

Universal Credit – Help to Claim

The Help to Claim service is designed to help clients **make new claims for Universal Credit**. The scope of our service extends from considering Universal Credit (including requests for a benefit check, unless the client is clearly ineligible for UC), **until the first correct payment from UC**.

➤ What we can do

- Our service can help with the following, anytime up to the first correct payment:
 - Checking eligibility for UC – this includes looking at:
 - complex capital
 - right to reside
 - habitual residence
 - making a single claim while living with an ex-partner
 - other circumstances which mean they're unsure whether they can claim
 - Checking entitlement to UC – this includes looking at:
 - how entitlement changes with earnings (e.g., if client earns weekly, or if they have irregular earnings)
 - whether the client is 'better off' on UC, or their current legacy benefits
 - how an expected change in circumstance will affect their claim (e.g., a birth, moving home, etc.)
 - Explain what UC is, and how it works – including how it's likely to work for the client
 - work related requirements
 - reporting childcare costs
 - reporting self-employed earnings
 - effect of student finance on claim and work-related requirements
 - sanctions and reductions
 - impact of overlapping benefits, overlapping elements, and underlying entitlement to benefits/entitlement
 - requesting a Work Capability Assessment, the waiting time and process, and the impact of an LCW or LCWRA decision
 - Advising the client of when to claim, including:
 - before or after a change of circumstance

- before or after an expected payment
- the impact of a change of circumstance on the SDP transitional element
- avoiding inconvenient assessment period dates – i.e., start and end of a calendar month
- if the client would be 'worse off' on UC than their current legacy benefits, whether they would have higher entitlement if claiming UC through the managed migration process
- it is always the client's choice whether and when to claim UC, but our advice includes information about the impact of claiming at different times
- Helping the client to begin a claim for UC, if they want to, either:
 - with the client completing an online claim, with the option of discussing the questions with an adviser, *or*
 - by completing a telephone claim, with or without an adviser present
- Advising the client of any additional steps they need to take when claiming, such as:
 - explaining how to claim when a member of the extended benefit unit has 'no recourse to public fund' status
 - explaining how to claim when the client is a student, and what to do if the claim is closed in error
- Helping the client prepare for their first Jobcentre appointment – for example:
 - explaining what will happen at their first appointment
 - making sure that the client knows what to take to their appointment
 - discussing what the client needs to tell their work coach – for example, about their health, self-employment or other circumstances
- Assessing a client's needs to see what other support they could need, such as:
 - an appointee – we can give information about applying to become an appointee
 - support opening a bank account, or support receiving payments without a bank account
 - support creating an email address if they are making an online claim
- Answering questions about a first payment – for example:
 - if a payment is incorrect, providing advice on how to resolve this
 - confirming how the payment has been calculated
- **Who can use our service**
- Clients not already claiming universal credit
- Clients who have not yet received first payment

- 18 years old or over - or in some cases 16 or 17
- be under State Pension age
- live in the UK - there are extra rules if you're not a British citizen
- You must usually have less than £16,000 in savings or other investments - called 'capital'. Capital doesn't include your pension pot or the home you live in.
- If you live with a partner, their income and capital will be taken into account.

How to contact us

- Freephone Helpline telephone number: 0800 023 2581
- Webchat or Video Appointment through the website www.cas.org.uk/helptoclaim
- Clients can also access our service with an interpreter or a BSL interpreter
- Opening hours: Monday to Friday, 8am to 6pm