

Claims Management Companies Campaign

Copy for e-newsletters/blogs etc

Suggested narrative for long-form copy

Every year, older people across the UK miss out on benefits they're entitled to. This is because they don't know support is available, or because the system feels daunting to navigate. Unfortunately, some companies are taking advantage of this. Claims Management Companies (CMCs) are contacting pensioners and their families, offering to handle claims for benefits like Attendance Allowance or missing Home Responsibilities Protection (HRP) on their behalf, for a fee.

These companies are not doing anything illegal, but the impact on individuals can be significant. Fees can run into hundreds or even over a thousand pounds, taken from money people are entitled to receive for free. Some people don't realise they've entered into an agreement until a company takes a cut of their payment. Others are unaware they had a choice at all.

The message we want to get across is straightforward: if you're eligible for these benefits, claiming them should never cost you anything. Free, trusted help is available from organisations including Citizens Advice and Independent Age.

Suggested long-form messaging blocks

On Attendance Allowance

Attendance Allowance helps people who are over State Pension age and have a disability or health condition that means they need extra help or support day to day. It's not means-tested, so eligibility isn't about income, it's about need. Many people assume they won't qualify, or that the process will be too complicated, and this is exactly the gap that Claims Management Companies are exploiting. Some are now charging over £1,000 to complete an application that could be done for free with the right support. If you or someone you know might be eligible, the first step is to check, and free help is on hand from organisations like Independent Age and Citizens Advice.

On Home Responsibilities Protection

Anyone who claimed Child Benefit between 1978 and 2010 should have automatically received Home Responsibilities Protection (HRP), which helps protect State Pension entitlement for parents and carers. But for some people, this wasn't recorded correctly, which means their State Pension could be lower than it should be. Because HMRC no longer holds historic Child Benefit records, people need to

check for themselves whether they're affected. This can be done directly and for free through HMRC. However, Claims Management Companies (CMCs) are taking between 35% and 48% of any backdated payment or pension increase resulting from a successful HRP claim, sometimes without people fully understanding what they've agreed to.

On the risk itself

What makes this issue particularly difficult is that many people don't realise they've agreed to anything. Verbal agreements are common, and people often miss the two-week cooling-off period before they realise what's happened and see a company has taken a significant cut. This isn't illegal, but it is unfair, particularly when free, independent help is available and the claims process itself doesn't need to cost anything.

Call to action

If you, or someone you know, think you might be eligible for Attendance Allowance or missing Home Responsibilities Protection, please don't pay a company to claim on your behalf. Free and trusted support is available from Citizens Advice and Independent Age. It's always free to claim directly. Visit the 'Claiming your benefits is free' website to find out more gov.uk/dwp/free-claim-support. #DontPayToClaim