker assisted her in completing an appeal form and offered assistance in acquiring the necessary medical evidence she would need to put forward in the appeal.

Her GP and two hospital consultants provided medical reports which were submitted to the Tribunal Service. Her claim was reassessed before it reached the hearing stage and the client was awarded Disability Living Allowance at the higher rate of both care and mobility components, plus a back payment of over £2,500. This meant that the client did not have to undergo the ordeal of attending a Tribunal hearing.

- A couple aged 79 and 81 years live in their own property. Both have healthcare needs and were referred by the Carers' Team. A home visit to establish their current benefit income revealed that both clients were in receipt of state retirement pension and pension guarantee credit. The husband was in receipt of low rate Attendance Allowance (AA) but had severe health problems and clearly met criteria for the high rate. The caseworker completed a change of circumstances form resulting in him being awarded high rate AA.

*I am very grateful that the Caseworker came to visit me in my home as I was so unwell and unable to visit the CAB office. She gave me confidence to carry on with my appeal with a very sensitive understanding even though the nature of my illness is so personal.*

*We are most grateful for the help and advice we have been given for us to receive the attendance allowance, also that we may telephone you if we need more help.*

His wife had underlying entitlement to Carer's Allowance and the caseworker assisted in claiming this also. During the course of the visit it was established that she had health problems of her own and the caseworker assisted her with a successful claim for high rate Attendance Allowance. This allowed her husband to claim underlying entitlement to Carer's Allowance. The couple's weekly income has increased by £269.70 per week.

- The Alzheimer's Society referred a 90 year old gentleman suffering with Alzheimer's, together with his 89 year old wife who cares for him. A caseworker visited the couple at their home and identified that this client, who was currently receiving lower rate Attendance Allowance, had night time care needs. An application to revise the DWP decision was submitted and resulted in his AA award being increased to the higher rate, backdated to the date of the first decision. The client's wife was assisted in applying for a 25% reduction of Council Tax as a result of her husband's severe mental impairment.

A benefit check identified that the clients were also entitled to Pension Credit, including a Carer's Premium. This couple has no family support and had struggled in vain to understand the letters from Pension Services and the DWP. Help from the caseworker has resulted in an increase of income of £90 per week and has reduced the wife's stress in dealing with these claims.

- A 58 year old man, with severe back pain and restricted mobility owing to rheumatoid arthritis and nerve damage, sought our help. He was currently undergoing a number of investigations and a full diagnosis had yet to be made. He was unable to work and was in receipt of Statutory Sick Pay. A caseworker visited him at home and assisted with his DLA application; he was awarded higher rate mobility and lower rate care for 2 years.

*Without your help we would have got nothing, your service was second to none.*

*We thank the day we made contact. Without your help we would not have been able to make the successful claims.*

*My husband has dementia which is very tiring for me. Your help has made it much easier for me.*

- A couple were referred by their GP. They are both in their 80s and have lived in the same 1<sup>st</sup> floor flat all their married lives. However, they are now unable to manage the stairs. An application to Social Services for a stair lift had been refused. The caseworker suggested applying to the Royal British Legion, as the husband had served in the army, and this application was successful.

They were also advised that they should both apply for Attendance Allowance and were successfully helped to do so. Both were awarded the low rate and this led to additional carer premiums in their Pension Credit. Their income has increased by £172.60 per week.

- A 49 year old woman was referred by her GP. The client suffers from multiple health issues and required assistance with two separate benefit matters: Disability Living Allowance (DLA) and Employment & Support Allowance (ESA). Client's eligibility for DLA was assessed and she was advised that she appeared to meet the criteria for High Rate Mobility and Low Rate Care. A caseworker helped with the completion of the claim form but the application was refused.

The caseworker explained the processes of Reconsideration and Appeal and it was agreed to ask for a Reconsideration. Analysis of the paperwork indicated that the decision maker had refused the benefit without sufficient evidence to do so. As a result of the challenge made an Examining Medical Officer was sent to assess the client and the decision was revised in her favour. She was awarded High Rate Mobility and Low Rate Care as originally anticipated, and gained just under £2,000 in backdated award. The client was advised about additional benefits of the High Rate Mobility award, namely road tax exemption, the Motability scheme and Blue Badge parking permit.

*Your help has enabled us to have a better life both emotionally & financially. We would not have achieved this without you.*

*We are deeply grateful for the thorough dedication and commitment of the Caseworker, taking up our appeal against the DWP. She pursued our appeal from beginning to the ultimate satisfactory end. We can't praise the service enough. Exceedingly well done!*

An assessment was then made with regard to the client's condition and the ESA criteria. The client was helped with the completion of the ESA50 questionnaire. A case was made for passing the Limited Capability for Work Assessment, having identified well over the 15 points required. Supportive documentation was enclosed with the form. The client passed the assessment on scrutiny and was not required to attend a medical. She was placed in the Work Related Activity Group. The help provided to this client saw a total financial benefit to her of just under £10,250 pa.

- A 72-year-old man with Chronic Obstructive Pulmonary Disease and kidney failure was referred by his GP. The caseworker advised him to claim Attendance Allowance and completed forms for this. He was awarded the high rate of £73.60 per week. This meant that his wife was able to claim an underlying entitlement to Carer's Allowance which increased their Pension Credit. The caseworker also successfully helped him to apply for a Blue Parking Badge.
- The client is a 77 year old man who was referred by the Community Mental Health Team (CMHT). He has suffered two heart attacks, has various physical problems including angina, and also suffers from depression and dementia. He relies on his wife to provide personal care and to watch over him constantly. Due to the client's mental health condition it was decided that it would be appropriate for the CMHT to conduct a joint home visit with the caseworker. It was established that the client was already in receipt of Attendance Allowance at the lower rate and the caseworker successfully applied for this to be increased to high rate. During the visit a Carer's Allowance application was completed for the client's wife and this resulted in extra premiums in Pension Credit. They have told the caseworker that the extra support they are now receiving has greatly improved their lives and they are able to get out more.

*This was a first class service. You put me at ease and then, having listened to my situation, you helped me to put it into words and explain it all in clear language.*

*I would like to thank the Caseworker for her help. I am sure I would not have received the benefits without it.*

*The Caseworker was extremely helpful in obtaining Attendance Allowance for my mum. It will pay for extra help to care for her in her own home for as long as possible.*

- The client was referred by his Community Psychiatric Nurse (CPN). He was in receipt of Disability Living Allowance (DLA), low rate mobility and low rate care. He had received renewal forms and required help completing them. Assessment of his current eligibility suggested that he may now be entitled to the middle rate care component. The forms were completed and submitted, making a case for a higher award. The client was awarded low rate mobility and middle rate care. The client's only other income was long term Incapacity Benefit. Following his DLA renewal award, the caseworker carried out a full benefit check. As he lived alone the client was now eligible for Income Support because he was entitled to the Severe Disability Premium. In addition, he became entitled to free prescriptions and full Council Tax and Housing Benefits.
- The client had been self employed and had an incomplete NI contribution record. He had recently had two strokes which left him with side weakness affecting mobility, gait, grip and memory. He was referred for help with benefits. A successful appeal for Disability Living Allowance resulted in an increase of his income by £2,592 pa. Some months later it was agreed to appeal for high rate care which then increased his income by a further £2,733 pa. Additional severe disability premiums in Income Support increased his income further. He is now £8,115 pa better off as a result of our advice. His standard of living has increased, his personal circumstances have improved and he has now moved to a ground floor flat which better meets his needs.

The impact of this project is shown in the above case studies. It has considerably improved the lives of those people helped by caseworkers, not only in financial terms but also by increasing their independence and their overall well-being.

*Without the Caseworker's help and support I do not know how we would have coped in resolving our problems.*

*The service was excellent, and helped me to claim what I was entitled to. Just keep on doing what you do so well!*

**Vicki Langley**  
**Project Co-ordinator**  
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