

Disability Premiums

There are several types of Disability Premium payable to disabled adults who are in receipt of means tested benefits and their carers. For 25% ME Group members, the relevant benefit will often be income related Employment & Support Allowance (ESA). Income Support (IS) is also a qualifying benefit. Also some premiums apply to older adults in receipt of Pension Credit.

The different types of premiums are:

1. The Enhanced Disability Premium
2. The Severe Disability Premium
3. The Disability Premium
4. The Carer Premium

These are not mutually exclusive options: a person is eligible for as many of these premiums as they qualify for.

Amounts are per week. and apply to financial year ending April 2016

1. The Enhanced Disability Premium - £17.75 for a single person; £25.35 for a couple where one or both qualify

This type of premium only applies to disabled adults of working age. If you have reached the qualifying age for state pension then you cannot receive the Enhanced Disability Premium.

You qualify if you are a disabled adult under pensionable age and:

- you are paid DLA highest rate care component; or • you are paid the PIP enhanced daily living component; or
- you are in the ESA Support Group.

NOTE: If your DLA / PIP is withdrawn when you are in hospital, you won't lose the premium – it can continue for up to 52 weeks of the hospital stay.

2. The Severe Disability Premium - £69.40 for single person, £138.80 for a couple if both eligible.

The severe disability premium (SDP) can be awarded on top of any other premium that may be payable.

SDP can be claimed by disabled adults of all ages. You qualify if:

- you receive DLA care component at the middle or highest rate; or
- you receive PIP daily living component; or
- you receive Attendance Allowance (or Constant Attendance Allowance with industrial injuries disablement benefit or war pension);

and

- no one gets Carer's Allowance for looking after you; and
- you count as 'living alone' (however it is not necessary to live alone to be treated as 'living alone' for this benefit - see below).

How is 'living alone' defined? /

Even if you are not living alone, you will be treated as living alone for the purpose of eligibility for this premium if:

- all other people resident in the household are dependants - e.g. children; you cannot qualify for this premium if you have anyone living with you who is classed as a 'non dependant' - for example, an adult son or daughter, a friend, or relative - unless they are also disabled.
- you live with your partner only and your partner is also disabled (*i.e.* meets one of the three qualifying rules listed above); similar rule applies re any other person living with you, where they are the only other person living in the house, or where there are only dependants living with the two of you.

3. The Disability Premium - £36.20 per week for a single person; £51.60 for a couple where one or both qualify.

This type of premium only applies to disabled adults of working age. If you have reached the qualifying age for state pension then you cannot receive the Disability Premium.

It is applicable to people receiving Income Support (IS) and Income Based Job Seeker's Allowance (JSA).

The Disability Premium is not payable to people in receipt of Income Related ESA. ("However if you are the ESA claimant and you have a partner who claims Housing Benefit instead, and one of you gets a qualifying benefit - see list at a) below - then the Disability Premium could be awarded.")

Qualification is based on meeting at least one of these three qualifying criteria:

- a) claimant or partner meet at least one of the 'disability conditions' *i.e.* you or your partner must be registered blind or receiving one of these 'qualifying benefits' :
 - attendance allowance
 - DLA or PIP
 - long term Incapacity Benefit
 - Severe Disablement Allowance
 - the disability element or severe disability element of Working Tax Credit
 - War Pensioner's Mobility Supplement
 - Constant Attendance Allowance
 - Armed Forces Independence Payment
- b) claimant meets the 'incapacity condition'

This condition applies to people whose claims on the basis of incapacity date back prior to 27.10.2008

Such claimants must have been deemed incapable of work, or entitled to statutory sick pay, during the qualifying period of 52 wks, and still be incapable of work now.
- c) the 'limited capability for work' condition - this applies to joint claims for Job Seekers Allowance (JSA) only.

4. The Carer Premium - £38.85 for each person who qualifies You qualify for a carer premium if you or your partner:

- are actually paid an amount of Carer's Allowance; or

- have an underlying entitlement to Carer's Allowance but this cannot be paid because of overlapping benefits rules

'Universal Credit' and Premiums

The Universal Credit System is being introduced gradually over several years.

It involves a new system that imposes an overarching structure on the various working age benefits, alongside provisions relating to people moving from benefits into work aimed at ensuring that 'work always pays'.

The introduction of Universal Credit as a 'wrapper' for working age benefits will bring about change in respect of Premiums.

This is still an ongoing situation and not everyone has transferred to Universal Credit as yet.

Transitional protection will apply to the existing entitlements of people presently receiving premiums.

25% ME Group Advocacy Service

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