

A helping hand for benefits



**How somebody with an illness
or disability can get help
to collect or deal with
social security benefits**

A helping hand for benefits

Sometimes a person who is claiming social security benefits may not be well enough to go to the bank, building society or Post Office® to collect the money they are entitled to. This could be because of temporary sickness, long-term illness, or disability.

Some people suffer from a mental or extreme physical disability which may mean they are unable to act for themselves and need help to manage their financial affairs. They may need someone to help by claiming benefit for them and making sure they get benefits they are entitled to.

This leaflet is for you whether you are the person who needs help, or you are able to give someone you know the help they need.

The Department's policy is to pay all benefits, pensions, allowances and tax credits direct into an account (known as Direct Payment).

Arrangements can be made for someone else to collect payment from a bank, building society or Post Office® card account. Please ask them for help with this.

If you need further advice about Direct Payment please call in or telephone your Jobcentre Plus office for leaflet DPL1 *Direct Payments – giving it to you straight*.

If you have a question that is not answered in leaflet DPL1, please contact your Jobcentre Plus office, or ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* on page 7 of this leaflet for details.

Other formats

This leaflet is also available in large print, braille, on audio cassette and in the following languages:

- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese.

You can also get these from your social security office or by ringing the Benefit Enquiry Line.

Help collecting or dealing with your benefits

Options as the customer

Do you:

- ✓ Have your money paid into a bank or building society account?
- ✓ Need help collecting your payment?
- ✓ Know someone, such as a close friend or relative, who you trust to help you collect your money?

If YES, you may be able to arrange for them to help collect your payments. Contact your bank or building society for advice.

Or do you:

- ✓ Have your money paid into a Post Office® card account?
- ✓ Need help collecting your payment?
- ✓ Know someone who you trust, such as a close friend or relative, to help you to collect your money?

If YES, you could arrange for that person to help collect your payments on a regular basis by becoming a Permanent Agent. Contact the Post Office® for advice.

Or do you:

- ✓ Have your money paid by cheque?
- ✓ Need someone to cash your cheque?
- ✓ Know someone you trust who can help you cash your cheque?

If YES, they could collect your money for you. The notes on the back of the cheque will tell you how to do this.

Options if you want to assist the customer

Do you:

- ✓ Know someone who is unable to act for themselves and who needs help to manage their own affairs?

If YES, you could arrange to become that person's appointee (see page 4 for details).

Or do you:

- ✓ Know someone who can manage their own affairs? and
- ✓ Needs help collecting their money? and
- ✓ Receives their benefit into a bank or building society account?

If YES, they can arrange for you to collect their money from the bank or building society. They will need to contact their bank or building society for advice.

Or do you:

- ✓ Know someone who can manage their own affairs? and
- ✓ Needs help collecting their money? and
- ✓ Has their money paid into a Post Office® card account?

If YES, they can arrange for you to be their Permanent Agent and collect their money from the Post Office® on a regular basis. Contact the Post Office® for advice.

Or do you:

- ✓ Know someone who can manage their own affairs? and
- ✓ Gets paid by cheque? and
- ✓ Needs help collecting their money?

If YES, you could collect their money for them. The notes on the back of the cheque will tell you how to do this.

Help dealing with benefits and allowances

Appointees

- If someone is unable to act for themselves and they need help to manage their financial affairs
- Another person, usually a close relative or friend can be appointed to act on their behalf

Are you:

- ✓ Aged 18 or over?
- ✓ Regularly in contact with someone who is unable to deal with their benefits?

If YES to both, you may be able to become their appointee.

An appointee does not just help to collect money on behalf of someone they know, they are responsible for managing that person's benefit affairs.

- If you become an appointee, your responsibilities will include:
 - finding out what benefits or allowances the person you are helping is entitled to
 - completing the necessary claim forms as if you are that person
 - receiving payments of benefit or allowances in your own name, but making sure the money is used for the welfare of the person you are helping
 - letting the office which deals with the payments know straight away about any change in the person's circumstances and replying to any questions or letters
 - carrying out all instructions you receive about benefits
 - if the benefit is paid direct into a bank, building society or Post Office® card account, letting the office who deals with the payments know straight away if there are changes to the account details
 - in certain circumstances, repaying overpayments of benefits.
- Being an appointee can last until the person is well enough to deal with their own affairs or for the length of their life. You or the person you act for can end the arrangement at any time. The office that deals with the payments can also end the arrangement.
- If you want to end the arrangement, you must write to the office that deals with the payments.

- If the person you have been helping dies, you should contact the office immediately so payment can be stopped. You must also return any payments you may have.
- We will not expect you to arrange the funeral although you may choose to. Help with funeral costs may be paid by the Social Fund, but this is based on your circumstances, not those of the person who has died. For more information get leaflet **GL18** *Help from the Social Fund* from a social security office. Leaflet **D49** *What to do after a death in England and Wales* or **D49S** *What to do after a death in Scotland* may also help.

What to do

If you know someone who needs you to be their appointee, contact the office that deals with their payments. They will arrange to visit you and the person you want to help.

Legally Appointed

Someone may already have been appointed as one of the following:

- Receiver
- Power of attorney
- Guardian

If you have already been given the legal right to manage someone's affairs, please let the office that deals with payments know.

Overpayments

- If you are an appointee and there is an overpayment of benefit that has to be paid back, there are rules to decide whether you or the person you are helping should pay it back.

If benefit is paid incorrectly because you were unaware of the circumstances, but you:

- ✓ Made every reasonable effort to be aware of them, and
- ✓ The money was spent on the person you were helping

the person you are helping may have to pay the overpayment back.

You will have to arrange this, as the appointee.

- If the overpayment is discovered after the person you are helping dies, the overpayment may have to be paid back from their estate.

If benefit is paid incorrectly because you knowingly do one of the following:

- ✓ Make a false statement on behalf of the person you help
- ✓ Do not tell us of a change in the circumstances of the person you help
- ✓ Do not make every reasonable effort to know about the circumstances of the person you help
- ✓ Are found guilty of benefit fraud

you may have to pay back the overpayment.

- If the overpayment happened while you were responsible for the claim, you may have to pay it back from your own money.

Court of protection

If a customer is incapable of handling their finances, including benefits, because of a mental illness or disability, arrangements can be made for them through the Court of Protection. For more information contact:

The Public Guardianship Office
Archway Tower
2 Junction Road
London
N19 5RQ
Telephone 0845 330 2900
or Textphone 020 7664 7755
www.guardianship.gov.uk

The Office of the Public Guardian

The law in Scotland is different. If the customer lives in Scotland and is incapable of handling their finances, including benefits, arrangements can be made through the Office of the Public Guardian. For more information, contact:

The Office of the Public Guardian
Hadrian House
Callendar Business Park
Callendar Road
Falkirk
FK1 1XR
Telephone 01324 678 300
Fax 01324 678 301
www.publicguardian-scotland.gov.uk

Where to get help and advice

To get more information or other leaflets get in touch with your social security office. For your nearest social security office look for the **Jobcentre Plus, social security or Jobcentre Plus** display advert in the business numbers section of the phone book.

You can get more information from the DWP website. The address is:
www.dwp.gov.uk

A confidential telephone service is available for people with disabilities, their representatives and their carers. Ring the **Benefit Enquiry Line (BEL)** on **0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers, but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.

You can also get leaflets and forms from the BEL.

To contact us by email see the *Contact Us* section of the website.

If you would like advice about your payment arrangements please pick up leaflet **DPL1 Direct Payments – giving it to you straight**, available from your Jobcentre Plus office.

You can get information on benefits from other leaflets:

SD1 Sick or disabled A guide to benefits for people who have a physical or mental illness or disability, including children – and people who look after them

RM1 Retirement A guide to benefits for people who are retiring or have retired

BC1 Babies and children A guide to benefits for anyone expecting a baby or bringing up children

GL23 Social security benefit rates

Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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