

Multiple Sclerosis: Financial Considerations



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Introduction

- Citizens Advice Reading is a local charity that helps residents with benefits, cost of living issues, debt as well as broader housing, employment and other issues.
- We offer free, independent and impartial advice to everyone, not just citizens!
- For the most up to date information about our service, see our website: <https://www.citizensadvicereading.org/get-help>

Structure of today

- Benefit entitlements
- PIP: a worked example
- Carers: assessments and entitlements
- Insurance and other misc.

Where possible, the slides will be hyperlinked to information on our [public site](#) and other trusted sources.



Jargon Buster

PIP?

LCWRA?

DLA?

UC?

ESA?

AA?

PC?

Entitled to

- Benefit calculator - covers contribution based and means tested benefits, like Council Tax Reduction and Support for Mortgage Interest
- Have financial details to hand
- Seek expert advice if you are:
 - a student
 - on strike
 - living outside the UK
 - living permanently in residential care or a nursing home, or
 - in prison

PIP: a worked example

- Activity 1: preparing and cooking food
- Can you do it repeatedly? Safely? Regularly as needed? In a reasonable amount of time? How does your condition affect you?
- Hot pans of water? Knives? Tripping? Rests? Memory and brain fog? Supervision?
- Worth focusing on your worst day and explaining how frequently those days happen.
- You may be able to struggle through, but it's worth comparing to how you managed before diagnosis or symptoms.

Carers and care assessments

Carer's allowance

Carer's element of Universal Credit

Council tax discounts

Care assessments

Other financial considerations

- Mortgage sickness cover and arrears - worth checking the small print of any Payment Protection Insurance, particularly if self-employed.
- Disabled Facilities Grant - home adaptations such as stairlifts.
- Critical illness, life and travel insurance - there are various specialist providers that do better deals for people with long term health conditions. Worth shopping around.

Where to get help

- For debt, benefits and cost of living advice speak to Citizens Advice Reading
- Communicare and Reading Welfare Rights also offer help with benefits and form-filling
- For help starting Universal Credit claims, speak to the Help to Claim service
- Grants help from MS Society

**Thank you and any questions or
comments?**

