

# Benefits and entitlements



## This information sheet explains some of the help you may be able to get from Work and Income if you or your family/whānau or caregiver's ability to work is affected by cancer.

The scenarios in this information sheet show different types of help you may be able to get depending on your situation. These are examples only. Further information about benefits and entitlements is available in the Cancer Society's information sheet Benefits and entitlements: What happens when you apply for Work and Income support?

### Eligibility for assistance

When Work and Income makes decisions they look at the following:

#### 1. Partner

If you have a partner, their situation and income will be considered in your application.

#### 2. Age and residency criteria

The main Work and Income benefits are available for people under 65. You must be a permanent resident or New Zealand citizen and normally live here when you apply. If you don't meet this criteria talk to Work and Income to find out if you qualify for any other type of help.

#### 3. Income testing

Many benefits are income tested. Income can include any money you or your partner get from work, investments, your own business, rent or boarders, insurance (eg income replacement or mortgage protection), or Accident Compensation Corporation (ACC) payments.

#### 4. Looking or preparing for work

Most people receiving Jobseeker Support due to a health condition or disability are expected to look for part time work or prepare for work. If your ability to work is affected by your cancer, you may not need to look, or prepare, for work. You will need to provide a medical certificate or other information from your doctor. You do not need to look or prepare for work if you have a job to return to.

### Information on benefit types

If you can't work because of the effects of your cancer, then you may be able to get a benefit. This depends on your circumstances. It's important you talk with Work and Income as early as possible so they can advise and help you. If you are not eligible for a benefit, there may be ways Work and Income can still help you financially.



John is diagnosed with cancer and is on unpaid leave for several months while getting treatment. John's partner Moana works. John doesn't qualify for Jobseeker Support as Moana is working and Moana's income is over the cut off point to qualify for Jobseeker Support. However, because of their lower income, they may be able to get help with things like mortgage costs (Accommodation Supplement) and childcare costs (Childcare and/or OSCAR Subsidy). John may also be able to get help with prescription costs. Work and Income may be able to help with other essential living costs they can't pay for even though they're not eligible for a benefit.

There are three types of benefits

## Job seeker support

Jobseeker Support includes people who can only work part time or can't work at the moment, for example, because of their cancer.

To get Jobseeker Support you generally need to be:

- not able to work, or working less than full time because of the effect of your cancer or
- unemployed and looking for a job, or
- in part-time employment seeking more work.

Most people on Jobseeker Support are expected to look for full-time work. People who are temporarily unable to work full-time may still be expected to carry out agreed activities to help them get ready for work.

Han has to stop work temporarily while getting treatment for cancer. Han's partner Mere doesn't work. Han can get Jobseeker Support. He is not required to use up any sick leave or annual leave if he is intending to return to work for the same employer. Han and Mere are paid Jobseeker Support at a couple rate. They may also be able to get help with their accommodation costs and regular essential living costs.

## Sole parent support

If you're a single parent or caregiver with one or more dependent children aged under 14 years and you can't work because of the effect of your cancer, you may be able to get Sole Parent Support.

**Alison** is a sole parent who has had to resign from her casual job due to cancer treatment. Because Alison has children under 14, she may get Sole Parent Support rather than Jobseeker Support.

Read more about Jobseeker Support on the Work and Income website: <http://bit.ly/2bubK9n>

Read more about Sole Parent Support on the Work and Income website: <http://bit.ly/2bjsqCR>

## Supported Living Payment

To get Supported Living Payment you must be permanently and severely restricted in your ability to work. This means you:

- have a condition that affects your ability to work for more than two years, or
- have a life expectancy of less than two years and
- can't regularly work 15 hours or more a week.

You may also be able to get Supported Living Payment if you are totally blind or caring full-time for someone at home who is not your partner and who would otherwise need hospital-level or residential care (or the equivalent). If you're caring for your partner, your partner may be able to get Supported Living Payment at the couple rate.

If you have advanced cancer, then speak with Work and Income as you may not need to complete some of the work-related questionnaires.

Read more about Supported Living Payment on the Work and Income website: <http://bit.ly/2bAX5gD>

Note: if you're applying for a benefit, Work and Income will check to see if you can get other types of assistance.

People on any of the benefits above may also be able to get other regular support such as the Accommodation Supplement. You don't always need to be receiving a benefit to get some types of assistance.

**Sione** has cancer and lives on his own. His doctor confirms on the medical certificate that Sione is eligible for palliative care. Sione may be able to get Supported Living Payment without needing to provide more medical evidence or going through any work assessments.

**Mark** stops work so that he could provide fulltime care for a parent with cancer who would otherwise be in hospital. Mark may be able to get Supported Living Payment.

**Beth's** health has deteriorated due to her cancer spreading further (metastatic/advanced cancer). Beth can't work anymore and will not be returning to work. She doesn't have a partner. Beth may be able to get Supported Living Payment.

**Wendy** was working but has had to stop due to her cancer and will not be able to work again. Her partner Tony is getting New Zealand Superannuation but Wendy is under 65. Wendy may be able to get Supported Living Payment at the half married rate or be included in Tony's New Zealand Superannuation as a non-qualified spouse, which would mean they're paid at a couple rate

Read about Accommodation Supplement on the Work and Income website: <http://bit.ly/2buunee>

## Disability Allowance

Disability Allowance is a weekly payment if you have regular, ongoing costs because of a health condition or disability. It can help pay for costs such as visits to the doctor or hospital, medicines, extra clothing or travel.

There are some criteria you need to meet, and there is a maximum amount you can receive.

Read about Disability Allowance on the Work and Income website: <http://bit.ly/2aXJMEc>

## Temporary Additional Support

Temporary Additional Support helps with regular living costs if you cannot meet them from your income and other resources. Work and Income will work with you to see if there is any other assistance you could be getting. You need to reapply for Temporary Additional Support every 13 weeks if you still need it: <http://bit.ly/2bubLdu>

## Community Services Card

A Community Services Card can help you and your family with the costs of healthcare. You'll pay less for some health services just by showing your card. Most people who are on a benefit automatically get one of these cards. If you are on a low income you can also apply for one.

## Help with other costs

Work and Income may be able to help you with living costs if you are on a benefit or low income. Most types of extra help depend on your income and the costs involved.

Read about extra help on the Work and Income website: <http://bit.ly/2aWYM8p>

Below are some of the common types of help.

### Accommodation Supplement

The Accommodation Supplement helps towards your rent, board, or the cost of owning your home. You do not have to be receiving a benefit to qualify for this help. Eligibility and the amount you can receive will depend on family size, where you live and any income or assets you have.

If you rent a house from Housing New Zealand or pay income related rent to a community housing provider, you can't get an Accommodation Supplement. Social housing properties are provided by Housing New Zealand and approved community housing providers.

You can download a form from the Work and Income website, contact the Community Services Card National Centre on 0800 999 999 and get one sent, collect one from any Work and Income Service Centre or your family doctor or local pharmacy.

Read about the Community Services Card on the Work and Income website: <http://bit.ly/2bwbTMq>

### Working for Families/Family Tax Credit

If your family income is lower because you are working reduced hours then you may be eligible for Working for Families. Working for Families Tax Credits are made up of four types of payments, and you may qualify for one or more, depending on your personal situation.

Read about Family Tax Credit on the Working for

Families website: <https://www.workandincome.govt.nz/products/a-z-benefits/working-for-families.html>

## Special Disability Allowance

Special Disability Allowance is a weekly payment for people whose partner is in hospital (for at least 13 weeks) or residential care. It is paid to the partner who is not in care to help with the extra costs of having your partner in care.

Read more about Special Disability Allowance on the Work and Income website: <http://bit.ly/2bdEwKs>

## Help with urgent or unexpected costs

If you have any questions about benefits and entitlements, visit the Work and Income website for more information or ring their Contact Centre (0800 559 009). If you're on a benefit or low income you may be able to get help with urgent or unexpected living costs, such as:

- power bills
- food
- dental treatment
- school costs
- essential appliances and furniture
- whiteware
- car repairs
- glasses.

You may need to pay certain costs back. Talk to Work and Income about your situation. They may be able to help you. Read more about help with urgent and unexpected costs on the Work and Income website: <http://bit.ly/2bdEr9>

## Childcare assistance

The assistance available will depend on your situation and the type of childcare your child is enrolled in. Childcare Subsidy is for pre-school children aged under five years (or under six years if you get the Child Disability Allowance for them) attending an approved early childhood programme. The OSCAR (Out of School Care and Recreation) Subsidy is for children five to 13 years old (or up to 18 years if you receive the Child Disability Allowance). It helps towards the costs of before-school and after-school care, and school holiday programmes for up to 50 hours a week.

**If you or a member of your family are seriously ill, you may be able to get more hours of childcare even though you or your partner are not working.** Read more about Childcare Subsidy on the Work and Income website: <http://bit.ly/2buc6wJ> Read more about OSCAR on the Work and Income website: <https://www.workandincome.govt.nz/products/a-z-benefits/oscar-subsidy.html>

## Funeral Grant

A Funeral Grant may help with some of the funeral costs of someone who has died. The Funeral Grant is income and asset tested. The person must have normally lived in New Zealand when they died. Read more about a Funeral Grant

on the Work and Income website: <http://bit.ly/2bjwX3>

## Questions about benefits or what you might be entitled to

If you have any questions about benefits and entitlements, visit the Work and Income website for more information or ring their Contact Centre (0800 559 009). Visit the website:

<https://www.workandincome.govt.nz/eligibility/lost-job/health-condition.html>

### Apply for help

Once you know what help might be available, you need to apply as soon as possible. This is important as there's sometimes a stand-down period.

- Online: You can use the Work and Income online tool to find out what you can get: <http://bit.ly/2aWZwdA>
- Read more about applying online on the Work and Income website: <http://bit.ly/1P4SWs4>
- Ask for forms to be sent out: if you don't have access to the internet, you can ring Work and Income (0800 559 009) and ask for forms to be sent to you.

### Useful contacts

#### Cancer Society

Cancer Society website [www.cancernz.org.nz](http://www.cancernz.org.nz)

Cancer Society Information Helpline Phone 0800 CANCER (0800 226 237)

#### Work and Income

Work and Income website [www.workandincome.govt.nz](http://www.workandincome.govt.nz)

Work and Income Contact Centre (under 65) Phone 0800 559 009

Seniors Contact Centre (65+) Phone 0800 552 002

Community Services Card National Centre

Phone 0800 999 999