

Universal Credit if you have a disability or health condition

If you have a disability or health condition, Universal Credit provides you with a simple system of financial and work support.

If you are able to work you will get tailored support to help you reach your goals as Universal Credit helps to ensure that you will be better off in a job than on benefits. As your earnings increase Universal Credit will reduce gradually so you won't lose all your benefits at once if you're on a low income.

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

Easier to make a claim

Universal Credit is 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 councils can also provide internet access points and face to face advice.

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 related Employment and Support Allowance; Income Support; Housing Benefit; Tax Credits; and income-based Jobseeker's Allowance.

Making work pay

Unlike the old system, your Universal Credit payment will reduce gradually as you earn more, so you won't lose all your benefits at once if you're on a low income. You will be better off for every additional hour you work, whether in a full or part-time job.

Universal Credit is paid monthly, directly into the account that you have chosen. Monthly payments match the way most salaries are paid. This can help you prepare for and manage the world of work as you get used to handling your money on a monthly basis. 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 may face extra challenges in your life which cost money, so Universal Credit is designed to help ensure that money goes to those who need it the most. It also stops 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 are 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) has begun to replace Disability Living Allowance for people aged 16 to 64. PIP helps with the extra costs of a long term health condition or disability, and can be claimed whether you're in work or not. 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 your ability to do or prepare for certain types of work.

Your Claimant Commitment

The results of this assessment will help your work coach 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.

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.

Getting ready for Universal Credit

Universal Credit is being introduced in stages. When it affects you will depend on where you live and any benefits you currently claim. To find out if you can make a claim, and for the latest information, visit www.gov.uk/universalcredit.

The Universal Credit [Personal Planner](#) can help you prepare for the changes that the new service brings. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

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You can prepare for Universal Credit by doing things such as:

- opening a bank account if you don't already have one
- finding out where you can access the internet
- improving your internet skills

Managing the change to Universal Credit

DWP is working with disability organisations to make sure that the right support is in place for you.

For more information visit www.gov.uk/universalcredit or look at the [Universal Credit guides](#).