



CFG  
Law  
part of the client first group

# **Essential guide to solving immediate money concerns following a brain injury**



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# Introduction

The aftermath of a brain injury can be very traumatic. Not only are you trying to deal with your injuries or the injuries of your loved one, but you may also have financial concerns too.

Many people experience financial strain because they, or their loved one, are unable to work for some time or to return to the job they had before the accident.

In this eBook, we will explain different benefits which may be available to you to alleviate any immediate money concerns you have following a brain injury. We will also identify any additional support that could help you and your family.



# Guide to benefits following a brain injury

Benefits are dependant on your personal circumstance but can include the following:

## Personal Independence Payments

For those aged between 16-64 with a long-term health condition or disability that affects your ability to live independently.

## Statutory Sick Pay

Available through your employer after four consecutive days of illness for up to 28 weeks.

## Employment and Support Allowance

Money you may be able to claim if you cannot work because of illness or disability.

## Universal Credit

Payments to help you with your living costs.



# Personal Independence Payments (PIP)

Personal Independence Payments (PIP) is extra money you may be eligible for to help with everyday living if you have any long term health conditions or disability as a result of your brain injury.

This money is extra to Employment and Support Allowance and the rate you are eligible for will depend on your condition and how it affects you.



An assessment will be carried out to determine the amount you will receive and will be regularly assessed to ensure you are receiving the correct amount.

There are two parts to PIP; Daily Living Component and Mobility Component. Your eligibility for either/or component and the rate you will receive depends on your assessment.

PIP is replacing Disability Living Allowance across the UK.

# Personal Independence Payments (PIP)

It is difficult to say whether the level of help you need will mean you are eligible for PIP. However, you should apply for PIP if you need help with any of the following:

- ◆ Preparing and cooking a meal.
- ◆ Eating and drinking.
- ◆ Keeping track and managing treatments.
- ◆ Having a wash or taking a bath.
- ◆ Help with using the toilet or incontinence.
- ◆ Getting dressed and undressed.
- ◆ Communicating and talking.
- ◆ Difficulties with reading and writing.
- ◆ Effectively managing money.
- ◆ Planning and taking a journey.
- ◆ Mobility issues.



# Personal Independence Payments (PIP) applications

You should make a claim for PIP by contacting the Department of Work and Pensions (DWP). They will ask you for information to help your claim including:

- ◆ Contact details.
- ◆ Date of birth.
- ◆ National Insurance Number.
- ◆ Bank or Building Society details.
- ◆ GP details and other health care professionals.
- ◆ Any details about living abroad or within a care home or hospital.

To apply for PIP or to enquire about eligibility, call the PIP Enquiry Line.

## PIP Enquiry Line

**Telephone:** 0800 121 4433

**Textphone:** 0800 121 4493

Monday to Friday, 8am to 6pm.

Personal Independence  
Payment New Claims  
Post Handling Site B  
Wolverhampton  
WV99 1AH

## The claims process

There are 4 stages you will need to go through:

1. Contacting the DWP.
2. Completing the forms that are sent to you.
3. Attending a face-to-face assessment (unless you are terminally ill).
4. A DWP Decision Maker will review your assessment and make a decision on your eligibility. This will be confirmed to you in writing.



# Statutory Sick Pay (SSP)

If you are employed but are unable to work due to sickness/injury, you are entitled to receive Statutory Sick Pay (SSP).

This is paid by your employer for up to 28 weeks.

## How will I be paid?

You will be paid SSP by your employer the same way as your normal wages. Tax and National Insurance contributions still apply and will be deducted.

## Exceptions

There are some exceptions. You will not qualify for SSP if you:

- ♦ Have already received the maximum amount of SSP (28 weeks) or
- ♦ Are receiving Statutory Maternity Pay.

You can still qualify if you started your job recently and you haven't received 8 weeks' pay yet.

## Fit notes (or sick notes)

Once you have missed more than 7 days of work, you will be required to give your employer a doctor's fit note (frequently referred to as a sick note).

Hospital doctors or GPs can provide a fit note. They may charge a fee if the note is asked for before the 7<sup>th</sup> day.

The fit note will say the employee is either 'not fit for work' or 'may be fit for work'. If it says 'may be fit for work', employers should discuss any changes that might help the employee to return to work.





# Statutory Sick Pay (SSP)

## What if I am not eligible, or still sick after 28 weeks?

If you're not eligible for SSP or your SSP has ended (or is about to end), don't worry! You may be able to apply for Employment and Support Allowance (ESA).

To claim Statutory Sick Pay (SSP), you will need to advise your employer about your illness in writing (if they request it) and by their deadline (or within 7 days if they don't have one).

# Employment and Support Allowance (ESA)



You may be able to claim Employment and Support Allowance (ESA) if you are unable to work because of an illness or disability. It offers financial support alongside help to allow you to work if you're able to do so.

If you are entitled to ESA, you will then be placed into one of two groups:

- ♦ Work-related activity group – you will have to attend regular interviews with an advisor.
- ♦ Support group – you will not be required to attend regular interviews.

The amount you receive in ESA will depend on several things:

- ♦ The circumstances you are in, including your income (and the income of your partner), savings and pension income.
- ♦ The type of ESA you are eligible for.
- ♦ At what point in the assessment process you are.

You can calculate the amount of ESA you may be eligible for using the [government benefits calculator](#).

# Employment and Support Allowance (ESA) applications

You should apply for ESA by telephone. Depending on the type of ESA you are applying for, will depend on the number you call. You can find out about the [different types of ESA available here](#).

## **‘New style’ ESA**

Telephone: 0800 328 5644

Textphone: 0800 328 1344

Monday to Friday,

8 am to 6 pm

## **Contribution-based and income-related ESA**

Telephone: 0800 055 6688

Textphone: 0800 023 4888

NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 055 6688

Monday to Friday,

8 am to 6 pm

You can also apply for ESA by completing an [ESA1 form](#) and taking this to your local Jobcentre Plus office.



# Employment and Support Allowance (ESA) applications

To make a claim for ESA, you will need the following information to hand:

- ◆ Your National Insurance number.
- ◆ Your fit note (or sick note).
- ◆ The name and address of your GP.
- ◆ Your contact numbers (including home and mobile).
- ◆ Details of your mortgage or your landlord if you are in rented accommodation.
- ◆ Your council tax bill.
- ◆ The name and contact details (including phone number and address) of your employer, as well as your dates of employment.
- ◆ Your bank account or building society details.
- ◆ Details of other benefits you are claiming or sick pay you are receiving.



# Universal Credit

Universal Credit is a monthly payment that can be made to you to help with your living costs if you are on a low income. It is a means-tested benefit and can be claimed alongside other benefits, including Personal Independence Payments (PIP) and Statutory Sick Pay (SSP).

If you live with your partner, then their income and savings are also assessed to check your eligibility for Universal Credit, even if they are not eligible themselves.



## Eligibility

People eligible for Universal Credit include those who:

- ♦ Are on a low income or those who are out of work.
- ♦ Are aged 18 or over (some people can claim them if they are 16 to 17).
- ♦ Are younger than the State Pension Credit qualifying age.
- ♦ Have less than £16,000 in savings (including the savings of their partner).
- ♦ Live in the UK.



# Universal Credit

The amount you will receive in Universal Credit will depend on several things, including your household income and circumstances of all members of the household. The payments will be made up of your basic allowance and any additional elements you are eligible for.

## Basic Allowance

This will depend on whether you are claiming on your own, or if you are claiming as a couple and how old you are. There is one basic allowance for each type of household:

- ◆ Single claimant aged under 25: £251.77 per month
- ◆ Single claimant aged 25 and over: £317.82 per month
- ◆ Couple claimant both aged under 25: £395.20 per month
- ◆ Couple claimant either aged 25 or over: £498.89 per month



# Universal Credit

## Additional Elements

You may qualify for additional elements if:

- ◆ You have 1 or 2 children whom you are responsible for and who normally live with you. If you have 3 or more children, you will need to claim Child Tax Credit.
- ◆ You are paying for registered childcare when you go to work. If you are claiming as a couple, both of you must be in work unless the non-working partner has limited or no capacity to work, is a carer for a severely disabled person or is temporarily absent from the household.
- ◆ You have limited capability to work or have limited capability for work-related activity and have satisfied the Work Capability Assessment.
- ◆ You are a carer for a severely disabled person for at least 35 hours a week.
- ◆ You can claim money for housing benefits.



# Universal Credit applications

There are several ways to start a claim for Universal Credit.



You can complete your application for Universal Credit online through the [government website](#).



You can also apply by phone by calling the Universal Credit Helpline:  
Telephone: 0800 328 9344  
Textphone: 0800 328 1344

After you have applied either online or over the phone, you will usually have to attend a face-to-face meeting at your local Jobcentre. At this interview, you must agree on a claimant commitment which sets out what you must do to continue to receive Universal Credit. If you fail to meet the requirements of the claimant commitment, your Universal Credit may be stopped.



# Universal Credit payments

You will be paid Universal Credit through a single monthly payment made in arrears. You will receive your first payment at least five weeks after your application. The payments will be made into one bank account nominated by the household. If you require financial assistance before these five weeks, you can apply for an [advance on your first payment online](#).

You can find out whether you are eligible for Universal Credit and how much you are likely to receive by using the [government benefits calculator](#).



# Other emergency funding and support

There are also a number of other charities, support agencies and schemes which may help to alleviate financial stress following a brain injury.



## Headway

National Brain Injury Charity who provide a [£500 emergency fund](#) for families struggling after a brain injury.



## Brain Injury is B.I.G.

Support group for families living with serious and catastrophic brain injuries and offer a [£500 grant scheme](#).



Department  
of Health &  
Social Care

## Hospital Car Parking

The Department of Health & Social Care have [rules for managing NHS car parking](#) and car parking principles.



## Healthcare Travel Costs Scheme (HTCS)

Scheme to claim back the [costs to attend NHS appointments](#).



# Alternative financial options after a brain injury

If you, or your loved one, have sustained a brain injury in an accident that was not your fault, you may be also able to claim compensation. Making a claim for compensation can help you to access funds quickly through emergency funding and interim payments.

Not only that, but a claim for compensation can help you to access support with all of your immediate needs and recovery. Using the right solicitor to make a claim should allow for a holistic approach and an absolute focus on early treatment and rehabilitation to ensure the best outcome in terms of your recovery and wellbeing.

Compensation can be a lifeline for seriously injured people and their families. A compensation claim isn't just about compensating the person for their pain and suffering. A claim can also provide much needed financial assistance (for example, if you are unable to work), and help with funding for treatment, rehabilitation, aid and adaptations, equipment and more.



# About CFG Law

At CFG Law, we are specialist brain injury solicitors with over 30 years' experience and a track record of success in handling high value and complex brain injury claims. All members of the team share a common purpose: to help those affected by injury - together.

By making a claim with CFG Law, you will receive the support of a multidisciplinary team including both a Serious Injury Solicitor and a Client Support Manager (highly experienced Occupational Therapists and Physiotherapists). Our Client Support Managers will assess your needs from day one and work to provide the support you and your family need immediately.

**Get a 100% free, no obligation consultation with one of our legal experts to find out more about our services.**

**Start a free  
claim now**