

## Self-isolation payments – frequently asked questions (FAQs)

### Who is eligible?

#### The main scheme

If you have been told by NHS Test and Trace to self-isolate, you may be able to claim a payment. To be eligible, you must self-isolate, be employed or self-employed and can't work from home and will lose income from self-isolating. You will also need to be receiving one of the following benefits:

- Universal Credit
- Working Tax Credit
- Income-related Employment and Support Allowance
- Housing Benefit
- Income Support
- Income-based Job Seeker's Allowance
- Pension (Guarantee) Credit

#### The discretionary scheme

If you're not eligible under the main scheme, you may be eligible under the discretionary scheme. To qualify for this, you must have received notification from NHS Test and Trace to self-isolate, you are employed or self-employed and cannot work from home and will lose income as a result. For the discretionary scheme, you don't need to be receiving one of the qualifying benefits, but you do need to meet one of the following criteria:

- You have no recourse to public funds.
- You are receiving Personal Independence Payment (PIP) or State Retirement Pension.
- You have applied for one of the benefits listed above and are waiting to hear.
- You have been refused one of the above benefits but have appealed.

### Who is not eligible?

You won't be eligible for the scheme if you:

- are quarantining after travelling abroad (unless you test positive during the 14-day quarantine period)
- have not received notification from NHS Test and Trace to self-isolate
- continue to receive full wages while you self-isolate
- can work from home during self-isolation
- have savings of more than £6,000 (discretionary scheme only)
- live with a partner who works full time (discretionary scheme only)

### Can I apply if I have been furloughed?

If your income is lower than normal because you are furloughed, you are **not** eligible under the scheme. The Test and Trace Support Payment is for people facing a reduction in income because they cannot work while self-isolating.

### How much is the payment?

You may be supported by a lump sum payment of £500.

### Will this payment be taxed?

This payment will be subject to income tax. It will not be subject to National Insurance contributions.

### **Will the self-isolation payment affect other benefits entitlement, like Housing Benefit and Universal Credit?**

No, these payments will be disregarded when calculating entitlement to other benefits.

### **How long will this be in place for?**

The scheme will run from 28 September 2020 until 31 January 2021.

### **When should I apply?**

If you're eligible, you can make a claim up to 14 days after their period of self-isolation ended.

### **Can different members of the same household apply?**

People in the same household can each make an individual application to receive the payment, if they each meet the eligibility criteria.

### **Can one person make multiple claims?**

Someone can claim more than once (if they are told to self-isolate multiple times) if they meet the eligibility criteria for each individual claim and their periods of self-isolation don't overlap.

### **Can I help someone else make an application, or make an application on their behalf?**

Yes, you can help someone else fill out an application, or fill out an application on their behalf. However, you can't receive payments on behalf of someone else.

### **How do I apply?**

To apply, you need to complete an online form (or a paper application if you don't have access to the website). We are waiting on detailed guidance from the government and are not currently able to accept applications or make payments. We expect to have our systems in place by 12 October. If you are eligible before that date, you will be able to make a backdated claim.

### **What documents do I need to provide?**

You will be asked to upload the following:

- A notification from NHS Test and Trace asking you to self-isolate.
- Proof of receipt of one of the qualifying benefits.
- A bank statement.
- Proof of your employment or, if you are self-employed, evidence of your self-assessment returns, trading income and proof that your business delivers services which can't be undertaken without social contact.

If you are applying under the discretionary scheme, you will also need to upload evidence that you have applied for one of the qualifying benefits, have appealed against a decision not to award you one of the qualifying benefits, or of your 'no recourse to public funds'.

**If I am eligible, when will I get paid?**

If eligible, we aim to make payment within three working days of receiving your application, as long as you have provided all the supporting documentation needed. It may take a further three working days before the payment reaches your bank account.

**What if I am overdrawn?**

Banks are not allowed to use any benefit to repay an overdraft. You can protect your payment by telling your bank what the money should be used for. This protection is called a 'first right of appropriation of funds order', which you can use for any money paid into your account.

**How do I request a first right of appropriation order?**

You should write to your bank at least seven days before your payment is due. You can find a template to write to your bank [here](#).