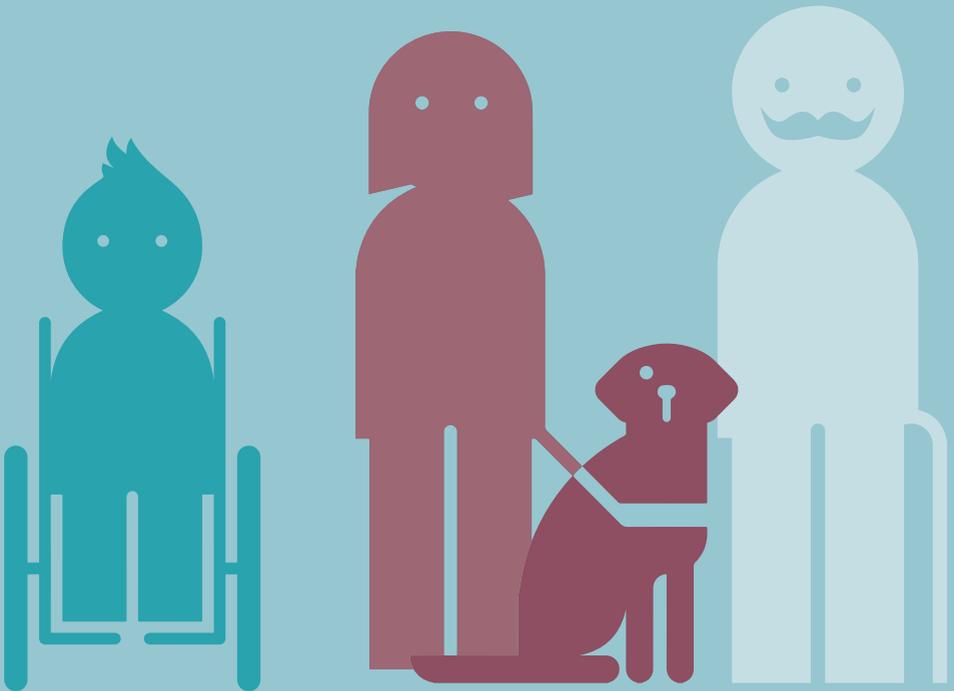


Living with

Illness and disability



Living with illness and disability

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This booklet has been produced on behalf of Advice South Gloucestershire by South Gloucestershire Citizens Advice. All the information was correct at the time of publication. It contains links to external websites, and while every effort has been made to ensure these are accurate, South Gloucestershire Citizens Advice cannot be held responsible for any information on these sites. For up-to-date advice and information visit www.citizensadvice.org.uk

Step 1: When you become ill

In this guide we aim to give you the information you need for support and advice if you are diagnosed with a serious physical or mental illness or disability.

While we have made every effort to make this as comprehensive as possible, every individual's situation is unique and you may find it easier to visit your local advice centre for more in depth information and support.

Throughout the guide we have provided links to websites and telephone numbers for free advice services where they are available.

Make sure you get the right help

- > **If it is non-urgent, make an appointment with your GP or telephone the NHS non-emergency helpline on 111.**
- > **To find a GP practice near to you visit the NHS website at www.tinyurl.com/sgfind-gp**

When you see your GP

Make sure you understand what your doctors are saying to you and don't be afraid to ask them if you don't.

You may want to take someone along with you to support you when you visit your GP. It might be a good idea to take notes which you can discuss in your own time with your family.

If you are unhappy about your diagnosis you can ask for a second opinion from either a specialist or another GP. However, the GP does not have to do this if they don't think it's necessary.

Once you have received a diagnosis

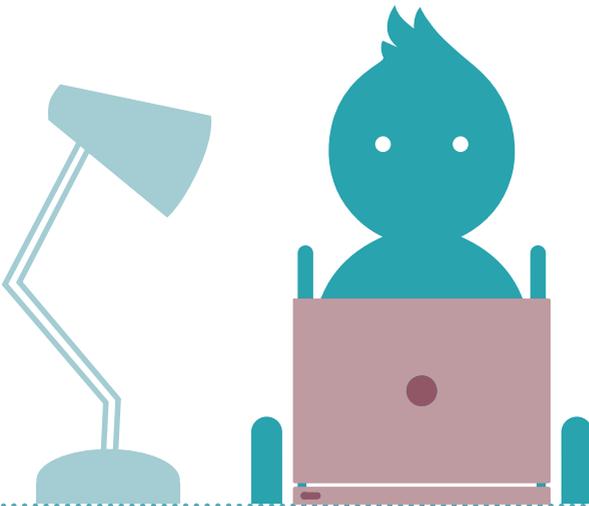
It will help to find out as much information about your condition or illness as you can.

Ask your GP for more information, they will have guides and leaflets to help you. If you are familiar with the internet you can search for some of the big charities which offer lots of support and advice.

If you are unsure whether there is a website which can help you ask your GP or your local advice centre.

Sources of further information

- > **The British Heart Foundation at www.bhf.org.uk, telephone 0300 330 3322 has extensive information for people living with a heart condition**
- > **Macmillan at www.macmillan.org.uk, telephone 0808 808 0000 has advice and support for people diagnosed with cancer**
- > **Stroke Association at www.stroke.org.uk, telephone 0303 3033 100 has information and support for people and their families affected by stroke.**



Step 2: If you are working

If you are working and you become ill and are unable to work, you should tell your employer straight away. This will ensure you get the sick pay you're entitled to.

Most companies will have a policy and expect you to follow certain rules or guidelines about telling them you are off sick. Each company will have its own

procedure, but you may be expected to provide a medical certificate after a number of days off, or be expected to phone at a certain time of day.

What is a fit note?

A fit note, or medical certificate is provided by your doctor.

On the certificate they can say that you:

- a) are not fit for work
- b) may be fit for work.

Your doctor can also recommend that your employer makes some changes at your workplace, this could be things like:

- a change to your hours
- a change to your duties
- or a phased return to work.

It's up to you and your employer to agree between you what changes should be made.

If your employer refuses to make the changes recommended by your doctor, you will still be considered unfit for work and can continue to get Statutory Sick Pay – see below.

If you recover sooner than expected you can return to work before the end date on your medical certificate if your employer agrees. However, they may insist on you obtaining a new certificate from your GP to confirm that you are fit to return to work.

Statutory Sick Pay

If you are off for four days in a row or more and you earn more than £112 a week (2015-2016), you will be entitled to Statutory Sick Pay. This is money paid by employers to employees who are away from work because they are sick.

It is the minimum amount you can be paid when you are off work because you are sick. Your contract of employment may give you extra rights to more sick pay than this (contractual sick pay). You should check your contract to see what you are entitled to.

Statutory Sick Pay (SSP) can last for up to 28 weeks. Contractual sick pay may last for longer. You will need to check your employment contract to see if this applies to you.

How much sick pay will I get?

You will be paid either SSP, or, if your contract of employment gives

you more pay when you are off sick, you will be paid what it says in your contract. This might not be your normal rate of pay, but it should not be less than SSP. This is £88.45 a week (2015-16).

You cannot get SSP for the first three days you are off sick. For these three days you will only be entitled to sick pay if your contract of employment allows for it.

If SSP is your only income while you are off sick, or if you receive less than your normal pay, you may be able to claim more benefits such as Housing Benefit. To find out what you are entitled to visit or contact your local advice centre.

I am disabled, can my employer refuse to pay me if I am off sick?

If you are disabled and your employer refuses to give you sick pay when you are off sick for a reason connected with your disability, they could be breaking the law. You may be able to make

a complaint to an employment tribunal for unfair treatment because of your disability (disability discrimination), but you should raise a written grievance with your employer first.

> For help, visit South Gloucestershire Citizens Advice or North Bristol Advice Centre – contact details on back page.

What to do if your employer won't pay Statutory Sick Pay

If you think you should be getting Statutory Sick Pay (SSP) but your employer won't pay it, they should give you a statement on form SSP1 explaining why. You use this form to:

- claim Employment and Support Allowance (ESA), and
- ask for your entitlement to SSP to be reconsidered.

If you think you should have been paid SSP and can't resolve the dispute with your employer, you or an adviser acting on for you, can contact the Statutory Payments Disputes Team to resolve the matter.

Their contact details are:

Statutory Payments Disputes
Team Room BP 2301
Benton Park View
Longbenton
Newcastle upon Tyne NE98 1YS
Tel: 0300 056 0630

HMRC can fine an employer who repeatedly fails to pay you SSP.

If you want to make a claim to the employment tribunal, you will need specialist advice. Speak to your local advice centre for help with this. Contact details are on the back page.

Self-certification

You may need to fill in a self certification form to prove to your employer you are sick to get either SSP or contractual sick pay. Your employer should have a policy relating to sick pay with this information.

> Visit the Citizens Advice website at www.tinyurl.com/ca-sickness

> Visit the gov.uk website for more information about sick leave and self-certification at www.gov.uk/taking-sick-leave

Employment and Support Allowance

If you are off sick for more than 28 weeks or if you do not earn enough to qualify for SSP, you may qualify for Employment and Support Allowance (ESA) instead. There are two sorts of ESA:

Contributory ESA depends on whether you have paid enough national insurance contributions. This lasts for a maximum of 52 weeks. If you're then still unable to work you may qualify for Income-related ESA.

Income-related ESA depends on your and your family's income and savings. If you get income-related ESA, you will automatically get the maximum amount of help with your Council Tax and Housing Benefit, as well as other means-tested benefits.

You can get either one sort of

ESA or both sorts. ESA is paid by the Department of Work and Pensions and, for most new claims, it replaces an old benefit called Incapacity Benefit.

Many people experience a lot of problems when claiming this benefit, particularly if you need to claim it for a long time. There can be very long delays in carrying out Work Capability Assessments and afterwards people often feel that they have been incorrectly assessed. Ask for help from an advice centre or Citizens Advice office if you are having problems.

> **For more about ESA and Incapacity Benefit, visit the Citizens Advice website at www.tinyurl.com/ca-sickness**

Universal Credit

Universal Credit is a new benefit that will eventually replace many existing means-tested benefits and tax credits including ESA. Universal Credit is coming to South Gloucestershire at the end of 2015, but will only affect small numbers of people to begin with.

If you're claiming Universal Credit and you're unfit for work, the Work Capability Assessment is normally used to decide whether you have limited capability for work (LCW) or limited capability for work and work-related activity (LCWRA).

> **For more, visit Citizens Advice at www.tinyurl.com/uni-ag**

Claim on insurance policies

Check to see if you are covered by any insurance policies, such as critical illness or income protection insurance. You may be entitled to a payout in the event you become seriously ill. You may also need to

inform your insurance provider of your illness or disability. If you are seriously ill you should look into any life insurance policies and pass the details to your immediate family.

> **For information about illness insurance visit the Citizens Advice website at www.tinyurl.com/insure-ag**

Disability discrimination at work

It is against the law for an employer to do any of the following:

- treat you less favourably because you are disabled than someone without a disability would be treated in the same circumstances. This is called direct discrimination
- discriminate against you because of your connection with someone else who is disabled, for example, your partner or child. This is called discrimination by association
- discriminate against you indirectly for example by requiring something which applies to all your colleagues but which is much more difficult for you and for disabled people to meet
- treat you unfavourably because of something connected with your disability.
- not make reasonable adjustments to the workplace to allow you to work or to continue to work
- harass you if you are disabled, for example, by making jokes about your disability
- victimise you if you take legal action because of discrimination against you, or if you help someone else to take legal action because of discrimination.

Employers can treat disabled people less favourably only if they have a sufficiently justifiable reason for doing so, and only if the problem cannot be overcome by making 'reasonable adjustments'. For example, an employer would be justified in rejecting someone with severe back pain for a job as a carpet fitter, as they cannot carry out the essential requirements of the job.

> **For more, visit Citizens Advice at www.tinyurl.com/discrim-ag**

Step 3: Getting help at home

If you have a long term illness or disability you may be entitled to support or help from your local authority.

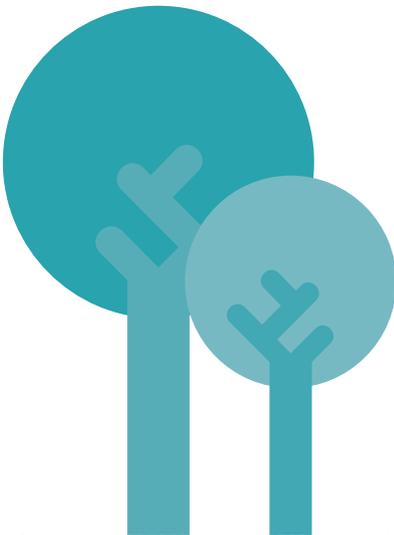
To find out if you qualify you will need to have an assessment from South Gloucestershire Council's Adult Care team.

> **Contact the council's Customer Services on 01454 868007 or visit www.southglos.gov.uk.**

If you are in hospital then the nurse looking after you can arrange for you to see the Hospital Promoting Independence Team. In an emergency you may be able to get support from the council's emergency duty team.

> **Call 01454 868007 during office hours or 01454 615165 outside office hours.**

> **For more information about the assessment process in South Gloucestershire visit the council's website www.tinyurl.com/sg-leaflets**



Occupational therapy and home adaptation

You may find that adaptations to your home, or the way you live will help you if you have a long term illness or disability.

Occupational therapists will work with you to help you carry out daily activities at home, safely and independently. If you're worried that you are not coping, they can help you to learn new ways of doing a particular task you find difficult to make it easier. Sometimes they provide equipment that is specially designed to tackle

practical problems, or they might suggest adaptations to your home.

The service helps disabled adults, people with sensory impairment, older people and their carers. As above, you will need to have an assessment carried out by the council's Adult Care team – contact details on page 10.

- > **To find out about adaptations to your home visit www.tinyurl.com/sg-adapt or telephone 01454 868007**
- > **For more information about having your home adapted visit the Money Advice Service at www.tinyurl.com/mas-access**
- > **For more information on home adaptations visit the Citizens Advice website at www.tinyurl.com/ca-adapt**

Other national organisations such as the Disabled Living Foundation offer advice and support in this area

- > Visit www.dlf.org.uk or telephone 0300 999 0004

For in depth information about living with a long term condition or disability visit the NHS Your Health website

- > www.tinyurl.com/nhs-longterm

Help for older people

If you are aged 50 or over and have difficulty leaving your home, Age UK South Gloucestershire can help.

They can arrange for an adviser to visit you in your home to offer advice on benefits or help with filling in benefit forms.

> Visit www.ageuksouthglos.org.uk or phone 01454 411707

Mental health

One in four people in the UK will experience a mental health problem at some point in their lives. Without care or treatment these problems can have a serious effect on an individual and those around them, impacting on people's daily lives, relationships and employment.

The NHS in South Gloucestershire works closely with South Gloucestershire Council, Wellbeing Therapies Services plus Avon and Wiltshire Mental Health Partnership NHS Trust (AWP) to provide a range of services for people experiencing mental health problems

If you're experiencing low mood, anxiety or strong emotions,

you should talk to your GP. See page 3.

Get in touch with the Wellbeing Therapies Service.

This free service is run by trained practitioners who listen and discuss your problems with you. They can also help you to find ways of coping with your problems. You can be referred by your GP, or you can refer yourself.

> To refer yourself to the Wellbeing Therapies Service, call LIFT Psychology on 0117 378 4270 or at www.tinyurl.com/sg-lift

> See more at the South Gloucestershire NHS website www.tinyurl.com/nhs-mhandw

Step 4 Registering as disabled

Registering as disabled is voluntary, but there's lots of support for you in South Gloucestershire that might be easier to access if you do. Some of the benefits might include help with travel, parking and paying towards your TV licence.

You can register with South Gloucestershire Council as a disabled person as a result of a sight, hearing or physical disability. For more details call the council's Customer Services Desk on 01454 868007 or visit www.tinyurl.com/sg-factsheet for a factsheet which has details of local and national charities and organisations which work for disabled people.

There is also support available if

you need help with any of the following:

- help with care such as getting up and going to bed
- keeping up your personal hygiene
- getting around your home safely
- understanding letters and forms
- bringing up children
- caring for someone else
- continuing to go out and have social contact with people.

> **For more information contact South Gloucestershire Council Children, Adults and Health Department on 01454 868007 or email CSODesk@southglos.gov.uk**

Work and disability

You can 'self-declare' at work if you consider yourself to be disabled.

You do not have to be registered disabled to self declare but you would need to have a disability, illness or condition that affects your ability to undertake a range of daily living tasks for 12 months or longer.

Disability Employment Advisers

If you need extra employment support because of a disability, your local Jobcentre Plus can put you in touch with one of their Disability Employment Advisers (DEA).

Disability Employment Advisers can give you help and support to find work or gain new skills, even if you have been out of work for a long time, or if you have little or no work experience. The DEA can link you in to a range of different schemes to help you. Contact your local Jobcentre Plus to arrange to see a DEA.

Access to Work

Access to Work can help if your health or disability affects the way you do your job. It gives you and your employer advice and support with extra costs which may arise because of your needs. Access to Work may pay towards equipment

you need at work, adapting premises to meet your needs or a support worker. It can also pay towards the cost of getting to work if you can't use trains or buses, and for a communicator at job interviews if needed. You can contact Access to Work through a Disability Employment Adviser.

You may be able to get help from Access to Work if you are:

- in a paid job
- unemployed and about to start a job
- self employed and your disability or health stops you from being able to do parts of your job.

Driving

If you have developed an illness or disability that may affect your ability to drive, you should notify the DVLA (0300 790 6806). You could be fined if you don't do this, and prosecuted if you have an accident.

The Blue Badge

A blue badge allows you to park in restricted areas. You are automatically eligible to apply for a blue badge if you:

- receive the higher rate of the mobility component of Disability Living Allowance (DLA) or Personal Independence Payment

- are registered blind or receive a war pensioner's mobility supplement.

You may also be eligible if you:

- have a permanent and substantial disability which means you cannot walk, or which makes walking very difficult

- have a severe disability in both arms and are unable to operate all or some types of parking meter, or would find it very difficult to operate them.

Applications can be made online, and forms are available from One Stop Shops in Yate, Kingswood, Thornbury and Patchway.

> **For more information visit www.tinyurl.com/sgg-badge, phone 01454 868004 or email ConTravel@southglos.gov.uk**

Vehicle tax exemption

You can apply for exemption from paying vehicle tax if you get the:

- higher rate mobility component of Disability Living Allowance (DLA)
- enhanced rate mobility component of Personal Independence Payment (PIP)

- War Pensioner's Mobility Supplement.

> **For more information visit the Government website www.gov.uk**

Returning to driving

Mobility Centres offer advice and assessment to people who wish to begin or return to driving following an illness, injury or accident. They also offer advice about:

- getting in and out of a vehicle
- loading or transporting a wheelchair or a scooter in a motor vehicle.

> **For more information contact the Mobility Service of the Disabled Living Centre, based at the Vassall Centre, Fishponds, Bristol. Call 0117 965 9353, email info@dlcbristol.org.uk or visit www.thisisliving.org.uk**

Motability

The Motability scheme gives disabled people the chance to lease a vehicle at an affordable price; you may be eligible for this if you receive certain disability-related benefits.

> **For more info visit www.motability.co.uk or telephone 0300 456 4566**

Step 5 Managing your money

If you become ill you may find this has a financial impact on your life. You may also have to spend more on healthcare, with costs like travelling to appointments and prescription charges.

You may be able to get help with health costs if you are on a low income through the NHS Low Income Scheme.

Visit the NHS website at www.tinyurl.com/nhs-income or telephone 0300 330 1343.

Benefits you may be entitled to

If you are seriously ill or disabled you may be entitled to certain benefits, depending on your circumstances – you will probably have to be assessed first.

It is worth exploring this as soon as possible as the process can often take some time. You may find it easier to speak to an experienced adviser from Citizens Advice or North Bristol Advice Centre. Below are some benefits you may be entitled to.

Personal Independence Payment for those aged 16-64 with a long-term health condition or disability that affects their ability to live independently (see page 18).

Disability Living Allowance for those aged under 16 (see page 17).

Attendance Allowance for those aged 65 or over with care needs (see page 19).

Statutory Sick Pay or Employment and Support Allowance for those who are unable to work (see page 6).

Working Tax Credit If you need to work fewer hours, but still more than 16 hours per week (24 hours for a couple), you may be entitled to this. If you're unable to work, but your partner is working more than 16 hours a week, they may be able to make a claim.

Carer's Allowance for those who care for someone who is disabled (see page 19).

In addition, you may get benefits:

- If you were injured at work or have an industrial disease caused by work
- If you were injured serving in the Armed Forces.

You may be able to get other benefits as well, depending on your circumstances, such as benefits for

being on a low income like Housing Benefit or benefits because you have children. You may also be able to claim Council Tax Reduction to help with your council tax.

Even if you cannot claim any benefits, you may be able to get national insurance credits if you are unable to work or you are a carer.

> **To find out what benefits you may be entitled to use the free online tool at www.turn2us.org.uk**

> **For more information about National Insurance credits visit the Citizens Advice website at www.tinyurl.com/natins-ag**

Disability Living Allowance (DLA)

This is available for children who are under 16 and have a health condition or disability that means they need more care or supervision than other children their age.

If you are aged over 16 this benefit has been replaced by Personal Independence Payment (PIP), see below, for all new claimants. If you already receive DLA, and you're of working age, you'll be contacted at some point before 2018 and 'invited to apply' for PIP. Your DLA will stop if you do not apply for PIP. If you're already getting DLA when you reach 65, you can continue to get it as long as you still have care or mobility needs.

The Department for Work and Pensions (DWP) provides a Disability Living Allowance Helpline. The helpline can arrange help filling out claim forms over the phone when you are applying for DLA:

- If you were born on or before 8 April 1948 (current claimants only) tel: 0345 605 6055
- If you were born after 8 April 1948 tel: 0345 712 3456.

> **For more information about DLA visit the Citizens Advice website at www.tinyurl.com/ag-disall**

> **Or ask for help with the forms from North Bristol Advice Centre or a Citizens Advice office – see back page for contact details.**

Personal Independence Payment (PIP)

You can apply for this if you need help with personal care or have difficulty walking and you're aged between 16 and 64 years old.

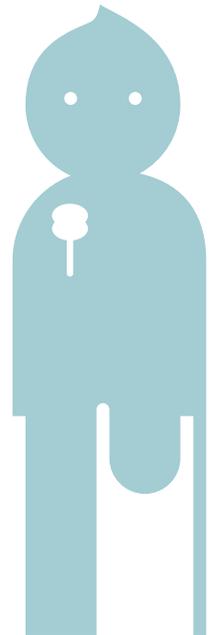
Whether you get it depends on how the condition affects your ability to carry out certain activities and tasks which are considered essential to daily living and getting around.

It is likely you will have a face-to-face assessment with a health professional working for a private

company that carries out PIP assessments for the DWP. These can take place at an assessment centre, a local healthcare centre, or the assessment provider may also choose to offer you an assessment in your own home. If you're unfit to travel, you can ask for the assessment to take place in your home.

The date of your claim is the date of your first phone call to the DWP, if you supply any further information required within one month. This is the date from which you'll be paid if you qualify immediately. Don't delay making the call – your claim can't be backdated.

- > **The Department of Work and Pension's telephone line for new PIP claims is 0800 917 2222**
- > **For more information about PIP visit the Citizens Advice website at www.tinyurl.com/ag-pipay**



Completing the PIP claim forms can be off-putting, and benefit advisers are experienced in knowing how to best present your circumstances.

Citizens Advice, North Bristol Advice Centre and Age UK South Gloucestershire (over 50s) can help you, and explain what happens at the assessments. They can also help with other benefit forms, as well as PIP. Advisers can be booked up weeks in advance, so don't leave it until the last minute.

And remember to ask for help if you're refused a benefit as an adviser can help you decide whether to appeal. Get in touch as soon as you can because time limits apply.

Attendance Allowance

You can apply for this benefit if you are over 65 and have care needs and do not get Disability Living Allowance (DLA) or Personal Independence Payment (PIP).

Attendance Allowance (AA) does not include a mobility component. However, if you are already getting a DLA or PIP mobility component when you become 65, you can carry on getting it. You can't make

a new claim for DLA or PIP mobility component after the age of 65.

Attendance Allowance is paid at two rates and you must have had care needs for at least six months (unless you are terminally ill).

> **Contact the DWP Attendance Allowance Service Centre on 0345 605 6055**

> **For more information visit the Citizens Advice website www.tinyurl.com/ag-attall**

Carer's Allowance

Carer's Allowance is a benefit for people who are giving regular and substantial care to disabled people in their own homes.

Carer's Allowance is a taxable benefit and forms part of your taxable income.

The rules are complicated and you may need to get advice. If in doubt, you should always make a claim for Carer's Allowance as this might also allow you to get extra amounts in other benefits.

But always check with the person you are caring for before you make a claim for Carer's Allowance as they may lose some of the benefit they get, such as a severe disability addition, if you make a claim.

- > **For information about Carer's Allowance, you can ring the DWP's Carer's Allowance Unit on 0345 608 4321**
- > **You can get more information about Carer's Allowance from the Citizens Advice website at www.tinyurl.com/ag-carers**



Council Tax Reduction for Disabled People

South Gloucestershire Council's Disabled Band Reduction Scheme ensures disabled people do not pay more council tax when they live in a larger property due to their disability.

However, having a disability does not automatically entitle you to a reduction.

> **For more information contact the council's housing benefit office on 01454 868002 or visit www.southglos.gov.uk/council-tax**

What to do if you don't agree with a benefit decision

If you have been assessed and turned down for a benefit you believe you are entitled to, you can appeal against that decision.

You have the right to challenge most benefit decisions within one month of the date you were sent the letter or email telling you about the decision.

If your application for a benefit has been turned down, do ask for a Mandatory Reconsideration (MR).

The letter telling you about the decision will tell you how to do this, or you can get help from an advice agency.

This is also an opportunity for you to submit any new medical or other evidence that you've obtained since your application. When you ask for a reconsideration, a DWP decision maker will look at your claim and decide if the decision is correct.

You will not be able to make a formal appeal against the decision until there has been a reconsideration of your claim.

If you've already asked for a MR and again been refused or if you've already appealed and your appeal has been turned down, you must get advice as quickly as possible as deadlines are very tight and often

inflexible. Get in touch with the nearest Citizens Advice office or advice centre immediately so that they have time to arrange to help you.

> **More information from the Citizens Advice website at www.tinyurl.com/ag-challen**

This is a complicated process and something the specialist advisers at Citizens Advice and North Bristol Advice Centre are experienced in. Contact them for help and support – contact details on back page.

Make a new budget

Once you know which benefits you are entitled to it is a good idea to make a new budget, looking at the changes in your income to help you manage your money, particularly if you have a long term condition.

> **For a free online budget planner visit the Money Advice Service at www.tinyurl.com/mas-budget**

The Money Advice Service has a great deal of information on managing your money if you become ill.

> Visit the website at www.tinyurl.com/mas-illness

Step 6 Emotional support

An illness or disability is likely to cause you additional emotional and physical stress. There are lots of support organisations, groups and charities in the South Gloucestershire area, or you may find counselling or therapy a help.

- > For a list of counsellors in the South Gloucestershire area visit www.itsgoodtotalk.org.uk/therapists
- > For a list of support groups in South Gloucestershire visit the council's website on www.tinyurl.com/sgg-supp

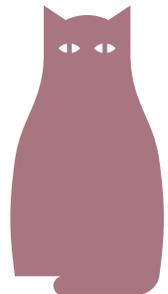
Promoting Independence

With the right support, many people are able to regain their confidence and ability to do things after a crisis or illness. For example, when someone comes home after a stay in hospital they may need quite a lot of help, but gradually they're able to go back to doing things for themselves.

South Gloucestershire Council's Promoting Independence Service helps people to regain the confidence and skills they need for everyday living.

The service is free for up to six weeks when an assessment is carried out and fees may be charged after this.

- > For more information contact the council's Customer Services on 01454 868007 or www.southglos.gov.uk



Step 7 Looking ahead

How far you are able to plan ahead will depend on your prognosis (what is likely to happen to your medical condition).

Depending on whether you are likely to be well again in a short time, if you have a longer term illness or disability, or you have a life-limiting condition, you should talk to your doctor about the future to help you make informed decisions about your life.

Make a living will (or advance decision)

This is a document in which you can indicate the type or treatment you wish to receive should you become unable to make or communicate a decision about your treatment in the future.

You can give this instruction verbally, eg by telling your doctor, but it is a good idea to put it in writing. If you plan on refusing life-saving treatment then you must make and sign a written statement which must be witnessed by someone else.

> For more information on living wills visit the Age UK website at www.tinyurl.com/ageuk-wills

Arrange a power of attorney

A power of attorney names someone to make decisions on your behalf. There are a number of reasons why you might need to do this.

It could just be temporary: for example, if you are in hospital and need help with everyday things such as making sure that bills are paid. Or you may need to make more long-term plans if, for example, you have been diagnosed with dementia.

There are two types of power of attorney; ordinary and lasting

Ordinary power of attorney

If you want to give someone the authority to make decisions and take action concerning your finances, you can set up an ordinary power of attorney. You can limit this power so that they can only deal with certain assets, for example, your bank accounts, but not your home. This kind of power of attorney can only be used while you have mental capacity, that is while you are still capable of

making decisions for yourself, but for any number of reasons, you choose not to. You can end this power of attorney at any time and start looking after your own affairs again.

Lasting power of attorney

If you need to give someone a power of attorney that will still be valid when you reach the point where you're unable to make decisions or keep an eye on what

your attorney is doing on your behalf, you'll need to make a Lasting Power of Attorney. There are two types, one for dealing with your property and another for dealing with your health and welfare. You can make either or both.

> **For more information about power of attorney visit Age UK's website at www.tinyurl.com/ageuk-poa**

All Powers of Attorney need to be made while you still have the mental capacity to make decisions, so make sure that you think about this early on and talk things over with your family and friends if you can.

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Make a will

It is very important to plan ahead to ensure your affairs are in order in case you die. If you do not have one, you may wish to make a will.

This ensures that all your wishes are met following your death, helps to avoid disputes between relatives and ensures that your loved ones are cared for.

For people over 50, Age UK South Gloucestershire has a free will writing service in conjunction with local solicitors. Visit their website at www.ageuksouthglos.org.uk

Some solicitors offer fixed price will-writing services at certain times of the year that can be a good deal cheaper than usual, visit www.willaid.org.uk for more information.

Sometimes will writing is included in union membership or house insurance or available at a small cost through these.

Organise your affairs

Make sure you have all your important documents to hand, make a note or tell a family member so they can access them easily.

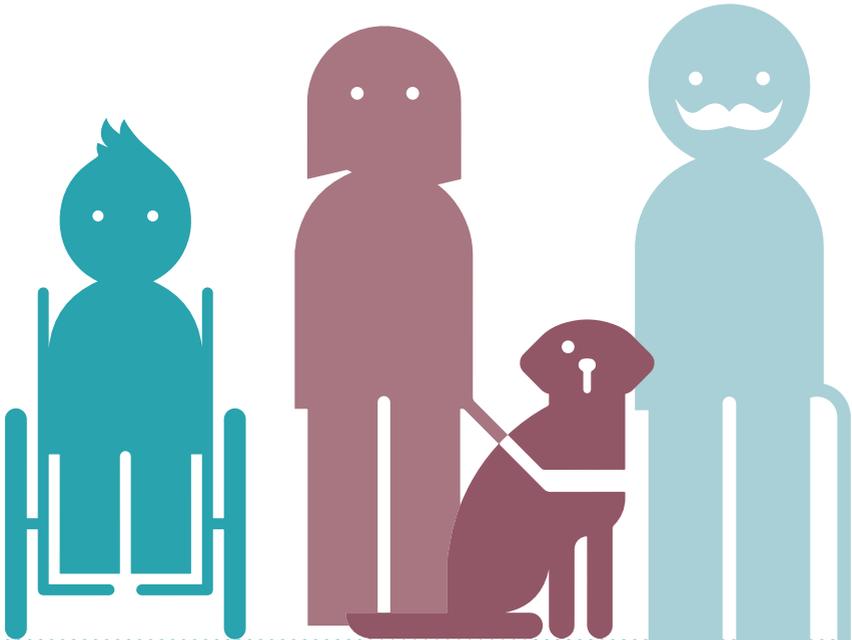
These may include medical information, insurance policies, financial details, household information, birth and marriage certificates, and your will.

There is lots of information and support related to planning and

coping with the end of life.

St Peter's Hospice in Brentry, Bristol, provides care free of charge to patients with complicated needs towards the end of life. It offers a wide range of support and services to people and their families.

- > **Read the NHS end of life care guide at www.tinyurl.com/nhs-hospice**
- > **For more on St Peter's Hospice visit www.stpetershospice.org.uk**
- > **For ideas about how to organise your documents visit the Money Advice Service website at www.moneyadviceservice.org.uk**



Checklist

- Get the right help
- Visit your GP
- Check out illness and disability charity websites for more information
- Tell your employer if you are unwell
- Get a medical certificate
- Claim Statutory Sick Pay
- Check if you need a self-certification form
- Look into other benefits
- Claim on insurance policies
- Get support at home
- Consider registering as disabled
- Notify the DVLA (if necessary)
- Look into getting a blue badge
- Make a new budget
- Check to see if you are entitled to a council tax reduction
- Make a living will
- Consider arranging a power of attorney
- Make a will
- Organise your affairs

Contacts



Face-to-face advice

South Gloucestershire Citizens Advice

www.southgloscab.org.uk, telephone 03444 111 444

North Bristol Advice Centre

www.northbristoladvice.org.uk, telephone 0117 951 5751

Age UK South Gloucestershire

www.ageuksouthglos.org.uk, telephone 01454 411707

Online advice

www.citizensadvice.org.uk

Telephone advice

Adviceline 03444 111 444

Further help

Advice Centres for Avon www.ACFA.org.uk

Money Advice Service www.moneyadviceservice.org.uk

South Gloucestershire Council www.southglos.gov.uk 01454 868009

Turn2us www.turn2us.org.uk

www.gov.uk

www.nhs.uk

This guide has been prepared by South Gloucestershire Citizens Advice on behalf of the Advice South Gloucestershire partnership, in partnership with:



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