

# Surviving a claim for UC:

Top Tips from UC experiences so far: Helping you to help them to help you ☺

## UC problem areas.

UC should be going well and smoothly. The massive delays in the timetable and the failure of the first IT system may have been embarrassing, but that extra time should have been a real opportunity to sort out recurring problems with the benefit, train up staff and get the admin really sorted. DWP have not grasped that opportunity: their “test and learn” seems to be on the IT, rather than for issues around the benefit or needs of their customers.

To be fair, for many - perhaps even most - claimants everything does go smoothly, and there has been rather belated action on some problem areas. Things are better, but there is still too much attachment to dogma and focus on the vision, the cuts and timetables not the people.

There are then still some UC problem areas unresolved since April 2013. We hope then the Top Tips below will help. See the rest of this chapter for more details.

## I. Making a claim for UC

☞ **Tip 1: Think before you claim:** If you are new to means tested benefits then this is the new way to go. Full Service UC does open the door to much more migration from “legacy benefit” to UC, but not for some time again to ones where DWP will honour obligations to protect “losers” in that switch. There is confusion about when you need to switch so no matter who tells you that you need to a) work out if you “win” or “lose” and b) if you really have to switch and/or can arrange things so you don’t have to

☞ **Tip 2: Think about what you need for an online claim:** The experience is much better than it was. It is still worth gathering all the information you might need, before you start, but at least you can take it in steps and save as you go. So you can take breaks or go find out some info that’s not to hand. There is help from the UC Helpline, especially now its free **0800 328 5644**. Local help is organised via Universal Support led usually by your local council. Or talk to trusted friends, support workers or advisers.

☞ **Tip 3: Phone claims are possible:** If you can get the hang of Online it will be quicker and easier long term, but UC will take a telephone claim if it’s not going to work for you because of health, literacy or access to broadband issues. Be politely assertive if you need to claim by telephone and prepared for a “can’t claim online v. won’t claim online” conversation.

☞ **Tip 4: Time your claim if you can:** Old claims for Housing Benefit, Child Tax Credit or Income-related ESA should stop straightaway, so where possible time your UC claim just after a recent payment of any previous benefit. HB though now runs on for 2 weeks and you won’t have to repay it.

☞ **Tip 5: Keep a diary of what happens when** – e.g. when you claimed, sent in further evidence or had it scanned at the local Jobcentre Plus. And in your online Journal too? This “timeline” will help you - or an adviser - talk the Service Centre through the case and to see the problem and clear any blockage. The new IT should make it easier to act on things.

☞ **Tip 6 Getting through “voice recognition”:** UC uses a “voice recognition” system that can send you round in the seven circles of UC hell :-). After 3 goes it will allow menu options, but “Check status of my claim” seems a good way through.

## At your First Claim Interview

☞ **Tip 7: Take evidence of ID and tenancy agreements to your claim interview:** Taking further evidence along on the day will mean it will be recorded as seen within that interview, will save a repeat trip to the Job Centre and speed up the claim:

- **Tenancy agreements:** UC sometimes make up that they need a recent tenancy agreement in last 6 months. They don’t; it’s the same wider rules as HB. So if you haven’t got them then landlord’s letters, bank statements will do. Do check that you enter the same amount on your claim as mismatch’s can also cause delays
- **Proof of ID:** You may have been able to manage that online. If not can you take a Passport/ID card/ asylum letter/ UK border agency residence permit? If not any **two** from: bank /credit card, cheque book, bank/building society passbook, utility bill, driving license, birth/marriage/civil partnership certificate, travel card photo id, membership card of a known association
- **Other evidence:** The first two apply to all claims. But evidence re: children, savings, GP fit notes
- A partner will have to attend their own Claimant Commitment interview so worth them taking any relevant evidence to theirs.

☞ **Tip 8: Don’t be misled on Claimant Commitment.** These can seem a bit intimidating with so many reminders re sanctions and pressure to just agree as your claim can’t proceed until accepted. You may not need one if the online one is enough in your case. Check which work activity group you come under and remind the UC work coach.

If it is the “all work requirements”, that can be adjusted for your situation, right down to none at all. The default setting and experience is the full on, full time, fully fit jobseeker; so be aware of your work requirements and flexibilities. It can seem hard to change a supposedly “living, flexible” document. Get advice to do so if you get stuck.

# Surviving a UC claim (continued)

## Top Tips from the UC experience so far - page 2 of 3

### Waiting for that first payment

- ☞ **Tip 9: How will you manage until first payment?** UC is paid monthly in arrears with the first payment taking 5 weeks. Could you manage until then? If not apply for an **Advance Payment**. These are now much more easy to get and can cover up to 100% of your first payment—you can ask for less and come back again for a top up. It does though have to be repaid, over the following 12 months. These can also happen later in your claim if a change in circumstances means your UC increases but you need some of that now.
- ☞ **Tip 10. Other Advance Payments -**
  - If you were on HB before then it will run on automatically for 2 weeks and won't need to be repaid.
  - The Flexible Support Fund (for one off grants to help take up a job) and
  - Hardship Payments (when sanctioned).
- ☞ **Tip 11: Protecting passported benefits:** In Live service areas get a letter confirming your entitlement to UC. Under Full Service UC you can print off / show your latest statement as evidence. The money can be vital while awaiting that payment to access free school meals, free prescriptions and fares to hospital. Or to re-assure an anxious landlord.
- ☞ **Tip 12: Know what you should get:** On claiming the computer will tell you what someone in those circumstances should get. You will get a statement with breakdowns of how your UC is worked out each month on your My Homepage. All amounts bar your standard allowance can seem to not appear especially first time: housing elements can be delayed if you had issues evidencing your rent, sickness payments if UC mistakenly started up a new WCA process. And sometimes harder to pin down random missing bits. Be ready to query and talk them through what seems to be missing.

### 4. UC when you are too unwell to work

- ☞ **Tip 13: If you come over from ESA:** You do not need to have a new WCA as it's the same test under UC. If you were getting Support or Work Related Activity in ESA that should translate into the LCW or LCWRA in your first payment. These may be missing on your first payment if UC get muddled on this; so you might want to chat to the UC Service Centre. The problem is usually due to delays in the details of your previous claim going from ESA to UC.

Any protections to receive the ESA WRAC transfer over to UC LCW element. If you were waiting on a

WCA then time spent on the ESA assessment period counts for UC.

- ☞ **Tip 14 If you have only just become unwell as you start a claim for UC:** you may need to help UC to get things going. **Tell everyone:** Report unwellness and details of your Fit Note on your Homepage and tell your UC work coach so work requirements can be adjusted. Tell the UC Service Centre so they can start their "sickness gather" - details of your illness, Fit notes from your GP, note when to issue a UC50.
  - ☞ **Tip 15: Can you switch out of UC back to ESA?:** You can if you still in a Live Service UC area if you want to. See earlier under escaping the lobsterpot. However, areas are now transitioning fast and all areas should have switched by December 2018 and the "escaping the lobsterpot" option would then cease.
  - ☞ **Tip 16: Know what should happen:** If you chose/have to stay with UC, your work conditionality can be adjusted and the same process that others go through under ESA kicks into action. This is called a "sickness gather": you will get a UC50 questionnaire through the post (it looks just like an ESA50) and then in many cases a medical. See under the sickness route to benefits chapter for help to fill this in.
- Three monthly assessment periods after you become unwell, one of the additional "limited capability" elements should be added to your UC, if the assessment has been completed.
- A key advantage then of UC is people won't have to go switching benefits when changing from e.g. unemployed to in work to carer to lone parent to being unwell etc. A problem at the moment is that in their current focus on UC for jobseekers, there seems a bit of confusion in UC service centres, both about what happens and what work conditions apply while you are being assessed.
- First 2 weeks all work conditions stop. If you are in a group who would be treated as passing the WCA - e.g. terminally ill or awaiting or receiving chemo then your WCA status should be sorted out in this time with UC 50 issued on day 1
  - Otherwise its work related activity at day 15 with the UC50 issued at day 29
  - But it is then "All Work Requirements" until the WCA, unlike ESA which has none. However these can be modified as far as none at all although many UC work coaches seem unaware or reluctant to do this.

# Surviving a UC claim (continued)

## Top Tips from the UC experience so far— page 3 of 3

### 5. Keeping your UC claim going

- ☞ **Tip 17: Note your key dates:** There are two key dates that will run through your claim:
  - End of monthly assessment period date - the circumstances on that date apply for the whole of that assessment period and your income is assessed in the month running up to that date
  - Your payment date - a date 7 days later when you get your next payment
- ☞ Both will be on the same date each month e.g. the 20th and 26th of every month. If this falls on a weekend or bank holiday, the system will automatically pay you a day or two early e.g. the previous Friday.
- ☞ **Tip 15: Report changes on time:** If something changes such as a child or partner arriving/leaving, starting to be a carer or unwell, moving into work, changes in rent etc. You are duty bound to report as soon as you can. If you would get *more* UC as a result this would usually only apply from the assessment period in which you report that change.
- ☞ **Tip 16: Time your changes well:** UC is assessed for “Monthly Assessment Periods” at a time. So having a new child means you get an amount for the for the whole of the previous month, if you report before the end of the period. Similarly for teenagers flying the nest; hold back the move until the start of your next assessment period or you will lose the past month’s money for them. Or time house moves to higher/lower rents so as not to lose out, if you can.
- ☞ **Tip 17: Don’t count chickens:** In practise any increases will only appear in your next assessment period *if* they happen and you report them with enough time to affect the next payment. In Live Service that really needed to be in the first two weeks of your assessment period, but the lags are less under Full Service.

### Comment:

Advisers with the longest experience of UC and back into Live Service pathfinder do report some improvements from the switch to Full Service. But the problems within Live Service areas continued unabated and the new ones that come with a wider range of people claiming seem too slow to be addressed.

It feels more “test” – of their patience and their client’s endurance – than “learn” at the moment.

To be fair individual UC Service Centre Staff have often been found to be friendly helpful and there have been some really positive experiences of UC Work Coaches. But also some confused and bad practise and experiences

too.

Many issues have improved with the capabilities of the Full Service IT and a less well known re-organisation of the whole UC Service Centre operation. As a result you can now get through - without charge - to people now given a fighting chance to learn, support each other and make effective and useful links with colleagues in your area.

That it has taken nearly 5 years to get there is part of the systemic lack of thought, devotion to dogma and disconnect with reality in the heart of the UC bubble, that has been noticeable in other parts of the Whitehall culture too. The challenge after transition is completed - which should perhaps have been the first priority rather than the last - is to deliver a safe safety net putting people before implementation targets.

But in these days of troubled implementation, with problems far too long in the tooth to get away with being called teething, it's handy to know what should be happening with your claim. You can then work with the UC Service Centre or Work Coach, to unblock processes or payments or use their discretion wisely to achieve the best fit for you that UC aspires to

### And finally

**Tip 18 Try and understand what the problem is:** Knowing what should have happened and what actions were taken and when in your claim journey so far, can really help pinpoint the problem and inform your discussion with UC staff, many of whom will be UC claimants too in time.

With IT improving and more of a chance for UC Service Centres to have a chance to do their jobs, there may be less problems and more chances of helpful answers. But there is no harm in combining the skills of private detective and forensic pathologist as one Adviser from the pilot areas put it, to give clues to people left sometimes unsupported and unsure.

Here's helping you to help them to help you ☺