



Herts Adviser

Updated benefits information and advice
from Hertfordshire's Money Advice Unit

Issue 45

September 2024

www.hertfordshire.gov.uk/benefits



Contents

Winter fuel payment	2
Changes to benefit assessments	5
UC managed migration update	6
New factsheets from the Money Advice Unit	8
Third party support and universal credit claims	9
Closure of tax credits for people over state pension age	11
Saving and spending	12
MAU case study	12
Query from the MAU advice line - proof of identity	14



A short new [video](#) on Hertfordshire County Council's YouTube channel highlights the Money Advice Unit's work, featuring MAU adviser Jo Bathie and one of her clients.

Whilst every effort has been made to provide accurate information, this newsletter is for guidance only and should not be considered an authoritative statement of the law.

Winter fuel payments

Starting this winter, [Winter fuel payments](#) will be restricted to those who are over state pension age and receive one of the following means-tested benefits during the qualifying week, 16 to 22 September 2024:

- pension credit
- universal credit, (for example, through a joint claim with a partner who is under pension age)
- income support
- income-based jobseeker's allowance
- income-related employment and support allowance
- tax credits

Pension credit can be **backdated** for up to three months on request. That means that eligible claimants who haven't yet applied for pension credit must apply by **21 December 2024**, (and ask for backdating), to get a winter fuel payment.

Pension credit take up

Unfortunately, over a third of people who are entitled to pension credit are not receiving it. The Department for Work and Pensions (DWP) estimates that 880,000 people are missing out. This can be due to not knowing about the benefit, misconceptions, stigma, wrongly having been told that they are not entitled.

The change in the winter fuel payment rules makes it more important than ever for people over pension age to check whether they are entitled pension credit (or another qualifying benefit), and claim if eligible.

The DWP is working with local authorities and older peoples' charities to identify households eligible for pension credit but not claiming it. Locally, [Age UK Hertfordshire](#) is co-ordinating a PC take-up campaign - 0300 345 3446.

Many people are unaware that pension credit has no fixed upper limit for capital. Capital over £10,000 is taken into account on a sliding scale, but in some cases it's possible to have a substantial amount of savings and still qualify for pension credit.

It's also important to note that receiving a disability benefit such as attendance allowance or PIP daily living component, or being a carer, can make it more likely that a claimant will qualify for pension credit. For example, a pensioner couple who are both getting attendance allowance, and caring for each other, could potentially have a combined pension income of over £580 per week (not including the attendance allowance) and still qualify for pension credit in some cases.

Pension credit can also include help with housing service charges and ground rent.

People can use the [pension credit calculator on gov.uk](#) to check whether they are likely to qualify.

Pension credit can be claimed online at [gov.uk](#), or phone **0800 99 1234**, or textphone 0800 169 0133. Interpreters are available on the phone line, and there is also a video relay service for BSL users. If a claimant has difficulty applying in the usual way (for example, if they have dementia and don't have a friend or family

member able to help), a DWP home visit can be requested by phoning 0800 99 1234.

Even if a claimant only qualifies for a small amount of pension credit during the qualifying week, that will passport them to the Winter Fuel Payment and could potentially passport them to other benefits and concessions too.

Winter fuel payment amounts

For those eligible, the [amount of winter fuel payment](#) won't change. Most payments will be made automatically in November or December.

In addition to the winter fuel payment, people getting the guarantee credit element of pension credit will also qualify for a warm home discount (£150 discount on fuel bill, which should be applied automatically).

Other sources of support with fuel

In addition to checking benefit entitlement, people should speak to their utility provider if they are struggling to pay their fuel bills. Utility providers should negotiate payment arrangements, and many have hardship funds to assist those in difficult circumstances.

Under guidelines issued by the gas and electricity regulator Ofgem, utility suppliers must not disconnect gas or electricity for people over state pension age who live alone, or live only with other pensioners or children under 18, during the winter months (1 October to 31 March).

Money Saving Expert has a useful guide on [what to do if you're struggling to pay your energy bills](#)



Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day-to-day living costs.

If you are over State Pension age, you may be eligible to claim **Pension Credit**, even if you own your home or have savings. People who claim **Pension Credit** may also be able to get:

- The Winter Fuel Payment and other help with heating costs
- Help with rent and Council Tax
- A free TV Licence for those aged 75 or over
- Help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

You could be eligible for **Pension Credit** if your weekly income is below £218.15 or, if you have a partner who lives with you, £332.95. Qualifying income level may be higher in some circumstances.

Don't miss out.



SCAN TO FIND OUT MORE



Check your eligibility at gov.uk/pension-credit or by calling 0800 99 1234

Changes to benefit assessments

From 9 September 2024, the system for the provision of health assessments (also known as functional assessments) for benefits has changed.

Prior to 9 September, Independent Assessment Services (IAS) conducted personal independence payment (PIP) assessments for claimants in Hertfordshire, while the Centre for Health and Disability Assessments (CHDA) conducted work capability assessments (WCAs) for people claiming universal credit (UC) or employment and support allowance (ESA) in Hertfordshire.

Under the new system, four organisations have been selected to provide the **Health Assessment Advisory Service** in different parts of the UK. Each provider will now carry out both PIP assessments and WCAs within their assigned geographical areas, as well as assessments for specialist benefits such as industrial injuries disablement benefit.

For most of Hertfordshire (postcode areas AL, HP, LU, SG, and WD), assessments are now being carried out by [Serco](#). Postcode areas CM and EN are covered by [Ingeus](#).

A full list showing which assessment provider is responsible for each postcode area across the UK is available [on gov.uk](#)

Claimants who are referred for assessments should receive letters including contact details for their assessment provider.

Many of the staff who were involved in providing assessments prior to September are being transferred to the new providers, and additional staff are also being recruited. Although the providing organisations will conduct both PIP assessments and WCAs, individual health professionals will not do both initially.

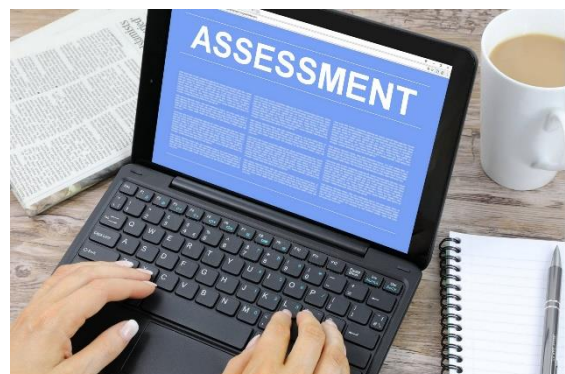
For now, the format of the assessments will remain the same as previously. Most PIP assessments and WCA are conducted by telephone, with video links or face-to-face assessments used in other cases.

Further information about the assessment process, assessment venues and assessment providers' contact details is available on the [Serco](#) and [Ingeus](#) websites.

The assessment providers should follow DWP guidelines when delivering the assessment service. The guidance has been updated, and is available on gov.uk:

[PIP assessment guide](#)

[Work capability assessment \(WCA\) handbook](#)



UC managed migration update

Earlier this year, the DWP began the process of telling Hertfordshire claimants who receive tax credits, income-related employment and support allowance and housing benefit to transfer to universal credit (UC).

This is known as ‘**managed migration**’.

Claimants who receive a migration notice must **take action to avoid losing money**. They should **[apply for UC on gov.uk](https://www.gov.uk)** before their ‘deadline date,’ which will be three months after the date the migration notice was issued. If they cannot claim UC by the deadline date, they should contact the **[UC Migration Notice helpline](https://www.gov.uk)** on **0800 169 0328** before their deadline date, to request an extension.



Transitional protection rules mean that most claimants should not be immediately worse off following managed migration.

Legacy benefit claimants who haven't yet received a migration notice should not apply for UC without getting advice.

Update

The managed migration process is now well underway. Nationally, DWP statistics show that:

- by June 2024, a total of 1,140,810 people in 771,810 households had been sent migration notices.
- 32 per cent of the households who received a migration notice by the end of February 2024 did not claim UC (but still had their legacy benefit claims closed).

This is alarming because it is likely that many of these households would have qualified for UC. They could still potentially apply for UC later, but have lost their chance to benefit from transitional protection.

- 54 per cent of households migrated by June 2024 received transitional protection.

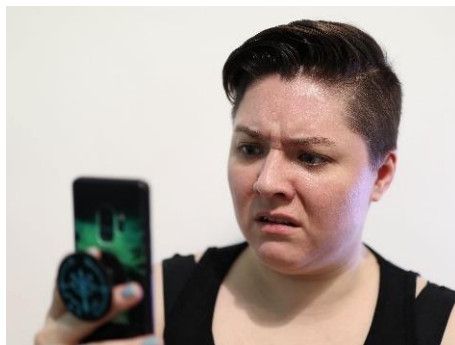
Spanners in the works

MAU advisers have noticed a number of recurring problems faced by our clients when migrating to UC. Problems to watch out for include:

- **Children not being included:**

We've seen multiple cases where parents have provided information about their children when applying for UC under managed migration, but then found that their first UC payment does not include anything for the children. This is due to an administrative problem, where the DWP seeks to verify the children using child benefit records, but does not manage to complete the verification before the first UC payment is made.

One of our clients has a severely disabled child and needs an additional bedroom for an overnight carer for the child. Because the child was not included in her first UC payment, she did not receive the child element or disabled child element, and was also deemed to have two spare bedrooms and subject to bedroom tax! The DWP corrected the error a week later.



- **Missing carer elements:**

The DWP sometimes fails to include a carer element in UC, when it should be included. See [here](#) for criteria for the carer element. We have seen multiple cases where the DWP has taken carer's allowance into account as income when calculating UC, but omitted to include a carer element. (This problem isn't confined to managed migration cases and happens with other UC claims as well.)

- **Work capability status:**

Employment and support allowance (ESA) claimants who have already been assessed as having limited capability for work (LCW) or limited capability for work related activity (LCWRA) should have that status carried across to their UC claim from the beginning of the UC claim, and receive the corresponding UC elements and earnings disregards straight away. (Regulation 19 of the Universal Credit (Transitional Provisions) Regulations 2014). However, we have encountered several cases where claimants have been asked to provide a fitnote, as if it were a new UC claim.

- **Transitional protection not being calculated correctly**

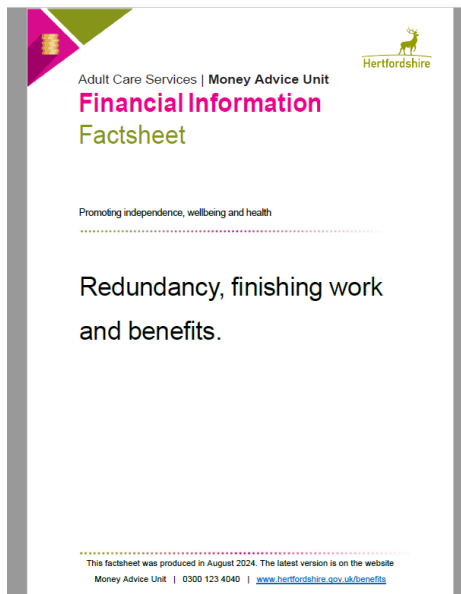
The transitional protection rules are complex and sometimes not applied correctly. In one case seen by MAU, a client with two disabled children did not have any transitional protection applied when transferring from income support and child tax credit, and received no explanation for this. Her MAU adviser is helping her to challenge this.

- **Reduction in council tax support:**

Some claimants have had to pay more council tax after migrating from IRESA to UC. People receiving IRESA are passported to full council tax support, but UC claimants are not passported to full council tax support in the same way. Transitional protection for claimants migrating to UC does not take this loss into account, so claimants may be worse off overall. Every local authority has their own council tax support rules; see local authority website for details. "Managed migration" UC claimants who are worse off due to a reduction in their council tax support could consider applying for a discretionary council tax support payment (contact local authority for details).

Our factsheet [UC - Managed Migration](#) has further information. Claimants should seek advice if they have difficulty with UC migration or are unsure if they have been awarded the correct amount.

New factsheets from the Money Advice Unit



Redundant or leaving work?

If the people you support are leaving work for any reason – redundancy, ill-health or any other personal cause – they may need to know what the benefit system can provide for them. Or they may be on some benefits already, and need to know what leaving a job or reducing their hours might mean for them.

A new [factsheet on Redundancy, Finishing work and benefits](#) sets out some of the basic information that they might need. It covers:

- Jobseekers allowance
 - Universal credit
 - Help with rent, mortgages and council tax
 - Tax credits (ending in March 2025)
- Payments after a redundancy
 - Employment and support allowance (ESA)
 - Pension Credit

Benefits can be complicated and are often changing. The MAU webpages contain more detailed information on most of the above issues, but this factsheet gathers the key points together.

MoneyHelper from the Money and Pensions Service is useful too. See [Losing your job](#) and [Facing redundancy or losing your job \(youtube.com\)](#).

This includes a bill priority guide; guidance on cutting costs and tracking spending; advice about coping with job loss or redundancy and legal rights; and tailored money guidance for self-employed people, including topping up income and managing irregular earnings.

Looked after children and their parents

Two new MAU factsheets are now available on our website:

[Benefits for children in or leaving care](#)

[Parents' welfare benefits when their child becomes looked after in the care system](#)



Third party support and universal credit claims

DWP security procedures can sometimes make it difficult for third parties, such as advisers or carers, to assist claimants with managing their universal credit (UC) claims or challenging decisions. DWP agents refuse to provide information about UC claims unless the claimant has given '**explicit consent**' for specific types of information to be given to a named third party.

The DWP recently added a section to UC online accounts, to make it easier for claimants, or DWP staff, to record that a claimant has given 'explicit consent' for the DWP to share information about their claim with a named third party. Consent can last for up to six months, before needing to be renewed if still required. The claimant can withdraw their consent at any stage.

This is helpful where an adviser or representative needs to ask for an explanation of what has happened with a UC claim, or when pursuing a mandatory reconsideration if an incorrect decision has been made. However, MAU advisers have encountered some cases where the DWP has refused to share information, even when the client has previously given explicit consent.



Certain types of sensitive information, like bank account details or national insurance number, will not be given to a third party even if the claimant has provided consent.

Where a higher level of support with managing a claim is required on an ongoing basis, it may be more appropriate for a third party to assume responsibility for managing the claim by becoming an **appointee**, power of attorney or deputy ([link](#)).

Universal credit has stricter rules about consent and information-sharing than other benefits. **Alternative enquiry rules** (formerly known as 'implicit consent') are used for all other DWP benefits. Under alternative enquiry rules, DWP staff (or local authority staff) ask questions and use judgement based on the answers in order to determine whether or not the caller is a genuine representative and whether it is appropriate to provide the information requested.

Sick pay

The Government has announced that they will make statutory sick pay more widely available, by removing the lower earnings limit (currently £123 per week) and removing the waiting period (currently three days). It is expected that a draft Employment Rights Bill will be introduced by October 2024.



If you're pregnant or have children under the age of 4, you could get help to buy food and milk

Apply online to get your prepaid card.

You could be missing out on free fruit, vegetables, or milk worth at least £220 a year and free vitamins.

If you are more than 10 weeks pregnant or have a child under four years old, and are in receipt of benefits, you could be entitled to a Healthy Start prepaid card worth £4.25 per child per week to spend on healthy food and milk.

Check your eligibility and apply at www.healthystart.nhs.uk



www.healthystart.nhs.uk

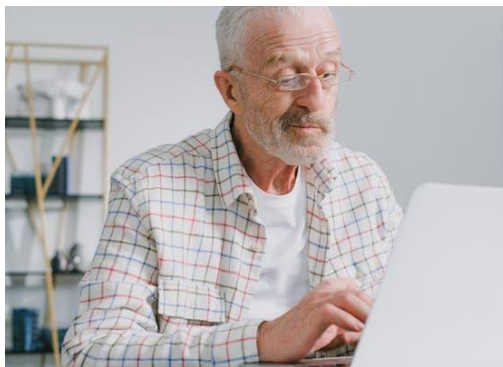
Twitter Facebook @NHSHealthyStart

The allpay prepaid card is issued by allpay Ltd pursuant to license by Mastercard International Incorporated. allpay Ltd is a company regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money. Head office and registered address: Forto et Fides, Whitestone Business Park, Hereford, HR1 3SE (Company No 02933191). Mastercard is a registered trademark of Mastercard International Incorporated.

Childcare boost

Working parents / guardians of babies and toddlers aged 9 to 23 months may qualify for free childcare from 1 September 2024. See [gov.uk](https://www.gov.uk) for details of who is eligible and how to apply. Parents/guardians can make an advance application from when the child is 23 weeks old.

Closure of tax credits for people over state pension age



The working tax credit (WTC) and child tax credit (CTC) scheme will be closed from 6 April 2025. Since 8 June 2024 legislation has made specific managed migration provision for tax credit claimants of pension age. Different rules apply to single claimants and couples, depending on whether they receive WTC, CTC or both.

Where a claimant is single, or a couple claim where both have reached pension age and entitled to WTC but NOT pension credit (PC), they will be managed migrated to universal credit (UC). Similar rules to those for working age claimants will be applied. However, those of pension age entitled to CTC but not WTC will be managed migrated to PC instead.

It is important to make the claim for UC by the final deadline for it to be a 'qualifying claim' under managed migration. Tax credits will end with effect from the day before the UC claim, and housing benefit (HB) will have a two-week run-on in the same way as working age claimants. Where claimants have made a qualifying claim, they can benefit from the transitional element and the transitional capital disregards. Additional protection is given to this claimant group:

- Deferred pension income is disregarded – for the first 12 assessment periods the notional income rules will not be applied to claimants who have deferred their personal, occupational, or state pensions.
- Benefit cap – this will not apply for pension age claimants.

Claimants have the option of claiming PC at any time, but there is no transitional protection in PC for those who have received their migration notice to UC.

Pension age claimants on CTC only

This group will receive a tax credit closure notice instead of a migration notice. There will not be an option to claim UC and their housing benefit will not be affected. CTC will end the day before the PC claim, or the day before the deadline day if no PC claim has been made.

Mixed age couples

Mixed age couples are couples where one member of the couple has reached pension age and the other has not. Mixed age couples receiving tax credits will be invited to claim UC via the managed migration process. They will be issued with a

migration notice. If a claim for UC is not made by the deadline date in the notice, tax credits will be terminated.

Protected mixed age couples

Couples where one member is below pension age and the other over pension age and the older member of the couple has been in receipt of HB continuously since before 15 May 2019 are referred to as 'protected' mixed age couples. If the couple are receiving CTC only they will be issued with a tax credit closure notice and invited to claim PC. If the couple are receiving WTC only, or WTC and CTC, they will be invited to claim UC via the managed migration process. However they could also claim PC instead if this is worth more – specialist advice should be obtained.

Already in receipt of PC

Tax credit pension age claimants who are already in receipt of PC, will receive a closure notice advising tax credits will be terminated. This group will stay on PC with transitional protection available.

Information for claimants is available on gov.uk:

[Universal Credit if you're State Pension age and get a Migration Notice letter](#)

[Universal Credit if you're a mixed age couple and get migration notice letters](#)

MAU case study

Mr A was referred to our Enhanced Primary Care Mental Health project in February 2024. He's a single man who was recently made redundant after 20 years in his job. He had tried to apply for universal credit, but had found the application process so overwhelming that he failed to engage with it. When MAU became involved, following a referral from the mental health team, he was living off his savings.

We correctly advised Mr A to claim new style employment and support allowance (NSESA) instead of UC as his savings were still too high for UC. After reviewing his medical evidence and chatting to him about personal independence payment (PIP), we also advised him to claim this benefit. With our help his NSESA and PIP claims progressed well in the following weeks, and we also supported him by attending the two functional assessments he had to take part in. Within a few months of the MAU being involved, Mr A no longer needed to eat into his savings for his living expenses: New style ESA was awarded with the support component (£138.20 per week) and PIP is payable at the standard rate for both daily living and mobility (£101.35 per week).

Saving and spending

Discounts for carers

The [Discounts For Carers](#) website provides discounts and money-saving deals for a wide range of retailers and services, including travel, fashion, homeware, electricals and utilities.

Discounts are available to both paid and unpaid carers. Some discounts require proof of carer status (eg proof of entitlement to carer's allowance or proof of employment as a carer), but many discounts are also available for informal carers, including those who don't meet the criteria for carers allowance, once they have registered with the website.



Carefree hotel breaks

Carefree is a charity that works with accommodation providers to turn their empty rooms into one to two night breaks for unpaid carers and their companions. There is no charge for the accommodation, but carers must be able to pay for extras (admin fee, transport, food), and must be able to arrange interim care. After registering with the [Carefree website](#), unpaid carers can browse available options and submit a request for a specific hotel on specific dates.

Carers must be aged over 18 and providing at least 30 hours per week of unpaid care to be eligible.

Pension pursuit

It can be difficult keeping track of pension schemes you've paid into, especially if you have had many employers. [The Pension Tracing Service](#) on gov.uk can help with finding contact details for pension schemes. This service will not tell you whether you have a pension, or what its value is; contact the pension provider to request that information.

Another service is [Gretel](#). Gretel is free and can help you find all types of financial assets, including lost pensions.

Flexible Support Fund

The Flexible Support Fund is money that can be paid by local Jobcentres on a discretionary basis, to help claimants pay for things such as:

- travel costs
- training courses
- childcare costs (eg upfront childcare costs when starting work or increasing working hours)
- a mobile phone
- interview clothes
- identity documents

Claimants don't need to pay the money back. They can request a payment on their universal credit online account or ask their work coach, explaining why they need the money.

They'll need to have signed a claimant commitment and can only use the money for something agreed with their work coach.

Query from the MAU advice line

Every working day, the Money Advice Unit answers benefits queries from statutory and voluntary organisations on our advice line on **01438 843444** (9.30 am - 12.30 pm) or by email at moneyadvice.unit@hertfordshire.gov.uk This advice line is for professionals only.



Question

I'm supporting a young woman who is starting an application for universal credit (UC). She has been told to attend an interview at the Jobcentre and bring photo ID, but she doesn't have a passport or driving licence. She has recently moved in with her grandmother and doesn't have many documents showing her current address. How can she prove her ID?

Answer

A list of documents that can be used as ID for UC claims is available at [What to bring to your Jobcentre Plus interview - GOV.UK](#)

If the young woman has a provisional driving licence photocard, or a [PASS card](#) (National Proof of Age Standards Scheme), she could use those as photo ID. (It's possible to apply for a PASS card without an existing proof of ID if you have a referee, but it costs £15.)

Provision of photo ID is **not** a legal requirement for making a UC application. If she doesn't have photo ID, the DWP can still proceed with the claim if they are satisfied that ID has been proved in other ways. We suggest taking as many documents as possible from the list linked above, including her bank card, when she attends her appointment, A letter from a trusted professional who knows her, such as a social worker, could also be helpful.

The Jobcentre may also ask her security questions and check her answers against government records. This is sometimes known as a 'biographical interview'. Biographical interview questions can cover GP contact details, previous addresses, details of past or current claims for other benefits, names and dates of birth of family members, or details of past hospital admissions.

In some cases, the DWP can pay for obtaining ID documents (such as a provisional driving licence) using the [flexible support fund](#).

If she has not already done so, she should [register to vote](#) (or update her address on the electoral register). She can then apply for a [voter authority certificate](#) (using a digital photo). This is free of charge and could help with proving ID in future.

