

Case Study 2

Client is elderly who has recently had to take the decision to place her husband who has dementia in a nursing care home due to his significant decline in mental & physical functions.

She informed me that they were in receipt of joint pension credit top up of their pensions of about £30 per week. They own their own home & received council tax benefit & they do not have any savings over £10k so her husband is receiving full care funding.

She is concerned that when she notified the pension credit dept. back in June '16 by phone that she needed to claim in her own right that the amount of pension credit she keeps getting every week is the same & despite numerous calls to them to which they keep telling her that it will be dealt with but she is afraid that she may be being overpaid with all the time going past & just feels as though she is being fobbed off.

I telephoned the Pension credit dept I explained the circumstances & requested a change of circumstances form be done with the advisor over the phone to which occurred & was told client would be notified in due course.

I also calculated clients new pension credit award based on her income & she would be entitled to more solely than when it was joint as she only has her own small state pension.

This seemed to reassure the client as she was thinking she would get less & that she was being overpaid from June '16.

A couple of weeks later the client came back to the drop in to say she had still not heard anything & that she was still being paid the same amount! I made the decision to print off a pension credit change of circumstance form which we completed there & then to which I posted off from our HQ.

The client 2 weeks later telephoned me to say that everything had been sorted & that she was also due a lump sum payment from them which was the backdated higher amount she was entitled to from June '16.