

Benefits

Living with a long-term condition such as psoriasis or psoriatic arthritis can affect people financially. What are the options if your condition is particularly bad and you must take time off work, or find it difficult to carry out everyday activities?

The following is a brief review of benefits that may be available in the UK under certain circumstances. **This is not intended to be a comprehensive guide to benefits, and the Psoriasis Association is unable to advise on individual cases.**

Please go to your local Citizens Advice Bureau (CAB) or Welfare Rights Office for more detailed information as well as help and support in making a claim.

Help with Health Expenses

Prescription Pre-Payment Certificate

Psoriasis can become a costly experience if you have to pay for your prescriptions, particularly if you are using several different topical (applied to skin) treatments at the same time. You may therefore benefit from purchasing a prescription pre-payment certificate (PPC), which allows you to have as many prescription items as you need at a capped annual or three-monthly cost. If you have to pay for more than three prescription items in three months or more than 12 items in a year, you should save money with a Prescription Prepayment certificate (PPC).

The current charge for a single prescription item in **England** is £9.90, whereas a three-month PPC remains at £32.05, and a 12-month PPC £114.50.

For further information, please visit www.nhs.uk, and type 'prescription costs' into the search bar, or telephone **0300 330 1341**. You can also apply by post, by printing off the application form or picking one up in your GP surgery or pharmacy.

Prescriptions are free in Wales, Scotland, and Northern Ireland. Prescriptions are free in England for children under 16 and people over the age of 60. People who are on low incomes or receive

certain benefits may also be eligible for free prescriptions through the NHS Low Income Scheme. There are other health-based circumstances which entitle people to free prescriptions; visit www.nhs.uk for the full list.

NHS Low Income Scheme

The Low Income scheme provides help for people who earn more than the upper limit to be eligible for Income Support and other benefits but still need help with their health costs. Anyone may make a claim, including people who are working or who are students. Your entitlement to help through the Low Income Scheme is worked out by comparing your income with your needs. This includes taking into account day-to-day living expenses, housing costs and council tax.

To get more information about the NHS Low Income scheme, visit www.nhs.uk and enter 'Low Income Scheme' into the search bar.

Water Rates

You may find that having psoriasis means that you use a lot of water as part of your treatment regime and through washing clothes and bedding. The WaterSure scheme is available for customers with a water metre and allows bills to be capped at the average household bill for your water provider.

To qualify for the WaterSure scheme, you or someone living with you needs to be entitled to one of the following:

- Universal Credit
- Housing benefit
- Income Support
- Income-based Jobseeker's Allowance
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit
- Income-related Employment and Support Allowance

In addition, you need to either:

- Be responsible for three or more children under the age of 19 and in full-time education living in the property, or
- Have (or someone living in the property must have) a medical condition which requires significant additional use of water. This includes skin conditions such as psoriasis, or other conditions like Crohn's disease or ulcerative colitis.

If you think you are eligible for WaterSure, you will need to apply through your water company. See www.ofwat.gov.uk/households/customer-assistance/watersure for more information.

If You Cannot Work

Statutory Sick Pay (SSP)

Sometimes living with a long-term condition may mean needing to take time off work. Some employers may have their own sickness policy, which will state how much pay you are entitled to when off sick. Statutory sick pay (SSP) is the minimum that an employee is entitled to and is paid by an employer once you have been ill for four days in a row, including non-working days.

It is paid in the same way as a person's normal wages (weekly or monthly, for example), for a period of up to 28 weeks. The standard rate currently is £116.75 per week, although tax and National Insurance will be deducted from this, as they would from normal wages. To be eligible, your earnings must be at or above the lower earnings limit (currently £123 per week), and you must have told your employer of your illness by their set deadline, or within seven days if they do not have a deadline.

An employer cannot terminate your contract to avoid paying you SSP, but they can make their own requirements for proof that you're unable to work. You will need to provide a doctor's Fit Note after being off sick for seven days. Other factors may influence eligibility for SSP, including how many days you work a week, how long you have been off sick and whether you have been off sick in the previous eight weeks.

Universal Credit

Universal Credit is for people who are on a low income (whether in or out of work). Entitlement is worked out by looking at your income and your circumstances, including if you are single or living with a partner, if you have children, if you or your child are disabled, or if you have a health condition that prevents you from working. You may need to have a work capability assessment to see how your disability or health condition affects your ability to work. There are numerous different rates of Universal Credit, depending on the personal circumstances of the claimant.

Help to Stay Independent

Personal Independence Payment (PIP)

PIP is a benefit for people aged between 16 and 64 who have a disability or long-term health condition. PIP is based on how each individual's condition affects them, not on the condition itself, although there are specific rules for the terminally ill. PIP applicants will have an assessment to see how their condition affects their ability to live independently and do everyday things such as move

around, communicate, get dressed and make food. You can claim PIP whether you are in or out of work.

PIP is made up of a Daily Living Component and a Mobility Component, and applicants may be entitled to one or the other, or both. These are paid at standard and enhanced rates:

Daily Living Component	Weekly Rate
Standard	£72.65
Enhanced	£108.55

Mobility Component	Weekly Rate
Standard	£28.70
Enhanced	£75.75

Disability Living Allowance (DLA) for children

A new claim for DLA can only be made if you're claiming for a child under 16 - this is known as DLA for children. Anyone over 16 must apply for Personal Independence Payment (PIP) instead of DLA.

Usually, to qualify for DLA for children the child must:

- Be under 16
- Need extra looking after or have walking difficulties
- Be in Great Britain, another European Economic Area (EEA) country or Switzerland when you claim - there are some exceptions, such as family members of the Armed Forces
- have lived in Great Britain for 2 out of the last 3 years if over 3 years old ☐ be allowed to enter or stay in the UK
- The child must have had these difficulties for at least 3 months and expect them to last for at least 6 months. There may be an assessment required to check the child's eligibility.

DLA for children is in two parts - the care component and the mobility component. Depending on the circumstances, you may be able to get just one component or both.

Care Component	Weekly Rate
Highest rate	£108.55
Middle rate	£72.65
Lowest rate	£28.70

Mobility Component	Weekly Rate
Higher rate	£75.75
Lower rate	£28.70

Attendance Allowance

This is paid to people with a mental or physical disability who are over 65 and have care needs, for example, if they need help with things such as washing, dressing and going to the toilet. The lower rate is paid to those who need care throughout the day or night; the higher rate is paid to those who need frequent care during the day and night or who are terminally ill.

The amount given depends on individual circumstances. There are two rates of Attendance Allowance.

Attendance Allowance	Weekly Rate
Higher rate	£108.55
Lower rate	£72.65

Carer's Allowance

Carer's Allowance is awarded to those aged 16 or over who spend at least 35 hours a week caring for someone who receives certain rates of Attendance Allowance, Personal Independence Payment, or other benefits for those who are unwell or disabled. The current weekly rate is £81.90. Although Carer's Allowance is not affected by any savings you may have, you will not be eligible if you earn over £151 per week after certain deductions have been made, or if you claim certain other benefits.

People with long-term conditions that ebb and flow (such as psoriasis or psoriatic arthritis) sometimes find the benefits system is unfortunately not flexible enough to reflect their ability to work, or to cover the fact that sometimes they will need more help than at other times.

This is not intended to be a comprehensive guide to benefits, and the Psoriasis Association is unable to advise on individual cases. Please go to your local Citizens Advice Bureau (CAB) or Welfare Rights Office for more detailed information as well as help and support in making a claim. The following websites are also useful:

- www.citizensadvice.org.uk
- www.dwp.gov.uk or
- www.nidirect.gov.uk (for Northern Ireland)

All information in this resource was correct at the time of going to print, however available benefits, rates and eligibility criteria are subject to change at any time.

For a list of resources used in the production of this information sheet, please contact the Psoriasis Association.

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