



I've Been Awarded PIP, What Else Can I Claim?

November 2020



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Introduction

If you are reading this guide then we hope that means you have been awarded Personal Independence Payment (PIP) – congratulations!

For many it is not an easy process but as well as increasing your income there are some other advantages to receiving PIP. We have set out some of the other things you can claim and ways you may be able to increase your income further in this guide.

Caution - benefit rules are complicated!

We know that anything to do with benefits is very complicated, but please don't read this guide and feel that you can't cope with following it through. It could mean quite a big increase in your income.

If you are struggling with this information, be assured that you are not alone, but there are advice organisations and welfare rights advisers who can help. See the Help section at the end of this guide.

But even if you are confident you can follow all this information, please do not rely solely on this guide for making sure you get all the benefits you are entitled to. Always try to get a benefit check done by an advice agency at least once a year to ensure you are getting everything you should and also to make sure you are not claiming anything you should no longer be receiving.

About this guide

We've divided this guide into four sections.

1 Any rate of PIP – this looks at what else you may be able to claim if you are awarded any rate of either component of PIP.

2 PIP mobility component – this looks at the Motability scheme, exemptions and reductions to vehicle excise duty and Blue Badges.

3 PIP daily living component – this looks at any additional help that you may receive if you get PIP daily living component.

4 Benefits for carers – this looks at any additional help you may be able to claim if you care for someone who receives PIP. But please be aware that claiming Carer's Allowance may reduce the amount of benefit the disabled person receives. There are more details on this below.

1 Any rate of PIP

If you have been awarded PIP either daily living or mobility and at any rate then the rules below will apply to you:

Extra additions to means-tested benefits

If you are on a low income you may already be receiving one or more means-tested benefits such as Income Support, Housing Benefit, Income-related Employment & Support Allowance, Income-based Jobseeker's Allowance or Universal Credit.

Means-tested benefits are those which are paid to top up your income to a basic level which is intended to give you enough to live on, or they may provide your only income. If you have too much income or savings or other capital (such as shares or premium bonds) you will not be eligible for means-tested benefits. But only savings over certain limits may affect the decision on whether or not you can get means-tested benefits, and/or how much benefit you can receive.

The good news is that if you are awarded any level of PIP your existing means-tested benefits will not be reduced because of your extra income *and* may be increased, as explained below.

Income Support

If you are awarded any rate of PIP your Income Support will be increased by an extra amount because you are disabled, called a '**Disability Premium**'. Although your Income Support and PIP are both administered by the Department for Work and Pensions you should contact them when you get your PIP award to make sure they also increase your Income Support.

You can do this by telephoning the number on your Income Support benefit award letter. You may wish to follow this up with a letter asking for the Disability Premium to be added to your Income Support from the date your PIP was awarded, or the date of your claim for Income Support, whichever is later. Include your National Insurance number and keep a copy of your letter.

Housing Benefit

If you are awarded any rate of PIP your Housing Benefit may be increased. If you are already getting all your rent covered by the local authority you will not have your Housing Benefit increased. But if you are having to pay some of your rent because of other income or savings that you have you may be able to get more Housing Benefit.

You can find out if you are eligible for more Housing Benefit by reporting the award of PIP to your local authority. They will need to see your PIP award letter as proof of the award. They will then recalculate your Housing Benefit adding an extra amount to the calculation called a '**Disability Premium**'.

Jobseeker's Allowance

You may have been awarded PIP and also be seeking work and claiming Jobseeker's Allowance. If you are receiving Income-based Jobseeker's Allowance (that is the means-tested part of Jobseeker's Allowance) you may get an increase when PIP is awarded. This is similar to the increase awarded to claimants of PIP and Income Support.

You will need to notify your local Jobcentre Plus that you have been awarded PIP. If you are not sure whether your Jobseeker's Allowance is income-based or based on National Insurance Contributions the Jobcentre should be able to tell you. If you only get Contribution-based JSA you will have to complete a form to also get Income-based JSA.

Employment and Support Allowance

Please note: You cannot receive the Disability Premium described above when you are receiving Employment and Support Allowance.

Universal Credit

Universal Credit is a benefit that, for new claims, has replaced all the main means-tested welfare benefits - Income Support, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance, Tax Credits and Housing Benefit (apart from certain specified accommodation). If you are in receipt of one of these benefits **and** you experience a change of circumstances which will involve you applying for another of the affected benefits, then you will need to make a new claim for Universal Credit and your current means-tested benefits will stop. If you are receiving one of these benefits and your circumstances **do not** change, you will be invited to claim Universal Credit in a process known as managed migration. This process of migration was due to begin in November 2020, but it is now unclear when it will begin.

Please note that if you have a severe disability premium (see below) within one of these means-tested benefits, then you will not need to transfer to Universal Credit until this gradual migration period, regardless of changes in circumstances and you can still claim means-tested benefits. If you have been mistakenly transferred to Universal Credit and were receiving the Severe Disability Premium, you should have been paid compensation for this. If you haven't contact the DWP.

If you have a carer, or you or your partner are a carer, PIP daily living component counts as a qualifying benefit for Carer's Allowance. A claim for Carer's Allowance enables a carer to get the 'carer amount' included in a Universal Credit claim. If your carer is unable to claim Carer's Allowance because their income is too high but they otherwise meet the qualifying conditions, then they can have the 'carer amount' included in a Universal Credit claim. They do not need to claim Carer's Allowance to have the amount included.

Caution: See section 4 of this guide for information about how a claim for Carer's Allowance may affect your means-tested benefits if you are getting PIP.

Local Council Tax Relief Schemes

The national scheme to help low income households to pay their Council Tax, known as Council Tax Benefit, was abolished from 1 April 2013. This was replaced by local schemes run by each local authority. This means that the rules about who gets help with their Council Tax may be different depending on where you live. It is now usually called either Council Tax Reduction or Council Tax Support.

In many areas, people of working age who did not used to have to contribute, now have to pay a proportion of their Council Tax bill, even if they are not working. But the rules on older people who have reached pension credit qualifying age did not change – this group can get the same level of help as was available under the old Council Tax Benefit scheme.

In some local authority areas, families with a disabled person in the household will continue to receive help with all of their Council Tax if their income is sufficiently low. An award of PIP is evidence of disability in some local authority areas. If you are already getting Council Tax Reduction you should report your PIP award to them, as this may increase the help you get.

To find out what rules apply where you live, you will need to contact your local authority for further information, or seek advice from a local advice agency.

Working Tax Credit

Working Tax Credit is paid by Her Majesty's Revenue and Customs (HMRC) to working people on low incomes. You do not need to have a disability in order to claim Working Tax Credit but the rules on qualifying are different if you can be treated as a disabled worker. **Note:** If you have not already claimed Working Tax Credit, you will have to claim Universal Credit instead, **unless** you are receiving a severe disability premium in another qualifying benefit (see below). If this is the case, you cannot claim Universal Credit until the managed migration process described above begins, and can still claim Working Tax Credit. You can find out whether you may qualify by getting advice from an advice agency or by using the benefit checker which you can find at: <https://www.turn2us.org.uk/>

In order to qualify for the extra help for disabled workers you must:

- Work for 16 hours per week *AND*
- Have a disability which makes it more difficult for you to find work. You can find a list of the descriptors which HMRC considers put you at a disadvantage in finding work at www.hmrc.gov.uk/taxcredits/tc956.pdf and in Appendix 1 (below) *AND*
- Be receiving, or have been receiving, a sickness or disability benefit. You can find a full list of these benefits listed at www.hmrc.gov.uk/taxcredits/tc956.pdf

Receiving PIP at any rate is a qualifying benefit for the extra help for disabled workers.

You should check your award notice to see if the '**disability element**' is included.

Christmas bonus

You qualify for the 'Christmas bonus' if you have a PIP award in the 'qualifying week' - this is normally the first full week of December. This is £10 and it is paid automatically.

What if I don't already get a means-tested benefit?

If you are not already receiving any of the means-tested benefits mentioned above but your income is still very low, you can only make a new claim for Universal Credit now. All the other benefits are closed to new claims unless you are receiving a Severe Disability Premium within an existing means-tested benefit. You can find out whether you may qualify by getting advice from an advice agency or by using the benefit checker which you can find at <https://www.turn2us.org.uk/>

Benefit Cap

The 'Benefit Cap' is a limit on the total weekly amount of specific benefits that can be paid to you (and your partner if you have one). However, if you (or your partner) are awarded any rate of PIP, you will be exempt from the Cap. (You are also exempt if you have a child living with you who gets Disability Living Allowance).

Note, there are other exemptions from the Cap apart from being awarded PIP.

Disabled Persons Railcard

You can get this if you get any rate of PIP. It entitles you and a friend to a third off rail fares. See <https://www.disabledpersons-railcard.co.uk/are-you-eligible/>

2 PIP mobility component

If you have been awarded the mobility component it will be because you have difficulty planning and following journeys or because you have a physical disability which means that you are unable to walk more than a very short distance, or possibly for a combination of these two reasons.

You will have been awarded either the standard rate (8 points) or the enhanced rate (12 points). The rate that you have been awarded will have an effect in determining the other things that you can claim.

Motability

The Motability scheme is operated by a registered charity called 'Motability'. You can read more about them on their website www.motability.co.uk

Under the Motability scheme you can lease a car, scooter or powered wheelchair. Also included are insurance, servicing, breakdown cover and some adaptations. Even if you are unable to drive you can still get a Motability vehicle. You will be able to nominate up to two drivers.

Please note: In order to qualify for a Motability vehicle, you must have an award of enhanced rate mobility with at least 12 months remaining. You can find your nearest Motability dealer and look at vehicle options on the Motability website above.

If you go into hospital your PIP, both daily living and mobility, will stop after 28 days, unless you are under 18 when you are admitted. However, if you go into residential care your mobility component will continue to be paid, unless you are completely funded by the NHS, when the hospital rules will apply.

Vehicle Excise Duty (road tax)

If you have been awarded the enhanced rate of mobility component (12 points) you will qualify for full exemption from road tax on your car.

If you have been awarded the standard rate of mobility component (8 points) you will be able to get a 50% reduction in your road tax.

The vehicle must be registered in your name, or the name of your nominated driver, and must only be used for your needs.

Your award notification letter will include a proof of award letter which you can take to the Post Office as proof of the exemption.

If you have already paid road tax for your car for the current year you can also claim a refund of the remaining part of the tax paid. More information on how to do this can be found on www.gov.uk/vehicle-tax-refund

Further information on road tax can be found on www.gov.uk/browse/driving/car-tax-discs

Blue Badge

The Blue Badge scheme is operated by your local authority.

If you have been awarded PIP with at least 8 points from the Moving Around section, or 10 points under descriptor E of 'planning and following journeys' you will

automatically qualify for a Blue Badge. You will still need to apply to your local authority (see below) and you will need to provide proof of your award with your application.

The rules about who qualifies automatically for a Blue Badge are different, and more generous, in Scotland and Wales.

Even if you have not been awarded enough points to qualify automatically for a Blue Badge you can still apply and may qualify for one from your local authority. You will have to fill in a form giving details of the problems you have with walking, and you may have to undergo an independent mobility assessment.

You can complete the form on line at www.gov.uk/apply-blue-badge or you can telephone your local authority and ask for a form. This applies to England, Scotland and Wales. There is a different process in Northern Ireland.

Concessionary travel passes

Contact your local council <https://www.gov.uk/find-local-council> for more information about free bus passes and any other concessions for travel in your local area. For some of these schemes PIP mobility may help you qualify.

3 PIP daily living component

If you have been awarded the daily living component this will be because you need assistance, prompting or supervision with some or many aspects of daily living.

You will have been awarded the standard rate (8 points) or the enhanced rate (12) points.

An award of any rate of PIP can increase your entitlement to other benefits or give you eligibility for the first time – see above.

There are also extra increases associated with an award of PIP daily living component.

Any rate of the daily living component

If you are awarded the daily living component at the standard or enhanced rate this can increase the amount of means-tested benefits that you are entitled to, as set out below.

Income Support

You may be able to get an extra amount added to your Income Support called the '**severe disability premium**'.

You can usually only get this premium if you do **not** live in the same property as another adult, **and** no-one is receiving Carer's Allowance (see below) for looking after you. But there are rules that mean you may still get this premium even if another adult/s lives in your household. For example, where the only other adult you are living with is your partner **and** you both get the daily living component of PIP. You will both qualify for this extra amount on your joint benefit claim, as long as no-one is actually receiving Carer's Allowance for looking after either of you. The rules about who can

get the severe disability premium are very complex, so you should seek expert advice to check if you qualify for this premium.

Housing Benefit

The rules above for Income Support also apply to Housing Benefit. So, if you qualify for the disability premium or the severe disability premium, and you are not already getting all your rent covered by the local authority, you will get extra Housing Benefit. You will need to report your PIP award to the local authority and show them your award letter.

You may have other members of your family (or other people) living with you who are over 18 (apart from your partner). Usually if there is someone over 18 (or under 25-year olds in certain circumstances) living with you then they will be expected to make a contribution towards the rent, and you will get less Housing Benefit for this reason. These are called '**non-dependant deductions**'. There is no non-dependant deduction for your partner. If you are awarded PIP daily living component (or if you or your partner are registered as blind/severely sight impaired) then there will be no non-dependant deduction for anyone living at your property. You need to report your PIP award to the local authority if they are making non-dependant deductions.

Income-based Jobseeker's Allowance

The rules for getting extra income-based Jobseeker's Allowance are the same as the rules for Income Support.

Income-related Employment and Support Allowance

If you are getting income-related Employment and Support Allowance you can also qualify for the severe disability premium. The same rules apply as for Income Support.

Please note: you cannot receive the basic disability premium if you are receiving Employment and Support Allowance - see above.

Universal Credit

Please see the information above regarding Universal Credit and the carer premium.

There is no severe disability premium under the Universal Credit scheme. If you currently receive a severe disability premium in a means-tested benefit, then you cannot claim Universal Credit until the "managed migration" process begins at which point you will have transitional protection. This will mean that you will not be worse off under Universal Credit, initially at least. If you meet the rules for getting the severe disability premium (see Income Support above) and you are claiming, or being told to claim, Universal Credit, you should seek advice from a welfare rights adviser. See the Help section at the end of this guide. People who had already moved to Universal Credit and lost their severe disability premium before the new rules were introduced on 16 January 2019 are to receive additional payments – both backdated and on an ongoing basis – as compensation for the amounts lost.

Tenants getting Universal Credit: You may have other members of your family (or other people) living with you who are over 18 (apart from your partner). Usually if there is someone over 18 (or under 25-year olds in certain circumstances) living with you then they will be expected to contribute towards the rent, and you will get less 'housing costs element' for this reason. These are called '**housing cost contributions**'. There is no housing cost contribution for your partner. If you are

awarded PIP daily living component (or if you or your partner are registered as blind/severely sight impaired) then there will be no housing cost contribution for anyone living at your property. **Also, if your non-dependant gets the daily living component of PIP there will be no housing cost contribution.** You need to report the PIP award to Universal Credit if they are making deductions from the housing costs element of your Universal Credit award in these circumstances.

Pension Credit

If you (or your partner) have reached or are over the pension credit qualifying age you may receive Pension Credit. If you are over pension age but your partner is not you will have to continue claiming Universal Credit until you are both over pension age. If you are awarded daily living component of PIP the rules for getting extra Pension Credit are the same as the rules for Income Support.

Please note: you cannot receive the basic disability premium if you are receiving Pension Credit.

Enhanced rate daily living component of PIP

If you have been awarded the enhanced rate of daily living component of PIP (12 points) then, in addition to the disability premium and the severe disability premium, you also receive a further extra amount of means-tested benefit called the **'enhanced disability premium'**. Unlike the severe disability premium there are no additional rules or conditions to be met to get the enhanced disability premium. This will add extra money to any of the means-tested benefits above, apart from Universal Credit, and Housing Benefit if you already receive the maximum amount

Working Tax Credit

If you or your partner get the enhanced rate daily living component, a **'severe disability element'** is included in Working Tax Credit. If you already get Working Tax Credit you will need to inform Her Majesty's Revenue and Customs (HMRC) of your PIP award.

If you don't already get it you may want to check if you are now entitled to the credit.

Note: If you have not already claimed Working Tax Credit, you will have to claim Universal Credit instead, **unless** you are receiving a Severe Disability Premium in another qualifying benefit (see below). If this is the case, you cannot claim Universal Credit until the managed migration process begins and can still claim Working Tax Credit. You can find out whether you may qualify by getting advice from an advice agency or by using the benefit checker which you can find at:

<https://www.turn2us.org.uk/>

4 Benefits for carers

Carer's Allowance

Carer's Allowance is a benefit which is paid to someone who cares for a disabled person. In order to qualify for Carer's Allowance, the disabled person must fit certain rules and so must the carer:

- The **disabled person** must be in receipt of either rate of daily living component of PIP. The **carer** must:
 - Be aged 16 or over *and*
 - Not be in full time education or studying for 21 hours per week or more *and*
 - Be caring for a disabled person for at least 35 hours per week *and*

- Not be earning more than £128 per week after certain deductions. This figure usually changes in April – see <https://www.gov.uk/carers-allowance/eligibility> for the latest earnings limit and how earnings are calculated
- You normally live in England, Scotland or Wales *and*
- Have lived in England, Scotland or Wales for 2 out of the last 3 years (104 out of the last 156 weeks). This doesn't apply if you're a refugee or have humanitarian protection status or you have joined under family reunion a person who has this status *and*
- You are not subject to immigration control with a restriction on claiming benefits

The carer does not need to live with the disabled person or be a member of their family.

A carer who looks after more than one disabled person will only be entitled to one payment of Carer's Allowance.

Most carers who qualify for Carer's Allowance will receive a weekly benefit. It doesn't matter whether the carer has savings or other income (except if they earn more than £128 per week from working,). Carer's Allowance is taxable.

For more information on Carer's Allowance see www.gov.uk/carers-allowance/eligibility

Anyone who qualifies for Carer's Allowance will also receive automatic National Insurance Credits which can help the carer to have a good record of contributions when they claim their State Retirement Pension.

From November 2016, if you have a carer who either gets Carer's Allowance, or has 'underlying entitlement' to Carer's Allowance, s/he will be exempt from the Benefit Cap (see p.6). If you or your partner claims, or has underlying entitlement to, Carer's Allowance because the other partner gets PIP, you are already exempt from the Benefit Cap.

Claiming Carer's Allowance

You can apply for Carer's Allowance on-line or download a claim form to complete and post at <https://www.gov.uk/carers-allowance/how-to-claim> where you will also find more information on Carer's Allowance.

The contact details for the Carer's Allowance Unit can be found here: www.gov.uk/carers-allowance-unit

When you claim Carers Allowance you can be paid it for up to 3 months before you claim, if you satisfy the qualifying conditions. You need to request this on the claim form. It's good practice in answer to the question 'What date do you want to claim from', to put a date 3 months before the date you are completing the claim form. That way you won't mistakenly do yourself out of any benefit.

In many cases the disabled persons PIP claim takes longer than 3 months to be decided. What happens then to the 3-month rule? You could lose out on a considerable sum of money. Provided you claim within 3 months of the date of the decision of their PIP claim you can be paid from the date PIP has been awarded from. Again, you need to request this on the Carers Allowance claim form.

The disabled person claims PIP on February 28th. Initially they are refused, but when they get to appeal on August 28th, they are awarded the daily living component from the date of their claim – February 28th. You should claim Carers Allowance from February 28th. You need to do this within 3 months of the date of the decision, so by November 28th.

What if I am a carer and already getting another benefit?

If you are a carer who qualifies for Carer's Allowance, you may not be paid the allowance if you are receiving certain other benefits. These include:

- Contributory Employment and Support Allowance
- Incapacity Benefit
- Maternity Allowance
- Widowed parent's allowance or widow's benefits
- Severe Disablement Allowance
- Contribution-based Jobseeker's Allowance
- State Retirement Pension

This is called the '**overlapping benefit**' rule. If you are one of the people affected by this rule you can still make a claim for Carer's Allowance. You will receive a letter telling you that you qualify for Carer's Allowance but that you will not be paid any money because of the other benefits that you are already getting. This is called having an '**underlying entitlement**' to Carer's Allowance. Even though you won't get this extra money it can increase payments of some means-tested benefits.

Carer's Allowance and means-tested benefits

If you also qualify for Income Support, Pension Credit, Housing Benefit, Income-related Employment and Support Allowance or Universal Credit the calculation of these benefits can include an extra amount because you are a carer who is eligible for Carer's Allowance. This is called the carer premium (or carer amount in Universal Credit). The premium will be included in your means-tested benefits whether you receive Carer's Allowance or have an underlying entitlement to Carer's Allowance. As stated earlier, **for Universal Credit only**, if you are unable to claim Carer's Allowance because your income is too high but you otherwise meet the qualifying conditions, then you can have the 'carer amount' included in your Universal Credit claim. You do not need to claim Carer's Allowance to have the amount included.

You will need to notify the Department for Work and Pensions and the local authority when you have been awarded Carer's Allowance or when you have the letter telling you that you are entitled but won't receive any money. You will need to provide your award letter as evidence.

What if I don't already get a means tested benefit?

If you are not already receiving Income Support, Housing Benefit, Council Tax Reduction/Support, Pension Credit, Income-related Employment and Support Allowance, Income-based Job Seekers Allowance, or Universal Credit, but your income is still very low, you can only make a new claim for Universal Credit now. All the other benefits are closed to new claims unless you are receiving a severe disability premium within an existing means-tested benefit. You may qualify for Universal Credit now that you are entitled to Carer's Allowance, . You can find out

whether you may qualify by getting advice from an advice agency or by using the benefit checker which you can find at: <https://www.turn2us.org.uk/>

Will Carer's Allowance affect the disabled person's benefits?

In most cases Carer's Allowance will not affect the benefits of the disabled person but there is one important exception to this:

Caution!

If the disabled person is receiving extra means-tested benefit because they get the severe disability premium described above, then they will lose this premium if their carer is paid Carer's Allowance.

You should make sure you get advice before claiming Carer's Allowance in this situation, or if you think the disabled person might qualify for the severe disability premium. See the Help section at the end of this guide.

The disabled person will **not** lose the severe disability premium if the carer is **not** paid Carer's Allowance but only has an 'underlying entitlement' to Carer's Allowance – described above. This might be the case for example if an older person gets a State Retirement Pension, so cannot be paid Carer's Allowance at the same time.

Carer's Credit

Carer's Credit is a National Insurance Credit for carers which helps your national insurance record and may help you to qualify for more State Retirement Pension when you reach retirement age.

A carer who is looking after a disabled person for fewer than 35 hours per week, or where the disabled person is not getting PIP, may still be eligible for Carer's Credit. You will need to be caring for a disabled person for at least 20 hours per week. You can apply for Carer's Credit by completing an application form which you can get from the Carer's Allowance Unit by telephoning 0800 731 0297. Or you can download a form from here <https://www.gov.uk/carers-credit/how-to-claim>

If the person you care for is not getting PIP then you will need to get a health or social care professional to sign the Care Certificate on the form.

Help

Visit our website: www.benefitsandwork.co.uk/help for information on where to find further help.

Appendix 1: Disability that puts you at a disadvantage in getting a job.

At least one of the following descriptions must apply to you:

- When standing you cannot keep your balance unless you continually hold onto something
- You cannot walk a continuous distance of 100 metres along level ground without stopping or without suffering severe pain even when you use your usual walking aid such as crutches, walking frame, walking stick, prosthesis or similar
- You cannot use either of your hands behind your back, as if you were putting on a jacket or tucking a shirt into trousers
- You cannot extend either of your arms in front of you, as if you were shaking hands with someone, without difficulty
- You cannot, without difficulty, put either of your hands up to your head as if putting on a hat
- Due to a lack of ability in using your hands, you cannot pick up a coin that is 2.5 centimetres or less in diameter, such as a 10 pence coin, with one hand
- You find it difficult to use your hands or arms to pick up a full, one-litre jug and pour from it into a cup
- You cannot turn either of your hands sideways through 180 degrees
- If you live in England and Wales – you are registered as blind or partially sighted on a register compiled by a Local Authority
- If you live in Scotland – you have been certified as blind or as partially sighted and you are also registered as blind or partially sighted on a register maintained by, or on behalf of, a council constituted under section 2 of the Local Government (Scotland) Act 1994
- If you live in Northern Ireland – you have been certified as blind or partially sighted. Because of this, you are also registered as blind or partially sighted on a register maintained by, or on behalf of, a Health and Social Services board
- You cannot see to read 16-point print at a distance greater than 20 centimetres, even if you are wearing your usual glasses
- You cannot hear a phone ring when you are in the same room as the phone even if you are using your usual hearing aid
- You have difficulty hearing what someone two metres away is saying, even when they are talking loudly in a quiet room and you are using your usual hearing aid
- You have a mental illness that you receive regular treatment for under supervision of a medically qualified person
- Due to mental disability, you are often confused or forgetful
- You cannot do the simplest addition and subtraction
- Due to mental disability, you strike people or damage property, or are unable to form normal social relationships
- People who know you well have difficulty in understanding what you say
- When a person that you know well speaks to you, you have difficulty in understanding what that person says
- At least once a year, during waking hours, you are in a coma or have a fit where you lose consciousness
- You cannot normally sustain an eight-hour working day or a five-day working week, due to a medical condition or, to intermittent or continuous severe pain

- As a result of an illness or accident you are undergoing a period of habilitation or rehabilitation. This does not apply to you if you have been getting a disability element of Working Tax Credit in the past two years