

# Is Kidney Failure making you struggle financially

Help with living expenses may be available from Work and Income NZ (WINZ), depending on your circumstances.

Your renal social worker is the first person you should talk to about your situation. If you don't know who this is ask your kidney nurse or doctor how to contact them.

## For information you can also

- phone WINZ on **0800 559 009** (For people under 65) or **0800 552 002** (for people 65 and over), Monday to Friday: 7am – 6pm, Saturday: 8am – 1pm
- visit the WINZ website [www.workandincome.govt.nz/individuals](http://www.workandincome.govt.nz/individuals)

## Applying for a benefit

Work and Income New Zealand (WINZ) is where you can get financial support.

Anyone who has financial problems can apply for a benefit, but not everyone is entitled to one. Kidney failure alone does not automatically mean you need to be on a benefit.

Whether you qualify for a benefit and how much you can get depends on your circumstances.

**Get your assistance as soon as possible.** WINZ may be able to grant you assistance from when you first contact them (so long as you complete your form within 20 working days of that date) or from when you submit your application, whichever comes first.

**IMPORTANT – before you spend your holiday pay, redundancy pay or other income, find out how this might affect your benefit if you think you will need help from WINZ**

To qualify for any WINZ benefit you need to:

- be a New Zealand citizen or permanent resident who normally lives here
- have been here for at least two years at any one time since becoming a New Zealand citizen or permanent resident
- Meet income and sometimes other criteria

## Income and Asset Tests

Most benefits are income tested. Income includes your partner's incomes, income from rental properties, interest on money in the bank, income from insurance payments etc. Depending on your income you can get a full benefit, a part benefit or, if your income is over a certain limit, no benefit at all.

Some benefits are also asset tested. Assets are cash or savings, investments or shares, loans made to other people (including family trusts), boats, caravans and campervans, investment properties and under certain circumstance your house and car.

## What benefits are available?

Benefits most commonly used by renal patients are:

- Sickness benefit
- Invalid's benefit
- Disability Allowance
- Extra entitlement's such as Accommodation supplement, Temporary Additional Assistance etc.

**Please note:** information on travel and accommodation assistance is available in another brochure in this series.

### Sickness benefit:

<http://www.workandincome.govt.nz/individuals/a-z-benefits/sickness-benefit.html>

This benefit helps people with general living costs when they have financial difficulties because of limited or no employment due to sickness.

It is income tested.

It is important that you are aware of any extra entitlements you may be eligible for.

You may get the sickness benefit if, because you are sick you.

- have had to reduce your hours
- have had to stop working
- are not working, or are working part-time and find it hard to look for and do full time work.

### **Invalid's benefit:**

<http://www.workandincome.govt.nz/individuals/a-z-benefits/invalids-benefit.html>

If you have a permanent sickness, injury or disability that stops you working you may be able to get the invalid's benefit to help meet your living costs.

It is income tested

It is slightly more than the sickness benefit.

You must be:

- unable to work regularly, 15 hours or more a week because of a sickness, injury or disability which is expected to last at least 2 years or
- your life expectancy is expected to be less than two years and you are unable to regularly work 15 hours or more a week or
- blind with a specified level of restriction in your visual field or in the sharpness of your vision

You will need a medical certificate from your doctor or you may be able to provide existing reports or assessments or a report from your specialist.

### **Disability allowance:**

<http://www.workandincome.govt.nz/individuals/a-z-benefits/disability-allowance.html>

Disability Allowance is a weekly payment for people who have regular ongoing costs because of a disability, such as visits to the doctor or hospital, medicines, extra clothing or travel.

It is available to people who qualify for a Community Services Card including those on a benefit or people who are working.

There is an income and asset test for this.

You may get a Disability Allowance if you:

- have an ongoing disability, that is likely to continue for a minimum of six months
- have regular, ongoing costs because of your disability which are not fully covered by another agency, for example ACC

## Extra assistance

You may qualify for extra assistance depending on your circumstances. For a full list of extra assistance see the WINZ website under A-Z benefits.

**Working for Families Tax Credits** is a package designed to make it easier to work and raise a family.

<http://www.workandincome.govt.nz/individuals/a-z-benefits/working-for-families.html>

Here are some examples:

**Accommodation Supplement -**

<http://www.workandincome.govt.nz/individuals/a-z-benefits/accommodation-supplement.html>

**Anyone on a benefit has an entitlement that can be assessed for assistance for such things as dental, glasses, car repairs etc.** You will need to check with your social worker or WINZ Case Manager about entitlements.

**Temporary Additional Assistance** is a weekly payment which helps someone who can't meet their essential living costs from what they earn or from other sources.

<http://www.workandincome.govt.nz/individuals/a-z-benefits/temporary-additional-support.html>

**Hardship Assistance** is a one off payment for people who are struggling to pay for essential things such as food power, clothing, furniture and other costs.

<http://www.workandincome.govt.nz/individuals/in-financial-hardship.html>

**Live Donor Organ Assistance** is a payment which helps people who are donating a kidney or liver tissue for transplant within New Zealand and experience loss of income and/or childcare costs.

<http://www.workandincome.govt.nz/individuals/a-z-benefits/live-organ-donor-assistance.html>

**Civilian Amputee Assistance** is help for amputees, or those born without a limb(s), with travel and/or accommodation costs if they need to go to an Artificial Limb Centre.

<http://www.workandincome.govt.nz/individuals/a-z-benefits/civilian-amputee-assistance.html>

## Where do I start?

The easiest way is to:

- phone WINZ on 0800 559 009 (for people under 65) or 0800 552 002 (for people 65 and over), Monday to Friday 7am-6pm, Saturday 8am – 1pm
- Explain your circumstances
- Make an appointment
- Ask what you need to bring with you

Some phrases that might be helpful as a guide when talking to WINZ

*“Hello my name is ..... I want to apply for a sickness benefit, can you send me out a form and can I make an appointment for one week’s time?”*

*“Hello, my name is..... I am on the DPB and I would like to change this to an invalids benefit”*

**Make sure the appointment is for half an hour, instead of the usual 10 minutes, as you will need a little longer for your first visit**

Allow yourself a week before the appointment to give you time to gather the information you will need to take with you, this will also give you time for your GP to sign the forms they send you)

## Getting the information needed

It is important that before you have your first meeting with Work and Income that you have everything you need. To ensure you have all the information before your visit you can call the 0800 information number. They can also answer questions to help you to determine which entitlement would apply to you. Different examples to give you an idea as to which entitlement would be better for you, such as

“how many hours can I work before I do not qualify for a benefit?”

“How much does my partner need to earn before I don’t qualify for a benefit?”

You will need to bring proof of:

- Your identity and lawful residence in New Zealand
- Your (and your partner’s) IRD number (contact [Inland Revenue](#) if you don’t have it)
- Bank account numbers
- You and your partners last pay slip (this will show your holiday pay)
- Income details for the last 52 weeks
- Details of your housing costs
- Details of any assets you own which could earn income.
- A medical certificate from your doctor
- Details of visits to the doctor and medications over the last 12 months

Income means any income you (and your partner) get from any source, such as work, regular insurance payments like ACC, investments, business, private pensions, rent or boarders.

Assets means anything you or your partner own which you can earn income from such as savings, shares, stocks, loans to others, property you don’t live in.

Ask the Practice Nurse at your family doctor to give you a copy of all the times you have been to see your GP in the past 12 months, and ask your pharmacy for a list of the medication you have had over the 12 months.

If you have a partner, they’ll also need to answer some questions and have this information ready.

WINZ may ask you to see a budget advisor or fill out a budgeting plan before they give you assistance. To do this you will need to write a breakdown of all you spend over a year i.e. Car Registration, Warrant of Fitness, clothing, groceries, entertainment, sport, car payments and mortgage/rent.

For further information about what to bring go to

<http://www.workandincome.govt.nz/individuals/what-to-bring-to-your-first-meeting.html>

## Visiting WINZ

When you first go to visit WINZ you will be seen by a Case Manager who will work out what benefit you are entitled to. You may not see the same person every time, but all WINZ workers have access to your file on computer.

You are able to take somebody with you as a support person if you want. A number of people find this helpful.

How much you can get depends on your personal situation.

Write down any questions you may have and take these with you when you visit WINZ. The staff must answer any questions you have, but may not offer the information unless asked.

There are extra entitlements that you may be able to apply for. For example, if you have a mortgage the accommodation assistance allowance may be used to maintain payments; much like for those in rented accommodation.

For information on what you get in your benefit check out the information on the WINZ website <http://www.workandincome.govt.nz/individuals/forms-and-brochures/benefit-rates-april-2011.html>

## Filling out the forms

You will need to fill out a number of forms to get a benefit. When you phone WINZ to make an appointment ask them to send you out the forms they need you to fill in, or you can download them from the WINZ website <http://www.workandincome.govt.nz/individuals/forms-and-brochures/benefit-rates-april-2011.html>

It is a good idea to fill the forms out as much as you can before your first visit to WINZ, and ensure any medical certificates have been signed by a doctor.

Make copies of all the forms you have filled out, so that you have a record. You may see a different case manager every time you visit, so it is important you know what you have filled out.

Ask for a copy from a Case Manager of what you are getting from WINZ so that your social worker can help you if you need further assistance.

You may need to meet with your Case Manager at WINZ more than once; usually if your circumstances change and you may need to apply for another benefit. You can phone them.

## Subsidy cards for healthcare

Community Services Card - The Community Services Card can help you and your family with the costs of health care. You'll pay less for some health services and prescriptions.

<http://www.workandincome.govt.nz/individuals/a-z-benefits/community-services-card.html>

If you get a main type of income support you and your partner will automatically get the Community Services Card. This means you don't have to apply for the Community Services card if you get the Sickness Benefit, Invalids Benefit or Emergency Benefit.

**Note.** If you get the Sickness Benefit call WINZ free on **0800 999 999** as soon as you are approved for the benefit so they can send you a card straight away.

**High Use Health Card** - if you don't qualify for the Community Services Card, you may be able to get the High Use Health Card. This card can help if you visit the doctor often for an ongoing medical condition (12 times or more in the last 12 months). It gives you the same subsidies on doctors' visits and prescriptions as the Community Services Card, but it is not a family card. Talk to your GP if you think you might qualify.

**Pharmaceutical Subsidy Card** - The PSC is also known as a Safety Net Card, Prescription Subsidy Card, Exemption Card or Discount Card. It allows the cardholder and named family members to pay a lower amount on government prescription charges. There is no income testing. The purpose of the card is to help people who face high prescription costs but who do not have a Community Services Card and High Use Health Card.

## Additional help for renal patients

**Medic Alert Bracelets** – are ordered through your GP. There is a cost. [www.medicalert.co.nz](http://www.medicalert.co.nz)

**St John's** - join up as a volunteer for \$55 per year per household and \$35 per year for an individual (as at July 2011). This means you won't have to pay for an Ambulance should you need one in an emergency.

<http://www.stjohn.org.nz/donate/supporters.aspx>

**Home Help/Personal Care** – this can be applied for through your GP or hospital social worker, who can refer you for an assessment to identify the areas in which you need help. They will fill out the form with you identifying the areas where they think you need help. You need a Community Services Card to qualify for home help. There is no income criteria for personal care assistance.

**Disabled Parking** - applications have to be certified by a doctor. Your doctor or the local CCS Disability Action office will have application forms for you to fill in.

<http://www.ccsdisabilityaction.org.nz/Support/tabid/108/Default.aspx#mobilityparking>