Benefits Services

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Providing practical answers

Personal Independence **Payment**

Personal Independence Payment (PIP) **Explained**

Following the Welfare Reform Act 2012, changes were made to the benefits people with disabilities are able to claim.

Children under the age of 15 years can still apply for Disability Living Allowance (DLA). People between the age of 16 and 64 years now claim Personal Independence Payments (PIP) and people who acquire their disability over the age of 64 can claim Attendance Allowance (AA).

The information contained in this brochure will help you to understand the criteria used to assess PIP applications and how to complete your own application.

If you need further information on welfare benefits, please don't hesitate to contact our welfare benefits adviser on 0330 995 6838.

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The information contained in this brochure was obtained from the Welfare Reform Act 2012 and was correct at the time of going to print in October 2018.

The Basics

What makes you eligible to apply for PIP?

To be entitled to this benefit, you must:

- Be aged between 16 and 64
- Have a long term health condition or disability
- Have difficulties getting around or with everyday tasks
- Have had your condition for three months
- Be expected to still have you condition in nine months

PIP is not a means tested benefit and is therefore available to people both in and out of work.

What are the benefit rates?

PIP is made up of two components:

Mobility component: if you need help getting around or going out

Daily Living component: if you need help with a variety of everyday tasks such as:

- Washing
- Dressing
- Communicating
- Managing your medication
- Making decisions

You can receive a weekly rate for the mobility component, the daily living component or both.

The amount you receive depends on how your condition affects you. For each component there's a standard rate and an enhanced rate.

The Application

Where do you start?

To apply for PIP you must telephone the Department for Work and Pensions (DWP). Their telephone number for new enquiries is 0800 917 2222.

When you contact them, you'll be asked for the following information:

- Your name
- Contact details
- Date of birth
- National Insurance Number
- Bank account details
- The name, address and contact number for your GP or healthworker
- Details of any time you've spent in hospital, a care home or abroad within the past 52 weeks

They'll ask you questions about your condition and how it affects you.

Your entitlement is based on a points system. Points are awarded over 12 activities. Each activity has a number of levels of ability. These are listed in the Points section of this brochure.

The number of points you're awarded will determine whether or not you receive PIP and if so, whether you qualify for the standard rate or the enhanced rate.

What happens once you've made the application for PIP?

Once the DWP have processed your application, you'll be given a score based on how much help you need.

You may have to attend a medical assessment in order for the DWP to prepare a final score but if this is the case, they'll write and provide details.

The DWP's decision usually takes about three weeks and if you're not happy with the decision, you'll be able to appeal.

The Points

How does the points system work?

You can only score one set of points for each activity, but there may be more than one descriptor that applies. So, for example, if both of the following apply:

4 d. Needs assistance to wash their hair - 2 points

4 g. Needs assistance to wash their body - 4 points

Only the highest descriptor would count, so in this example, for washing and dressing you'd score four points.

Once you have a score for each of the descriptors, do two separate calculations: one total for the Daily Living component and one total for the Mobility component.

To receive **the standard rate** you must be eligible for **8 points** and to receive **the enhanced rate** you must be eligible for **12 points.**

How should you answer the questions?

When considering the descriptors below, it's important to consider how often you meet the criteria.

For someone with a permanent injury this may seem straightforward. However if you have a fluctuating condition or are better some days than others, you must describe how you are most of the time, so 50% or more of the time. (See page 9 for more information on fluctuating conditions.)

If you find this confusing, don't worry. Our Welfare Team have years of experience in benefits advice and can talk you through the points system.

Points for Daily Living

This is the points system on which you're entitlement will be based for the Daily Living component.

1.	Preparing food	Points
a.	Can prepare and cook a simple meal unaided.	0
b.	Needs to use an aid or appliance to either prepare or cook a simple meal.	2
c.	Cannot cook a simple meal using conventional cooker, but is able to do so using a microwave.	2
d.	Needs prompting to be able to either prepare or cook a simple meal.	2
e.	Needs supervision or assistance to either prepare or cook a simple meal.	4
f.	Cannot prepare and cook food.	8
2.	**Taking nutrition**	**Points**
a.	Can take nutrition unaided	0
b.	Needs:	
	i) to use an aid or appliance to be able to take nutrition;	2
	ii) supervision to be able to take nutrition; or	2
	iii) assistance to be able to cut up food.	2
c.	Needs a therapeutic source to be able to take nutrition.	2
d.	Needs prompting to be able to take nutrition.	4
e.	Needs assistance to be able to manage a therapeutic source to take nutrition.	6
f.	Cannot convey food and drink to their mouth and needs another person to do so.	10

3.	Managing therapy or monitoring health condition	Points
a.	Either:	
	i) does not receive medication or therapy or need to monitor a health condition; or	0
	ii) can manage medication or therapy or monitor a health condition unaided.	0
b.	Needs any one or more of the following:	
	i) to use an aid or appliance to be able to manage medication; or	1
	ii) supervision, prompting or assistance to manage medication or monitor health condition.	1
c.	Needs supervision, prompting or assistance to manage therapy - 3.5 hours per week or less.	2
d.	Needs supervision, prompting or assistance to manage therapy - 3.5 hours to 7 hours per week.	4
e.	Needs assistance to be able to manage a therapeutic source to take nutrition.	6
f.	Needs supervision, prompting or assistance to manage therapy - 14 hours per week or more.	8
4.	**Washing and bathing**	**Points**
a.	Can wash and bath unaided	0
b.	Needs to use an aid or appliance to be able to wash or bathe.	2
c.	Needs supervision or prompting to be able to wash or bathe.	2
d.	Needs assistance to be able to wash either their hair or body below the waist.	2
e.	Needs assistance to be able to get in or out of a bath or shower.	3
f.	Needs assistance to be able to wash their trunk (body between the shoulders and waist).	4
g.	Cannot wash and bathe at all and needs another person to wash their entire body.	8
5.	**Managing toilet needs or incontinence**	**Points**
a.	Can manage toilet needs or continence unaided.	0
b.	Needs to use an aid or appliance to be able to manage toilet needs or continence.	2
c.	Needs supervision or prompting to be able to manage toilet needs.	2
d.	Needs assistance to be able to manage toilet needs.	4
e.	Needs assistance to be able to manage incontinence of either bladder or bowel.	6
f.	Needs assistance to be able to manage incontinence of both bladder and bowel.	8
6.	**Dressing and undressing**	**Points**
a.	Can dress and undress unaided.	0
b.	Needs to use an aid or appliance to be able to dress or undress.	2
c.	Needs either:	
	i) prompting to dress, undress or determine appropriate circumstances for remaining clothed; or	2
	ii) prompting or assistance to be able to select appropriate clothing.	2
d.	Needs assistance to be able to dress or undress their lower body.	2

e.	Needs assistance to be able to dress or undress their upper body.	4
f.	Cannot dress or undress at all.	8
7.	**Communicating verbally**	**Points**
a.	Can express and understand verbal information unaided.	0
b.	Needs to use an aid or appliance to be able to speak or hear.	2
c.	Needs communication support to express or understand complex verbal information.	4
d.	Needs communication support to express or understand basic verbal information.	8
e.	Cannot express or understand verbal information at all even with communication support.	12
8.	**Reading and understanding signs, symbols and words**	**Points**
a.	Can read/understand basic and complex written information unaided or using glasses/contact lenses.	0
b.	Needs aid other than glasses/contact lenses, to read/understand basic or complex written info.	2
c.	Needs prompting to be able to read or understand complex written information.	2
d.	Needs prompting to be able to read or understand basic written information.	4
e.	Cannot read or understand signs, symbols or words at all.	8
9.	**Engaging with other people face to face**	**Points**
a.	Can engage with other people unaided.	0
b.	Needs prompting to be able to engage with other people.	2
c.	Needs social support to be able to engage with other people.	4
d.	Cannot engage with other people due to such engagement causing either:	
	i) overwhelming psychological distress to the claimant; or	8
	ii) behaviour which would result in a substantial risk of harm to the claimant or another person.	8
10.	**Making budgeting decisions**	**Points**
a.	Can manage complex budgeting decisions unaided.	0
b.	Needs prompting or assistance to be able to make complex budgeting decisions.	2
c.	Needs prompting or assistance to be able to make simple budgeting decisions.	4
d.	Cannot make any budgeting decisions at all.	6

Points for Mobility

11.	**Planning and following journeys**	**Points**
a.	Can plan and follow the route of a journey unaided.	0
b.	Needs prompting to be able to undertake any journey to avoid overwhelming psychological distress.	4
c.	Cannot plan the route of a journey.	8
d.	Cannot follow the route of an unfamiliar journey without assistance from a person, dog or aid.	10

e.	Cannot undertake any journey because it would cause overwhelming psychological distress.	10
f.	Cannot follow the route of a familiar journey without assistance from a person, dog or aid.	12
12.	**Moving around**	**Points**
a.	Can stand and move more than 200 metres, either aided or unaided.	0
b.	Can stand and move more than 50 metres but no more than 200 metres, either aided or unaided.	4
c.	Can stand and move unaided more than 20 metres but no more than 50 metres.	8
d.	Can stand and move using an aid or appliance more than 20 metres but no more than 50 metres.	10
e.	Can stand and move more than 1 metre but no more than 20 metres, either aided or unaided.	12
f.	Cannot, either aided or unaided:	
	i) stand; or	12
	ii) move more than one metre.	12

Things to Remember

What should you keep in mind when completing the forms?

When completing the forms, there are a number of things to keep in mind:

1. Use the descriptors above to help you complete the form. Chose the descriptor which best matches your ability and base your answer around that.

So for example, if you can dress and undress, but need a little help from someone else with your trousers, pants, socks and shoes the best descriptor would be 6d. You could write **"I require a little assistance from someone else when dressing or undressing my lower half. I'm able to dress my top half independently".**

2. Make sure you understand what the question is asking. Sometimes we think we understand, but somebody else may interpret things differently.

For example, what would you say was a simple meal? Maybe reheating food in a microwave? Being able to make a sandwich or heat up a bowl of soup?

According to the legislation 'to cook' means to heat food at waist height or above and 'a simple meal' is a one course meal for one, using fresh ingredients.

To make sure we all mean the same thing, there is a glossary of terms in the legislation. We've included a copy on the back page of this information leaflet.

3. At the beginning of this brochure we explained that for someone with a permanent injury they experience their symptoms in the same way every day. But some people have a variable or fluctuating condition.

When completing the application, try to explain how you are most of the time, so 50% of the time or more. A daily recording of good and bad days may help you do this and can be sent in as part of your evidence.

What the DWP are looking for is whether you can perform all tasks 'reliably'. When they're considering whether you can perform tasks reliably, they'll consider:

AN ACCEPTABLE STANDARD – This means to the same standard as someone without any difficulties.

REPEATEDLY – This means as often as that task is required.

SAFELY – This means in a fashion that's unlikely to cause harm to the individual or to others. This includes making pre-existing conditions worse. It also considers the seriousness of any harm that might happen as well as whether completing the task makes an individual vulnerable.

TIMELY MANNER – If it takes you at least twice the time it would take an individual without an impairment, you would be classed as unable to perform a task in a timely manner.

> Donna explained that she was unable to walk her children to school repeatedly or in a timely manner, she said:
>
> "I can walk the children to school, but it takes three times as long as their dad because I have to keep on stopping. By the time I get there the pain is so bad I can't walk back so I call a taxi".

4. If sometimes you need a little help, make sure you explain whether you can complete the task:

• **Unaided** – without the use of *aids or appliances or assistance from another person.

Or if you require:

• **Supervision** – you may be able to complete a task but require the presence of another person to keep you on track or to keep you safe. You must require the supervision for the duration of the activity.

• **Prompting** – some people require support to be provided by someone reminding or encouraging them to undertake or complete a task, but don't require any physical assistance. You may only require prompts for part of the activity.

• **Assistance** – some people need support that requires the physical presence and the physical intervention of another person in order to complete a task. This will apply even if you only need assistance with part of task.

> ***Aids** are devices that help perform a function, for example a walking stick or magnifying glass.
>
> **Appliances** are devices that provide or replace a missing function, for example, an artificial limb, stoma, catheter or wheelchair.
>
> The assessment will take account of aids and appliances which are normally used, are of low cost and are more commonly available. Using an aid or appliance in order to carry out an activity will generally rate more highly than carrying out an activity unaided. (See preparing food for an example.)

5. Fluctuating conditions, for example epilepsy which isn't controlled by medication, is an example of a fluctuating condition where an individual can have no functional limitations one minute and considerable limitations the next. The application and assessment should be based on the impact this causes.

> Key to assessing individuals with fluctuating conditions is the consideration of risk. Within each activity, the relevant descriptor should apply if there's evidence that a serious adverse event is likely to occur if the person were to attempt to complete an activity.
>
> For example, if an individual were to experience a seizure whilst talking or writing, the risk of harm is minimal. However, if they were to have a seizure whilst chopping fresh vegetables, or draining their boiled vegetables, the risk of harm is high. An appropriate assessment may suggest the risk can be minimalised by supervision.

The Glossary

Understanding what the DWP mean by the following terms:

"Aided" The use of an aid or appliance or supervision, prompting or assistance

"Aid or Appliance" Any device which improves, provides or replaces the claimant's impaired physical or mental function; and includes prosthesis

"Assistance" Physical intervention by another person and does not include speech

"Assistance dog" A dog trained to guide or assist a person with a sensory impairment

"Basic verbal information" Information in the claimant's native language conveyed verbally in a simple sentence

"Basic written information" Signs, symbols and dates written or printed in standard size text in the claimant's native language

"Bathe" Includes getting into or out of an unadapted bath or shower

"Communication support" Support from a person trained or experienced in communicating with people with specific communication needs, including interpreting verbal information into a non-verbal form and vice-versa

"Complex budgeting decisions" Decisions involving calculating household and personal budgets; managing and paying bills; and planning future purchases

"Complex verbal information" Information in the claimant's native language conveyed verbally in either more than one sentence or one complicated sentence

"Complex written information" More than one sentence of written or printed standard size text in the claimant's native language

"Cook" Heat food at or above waist height

"Dress and undress" Includes putting on and taking off shoes

"Engage socially" Interact with others in a contextually and socially appropriate manner; understand body language and establish relationships

"Managing incontinence" Manage involuntary evacuation of the bowel or bladder including use of a collecting device or self-catheterisation and clean oneself afterwards

"Manage medication or therapy" Take medication or undertake therapy, where a failure to do so is likely to result in a deterioration of your health

"Medication" Medication taken at home which is prescribed or recommended by a registered doctor, nurse of pharmacist

"Monitoring health" Being able to detect significant changes to health condition which are likely to lead to a deterioration in health, and take action advised by a doctor, nurse or health professional without the claimant's health deteriorating

"Orientation aid" A specialist aid designed to assist disabled people to follow a route safely

"Prepare" In the context of food – get food ready for cooking or eating

"Prompting" Reminding, encouraging or explaining by another person

"Psychological distress" Distress related to an enduring mental health condition or an intellectual or cognitive impairment

"Read" Includes reading signs, symbols and words but does not include Braille

"Required period" Three months ending prior to nine months post entitlement

"Simple budget decisions" Decisions involving calculating the cost of goods and calculating change required after a purchase

"Simple meal" A cooked one course meal for one using fresh ingredients

"Social support" Support from a person trained or experienced in assisting people to engage in social situations

"Stand" To stand upright with at least one foot on the ground

"Supervision" The continuous presence of another person for ensuring safety

"Taking nutrition by using a therapeutic source" Using a parenteral or enteral feeding tube, or using a ratelimiting device such as a delivery system or feeding pump

"Therapy" Therapy to be undertaken at home which is prescribed or recommended by a registered doctor, nurse, pharmacist or health professional regulated by the Health Professionals Councils

"Toilet needs" Getting on and off an unadapted toilet, evacuating the bladder and bowel, and cleaning oneself afterwards

"Unaided" Without the use of an aid or appliance or supervision, prompting or assistance

Why Choose Brooks Adroit?

- We are specialists in what we do
- We act at all times with the best interests of our clients in mind
- We foster long term relationships with our clients and their families
- We take a sympathetic and understanding 'holistic' approach
- We speak and write in plain English avoiding any financial jargon

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If you would like more information or wish to speak to a financial planning or welfare benefits expert, please call us on Freephone **0330 995 6838.**

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Support For Individuals And Families Affected By Brain Injury

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To speak with an advisor at the Brain Injury Group

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