Coulthursts
The Brain Injury Solicitors

Financial assistance after a head injury

Following a head injury you might be under financial strain, especially if you are unable to work or your income has reduced, but there are sources of help available.

Benefits

Detailed information on benefits and how to apply for them can be found on the UK government website **www.gov.uk/browse/benefits**. You have the right to appeal if you do not agree with a decision, but there are strict limits for doing so. Details of how to appeal will be given in your decision letter.

Statutory Sick Pay (SSP)

If you are employed and unable to work for 3 days or more because of your brain injury you may be eligible for this benefit.

You should check first whether your employer has a company sick pay scheme, which may be more generous. Inform your employer as soon as possible about your symptoms and your inability to work. You will also need to provide them with a 'fit note' from your GP or consultant.

Your employer will then assess whether you are eligible to receive the benefit. If you disagree with their decision, you can contact HMRC on 0300 322 9422 or at Statutory Payment Dispute Team, PT Operations, North East England, HMRC, BX9 1AN. More information is also available at **www.gov.uk/statutory-sick-pay.**

SSP can be claimed for up to 28 weeks and is paid and taxed in the same way as your normal earnings. You can start to apply for Employment and Support Allowance (see below) up to 3 months before SSP ends.

Coulthursts are the only UK law firm who exclusively work on brain injury claims

Employment and Support Allowance (ESA)

This benefit has replaced Contributory ESA, and is available for people aged 16 or over, under state retirement age, and with a limited capacity for work. You can claim it at the same time as Universal Credit (see below), but not at the same time as Statutory Sick Pay.

It is not means-tested so any income will not be considered.   To qualify you must have savings of no more than £16,000 and you need to have been previously employed or self-employed and paid enough National Insurance contributions in the last two years.

To apply you complete an online form at **www.gov.uk/employment-support-allowance/how-to-claim.** If you cannot do this, you can call the **Universal Credit helpline on 0800 328 5644.** You may be asked to undertake a Work Capability Assessment or complete a questionnaire.

The DWP will explain the outcome, and if you are eligible you will be placed in one of the following groups:

- Work-related activity group – you will be allocated a work coach and will be expected to work in the future, and your ESA will be payable for a maximum of 12 months after which you may need to reapply.
- Support group – there is no time limit for how long you can receive ESA, but you may be reassessed every few years.

Universal Credit (UC)

This was introduced in 2013 and has replaced 6 means-tested benefits (Income Support, Income-based Jobseeker's Allowance, Income-related Employment & Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit). It is for people of working age on a low income or unable to work due to a disability or long-term health condition. It is also for people who have not paid enough National Insurance contributions to be eligible for ESA (see above).   The benefit is means-tested.   You may be entitled to it at the same time as Statutory Sick Pay, but the Statutory Sick Pay will be taken into consideration when the payment is calculated.

There is a standard rate of UC (which changes annually), and on top of that there are extra amounts you may be entitled to.

To apply you will need to set up an online account, and then complete the form 'UC for people with a health condition'. You will need a statement of fitness for work from your GP. The form is available at **www.gov.uk/apply-universal-credit.** If you are unable to use a computer, you can call the helpline on 0800 328 5644.

You may be required to fill out a questionnaire (UC50) online, or you will be sent a printed copy. After that the DWP will decide if you need to undergo a Work Capability Assessment.

If you score 15 points or over, you will be considered that you have limited capacity to work but have the potential to work again in the future. You will be allocated a Work Coach to help you find work. Alternatively, you will be placed in a group where you are not expected to prepare for work. Your entitlement to this benefit will be reviewed every month.

Personal Independence Payment (PIP)

This has replaced Disability Living Allowance. You can claim it if you are over 16, and under state retirement age. It is to help with the extra costs of living with a health problem or disability expected to last 12 months or more.

You can apply by phone to 0800 917 2222 or in writing to Personal Independence Payment New Claims, Post Handling Site B, Wolverhampton, WV99 1AH.

You will then be sent a form to complete in which you can explain how your brain injury affects you, and you should give as much detail as possible. You might also be asked to attend an assessment. After that you will be given a score for the two different components (daily living and mobility), which will determine your eligibility to receive the benefit and at what level.

Attendance Allowance (AA)

This is for people over state retirement age with care or supervision needs as a result of a disability. It is not means-tested, so any income and savings will not be considered.

You can request a copy of the application from the helpline on 0800 731 0122 or download it from **www.gov.uk/government/publications/attendance-allowance-claim-form.**

The application form will ask for details of any help you need looking after yourself, and you may be asked to attend an assessment if further information is required. After that you will receive an application decision letter stating whether you are eligible for either the lower or higher rate, depending on how much care you need.

Carer's Allowance (CA)

This is a benefit for carers, including members of your family. They must be providing you with care for at least 35 hours a week, with activities such as cooking, cleaning, washing, shopping etc. The carer must be aged 16 or over, not in full time education/studying, and there is an earnings limit. Only one carer can claim the benefit. You must also be in receipt of PIP (daily living component) or AA to qualify.

A carer can apply online at **www.gov.uk/carers-allowance/how-to-claim** or they can download the form to complete and return to Mail Handling Site A, Wolverhampton, WV98 2AB. A carer can also call the helpline on 0800 731 0297.

The Carer will then receive a decision as to whether they are eligible for the benefit. If the person being cared for has to go into hospital for longer than 4 weeks, the payment may stop for that period. If the carer has to take a break from caring they can continue to receive the benefit, as long as they are caring for 22 out of every 26 weeks.

Other Sources of Assistance

The Brain Charity

The Brain Charity a UK charity that can provide support to anyone based in the UK who has a brain injury or any neurological condition. Their website is **www.thebraincharity.org.uk.** The Charity offers practical help, emotional support, and social activities. Their telephone number is 0151 298 2999 and you can email them at info@thebraincharity.org.uk

Headway

Headway is a national charity that supports people with brain injuries in various ways. The website is **www.headway.org.uk** and the free confidential helpline is available on 0808 800 2244 or helpline@headway.org.uk. Headway also has a network of local groups and branches and there are a number of local independent Headway charities.

Headway has an Emergency Fund which can provide grants of up to £500 in the immediate aftermath of a brain injury. You must have savings of less than £1000 to apply.

You can apply online from the website at **www.headway.org.uk/supporting-you/headway-emergency-fund/**, or you can download the form to print, complete and send back. Headway will then contact you for further information, and they will require confirmation of the brain injury from a medical professional before they can assess your application.

If you have any queries on about the application, you can contact 0208 640 8413 or emergencyfund@headway.org.

Brain injury is BIG

This organisation also has a grant scheme where funding is not available from other sources. For severely brain injured people they provide grants of up to £500 for individuals to cover the costs of equipment, therapies, assessments, accommodation and travel costs.

The application form can be found online at **www.braininjuryisbig.org.uk/help-from-us/application-form-for-individuals.** If you have any queries, **contact them on 07902 770 999.**

Legal claim

If your brain injury was caused by somebody else (i.e. in a road traffic accident, at work, in a public place or in a criminal assault), you may also be able to pursue a compensation claim. In some cases, as part of the claim in the early stages you can obtain interim payments or funding for private treatment and rehabilitation. You should seek advice from a specialist solicitor with experience in brain injury claims.

Other help

If you do not have enough money to live on you might be able to get help with welfare assistance from your local council. Each authority runs their own scheme.

You may also be able to apply to your local council for a disabled facilities grant to help adapt your home.

You might be able to get an interest-free loan from the government for essentials if you claim certain benefits.

If Universal Credit doesn't cover all your rent, you could make a claim for a discretionary housing payment from your local council. If you have a mortgage you can't afford to pay you should contact your lender as they may be able to temporarily reduce your payments or offer you a mortgage holiday for a set period when your payments are suspended.

If you are struggling to pay for food, you may be able to go to a food bank. There are also food banks for owners struggling to feed their cats and dogs.

Citizen's Advice provide advice on these issues at **www.citizensadvice.org.uk** or you can call their national phone service on 0800 144 8848 or debt helpline on 0800 240 4420. You can make face to face appointments at some local branches.

As specialist Brain Injury Solicitors, we are happy to provide further guidance on our services and information about concussion, head and brain injuries and do so without charge.

Enquiry Form

Contact us or scan the QR code to complete a contact form for one of our specialist Brain injury Solicitors to contact you to provide further guidance and information at no obligation or cost.

Phone Number
0333 006 9490

Email Address
advice@coulthursts.co.uk

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@coulthursts
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