

Universal Credit if you have a disability or health condition

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If you have a disability or health condition, Universal Credit will provide you with a simple system of financial and work support that is easy to use and meets your needs.

If you are able to work you will get the right service and help to reach your goals.

If you are in work you will be able to keep more of what you earn. As your earnings increase Universal Credit will reduce gradually so you won't lose all your benefits at once.

If you can't work you will still get the support you need.

Easier to make a claim

Universal Credit will be claimed online, at home or wherever you can access the internet. If you cannot easily claim online your local Jobcentre will help you find support. Local authorities will also be able to provide internet access points and face to face advice.

This new system will make it quicker and easier to get the right support. You will now only make one claim for Universal Credit and attend a Work Capability Assessment to see if your health condition or disability affects your ability to work.

This replaces the need for you to make several different claims for benefits, such as: income-based Employment and Support Allowance; Income Support; Housing Benefit; Tax Credits; and income-based Jobseeker's Allowance.

Making work pay

Unlike the current system, your benefits won't be suddenly taken away just because you have started work. Universal Credit will only be steadily withdrawn as your take home pay increases. You will be better off for every additional hour you work, whether in a full or part-time job.

Universal Credit will be paid monthly, directly into the account that you have chosen. Monthly payments match the way most salaries are paid. This will help you to move into work as you will be more confident managing a monthly budget. If you can work, you will get tailored support to improve your skills and prepare for work.

Financial support depending on need

DWP understands that if you have a disability or health condition you face extra challenges in your life which cost money. Universal Credit will make sure that money gets to those who need it the most. It will also stop disabled children seeing a big drop in their support when they become adults.

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So whether you are an adult or a child, you will receive the same amount of money in line with your needs. There will be two levels of payment: one for people who need the most support and a lower rate for people who need less.

If your circumstances stay the same, you will not lose out on any money. When you move onto Universal Credit you will receive the same amount of benefit as you do now, and may even receive more support. If you are working and have children you will also get help with childcare costs.

There are other changes to benefits that may affect you. For example, Personal Independence Payment (PIP) will replace Disability Living Allowance from April 2013. PIP helps with the extra costs of a health condition or disability, and you can find out more at www.gov.uk/pip.

Work Capability Assessments

A Work Capability Assessment will find out if you:

- are fit for work
- are able to do some work or are able to prepare for work, or
- have significant limits on your ability to prepare for work.

This assessment will check your day to day ability rather than taking a snap-shot. This allows Universal Credit to consider how changes in your condition may affect certain types of work.

Your Claimant Commitment

The results of this assessment will help your adviser to set out what conditions you must meet to get Universal Credit. You will have to accept a personal Claimant Commitment that clearly explains these conditions. You will need to meet these to get Universal Credit.

The conditions will range from preparing for applications and interviews or getting ready to move into work to not taking any action if you have significant limits on your ability to prepare for work.

Making the change to Universal Credit

DWP will contact you to let you know when the change will take place and how to prepare. DWP is working with disability organisations to make sure that the right support is in place for you.

When will this happen?

Universal Credit will be introduced gradually from April 2013 so you may need to claim a different benefit until it is open to you.