

Invalid's Benefit

A guide for people
with a permanent injury,
sickness or disability



Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development

Our aim at Work and Income is to help people become as independent as possible by providing income, work and training services that suit their situation. For people who are sick, injured or disabled this means making sure they are receiving the correct benefit and not missing out on training and job seeking opportunities.

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.

Can I get the Invalid's Benefit?

We can grant you financial assistance from the date you first contact us, if you complete your application within 20 working days of that date.

To qualify for the Invalid's Benefit you must be aged 16 years or over and:

- unable to regularly work 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 2 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.

We will need to confirm your condition – you will need to bring a medical certificate from your doctor or you may be able to provide existing reports or assessments (eg NASC assessments or a report from a specialist).

If we need further information you can choose one of our doctors and we'll pay for the examination.

You need to be:

- a New Zealand citizen or permanent resident who normally lives here *and*
- you'll usually need to have been here for at least 2 years at any one time since becoming a New Zealand citizen or permanent resident.

If you've lived overseas let us know because we have agreements with certain countries.

Other help

If you can't work because of sickness, injury or disability, but it is not permanent or you can work 15 hours or more per week, you may qualify for the **Sickness Benefit**. We also have the **Disability Allowance** or the **Child Disability Allowance**. Please ask us for this information.

If you have any questions,
you can call us free on
0800 559 009.

If you have a partner

Your partner may be included in your Invalid's Benefit and may also be asked to develop the Job Seeker Agreement with us. They may also need to:

- look for full-time work (30 hours or more per week) if you have no children at home or your youngest child is aged 18 years or over *or*
- look for part-time work (15-29 hours per week) if your youngest child is aged 6-17 years *or*
- work with us to plan for their future if your youngest child is aged under 6 years.

You may not qualify:

- if you have other money to live on, such as a partner's income or a type of living cost payment (like the Student Allowance) *or*
- if you deliberately caused your own injury.

Payments

How much you get depends on your situation.

Payments are weekly. If you already get income assistance you can usually switch to the Invalid's Benefit as soon as you qualify. Otherwise you'll usually get your first payment 2-3 weeks after you apply – it'll depend on how long it takes to confirm your eligibility.

You may have to wait longer if you have been working and:

- got holiday pay or another payment at the end of your job *or*
- are getting sick pay from your employer.

You may qualify for other help, depending on your situation. Make sure you ask your case manager about the Community Services Card and family tax credit (if you have a dependent child or children).

You may also be able to get other types of help through the health system, such as home support services or time off for caregivers.

Please ask your doctor, local hospital or the Ministry of Health for details.

If you are...	Weekly payments (after tax)
Single aged 16-17 years	\$192.58
Single aged 18 years or over	\$237.97
Married, civil union or de facto couple each	\$198.31
Sole parent	\$312.62
<i>You may get less if you have other income. You may also be able to get family tax credit or extra allowances as well. Tax has been deducted at the M rate.</i>	

Rates at 1 April 2009

What happens if I work?

If your condition allows, you can work when you get the Invalid's Benefit. But talk it over with your case manager and doctor first.

You can trial working 15 or more hours per week for an agreed period of up to 6 months and still qualify for your Invalid's Benefit.

You need to talk to your case manager first.

Depending on how much you earn while working your benefit could be reduced.

We will look at all other income you and your partner get from any other source. If your total income goes over a certain amount your benefit is reduced.

The guide below shows the usual limits – but these go up if you work and are on the Invalid's Benefit (they can go up by as much as an extra \$20 a week). You can ask us for an estimate to find out more about how working will affect your benefit.

If you are blind we won't make any deductions for money you earn from your own efforts.

You must tell us straight away if you start any type of work. Talk with us about your options for working – we're happy to help.

What happens if I have to stop work?

If you need to reapply for the Invalid's Benefit you should contact your case manager right away. Depending on your condition and earnings, you may not have to wait for your first payment of benefit.

If your yearly income before tax is...	The deduction from your Invalid's Benefit is...
Up to \$4160	No change to your benefit
\$4161-\$9360	30c off for each \$1 of income
\$9361 or more (\$181 or more a week)	70c off for each \$1 of income
<i>Any income you have can also affect any extra allowances you may get from us. Deductions vary, so please ask us for details.</i>	

Finding work

We have a range of services designed specifically to help people with ill health and disabled people into work. These include:

- grants and subsidies to upskill people and assist employers to provide jobs
- contracts with services that provide specialist employment support
- links to organisations and services that provide training and specific health and employment support.

We also work with other organisations to provide specialist employment support for people with disabilities.

We offer a range of services you may find useful, eg help with CV writing, preparing for interviews, career advice, training and practical support. We have people in specialist roles to help you move towards work and lists of jobs that may also be useful. Please ask for information about these services.

You may be able to get the **Training Incentive Allowance** if you are doing a work-related course to improve your work skills. Talk to your case manager if you are interested.

The Invalid's Benefit is reviewed

We will contact you every year for information to make sure you are receiving all the financial and other help available to you.

From time to time we may need to confirm your eligibility. To do this you may need a medical check or provide us with existing reports or assessments.

If you have any questions,
you can call us free on
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Tell us about changes

It is important you tell us about any changes that may affect your Invalid's Benefit. See our *How can we help you?* brochure for a list of the kinds of things we need to know about.

Important

Make sure you bring everything you need to your meeting. There is a list of all the basic things you need to bring in our *How can we help you?* brochure, and on the front page of the application form.

Remember, if you don't think you qualify for this benefit, there may be some other way we can help, so please ask us.

If you have any questions,
you can call us free on
0800 559 009.

If you have any questions,
call us on **0800 559 009** from
7am to 6pm Monday to Friday
and Saturday 8am to 1pm or
contact your Case Manager at
your nearest Service Centre.

**If you are deaf or find it hard to
communicate by phone,** you can
send a message to our Deaf Link
free-fax on **0800 621 621** or email
MSD_Deaf_Services@msd.govt.nz

For more information visit:
Work and Income website
www.workandincome.govt.nz