

GP Project Report 2021/22

**Derbyshire
Citizens
Advice**

**Benefits
Consumer
Debt
Discrimination
Education
Employment
Financial
Health
Housing
Immigration
Legal
Relationships
Tax
Travel
Utilities**

**citizens
advice**

 **DERBYSHIRE**
County Council

Derbyshire County Council Public Health Advisory Service within GP Practices

Introduction from Councillor Carol Hart, Derbyshire County Council

Since 1995, Derbyshire Public Health has commissioned the provision of Advisory Services co-located within GP Practices – initially coordinating this work when Public Health was part of the NHS and more recently as part of the council. These sessions were first successfully piloted in the High Peak and have played an important role in reducing health inequalities within Derbyshire over the 27 years they have been in place.

Derbyshire was the first Public Health area in the country to launch Citizens Advice services in General Practice and the model has been developed continually since. Derbyshire is seen as a national leader across this area of work.

GP surgeries are an ideal delivery setting as practices have access to members of the population who may not otherwise, be aware of support services available to them. Increased access to support services for those furthest removed, also tackles issues of isolation, rurality and deprivation.

Advice provision in GP surgeries contribute towards keeping the population healthier for longer and reducing pressures on NHS and social care. It demonstrates the importance of collaborative practice which supports the ethos of the Derby and Derbyshire Integrated Care System.

Derbyshire County Council recognises the importance of this preventative approach and the significant health and wellbeing benefits to both the individual and wider society in dealing with complex financial and social pressures. Addressing issues such as redundancy, debt, homelessness and domestic abuse is critical to preventing ill health and promoting wellbeing across Derbyshire communities.

Many of the challenges people were facing before the Covid-19 pandemic have worsened. The impact of the pandemic, compounded by current cost of living pressures continue to present significant challenges, and highlight that the need for essential preventative services like this is greater than ever.

Key outcomes of Citizens Advice GP outreach sessions across Derbyshire



Help and advice given to 8,029 patients or families



Advice given on 40,343 problems



Additional income of £9,540,766 secured for patients and families



Debts of £3,147,597 rescheduled or written off

Our work in GP surgeries

Placing Citizens Advice caseworkers in GP Surgeries helps resolve financial and social problems that affect health if they are not addressed. The people we see in GP Surgeries are very different from those in our mainstream service. They are more likely to be sick or disabled, have mental health issues, be contacting us for the first time, often with complex issues across a range of issues including debt, housing, health and access to services. Wider changes to laws, practice and what is happening in our communities all affect the nature and demands on advice. Problems are becoming harder and more time consuming to resolve but our case studies show the positive impact on health and wellbeing.

Our advisers undergo continuous professional development and awareness training throughout the year to complement their recognised advice training. All staff have undergone training on all aspects of the benefits system and emergency debt work. Our training involves benefits, debt, employment, housing, energy and consumer issues. Additional training is given around Mental Health and Wellbeing, Suicide Awareness, GDPR and Giving Good Debt Advice. In addition, individual advisers have attended awareness events around Alcohol, Gambling, Loan Sharks, Scams and Human Trafficking. Advisers need these skills in order to best meet the complex 'multi-issues' problems presented at GP Surgery in a fully holistic manner.

All Local Citizens Advice check their Quality of Advice on a monthly basis using a random selection of cases via the Citizens Advice Casebook system which are assessed by experienced Supervisors and Managers. All cases are then independently assessed by a national audit team. All Derbyshire offices continue to meet the required standards.

The project continues to exceed targets and is held as the best practice standard for public health nationally. Changes in client behaviour following the pandemic have seen an increase in a request for advice over the phone in some cases, particularly with families who may still be self-isolating or extremely clinically vulnerable. We remain flexible in how we deliver the service for these clients, however a return to face to service has been welcomed by the majority of all GP practices across Derbyshire.

Key outcomes at a glance

 We helped **8,029 clients** with their problems (a cost of £108 per client).

A person who contacts Citizens Advice with a new problem during a specified period.

 We dealt with **40,343 enquiries** (a cost of £21 per enquiry).

An enquiry counts the number of issues or problems that a client seeks help with. Many clients have more than one issue or problem, even if the only perceived problem is, for instance, debt. Within a debt problem there may be a housing issue (possible eviction due to rent arrears), a utilities issue (possible disconnection due to arrears) and a money-lending issue (illegal doorstep lending). We count this as three enquiries as there are three separate legal issues, demanding different and separate courses of action.

 We helped clients secure an extra **£9,540,766 of additional income.**

This is mainly made of benefit gains, consumer and other forms of compensation, warm home discounts/energy savings, water social tariffs, payments arising from employment, insurance pay outs, tax refunds, charitable payments, discretionary funding and other income gains.

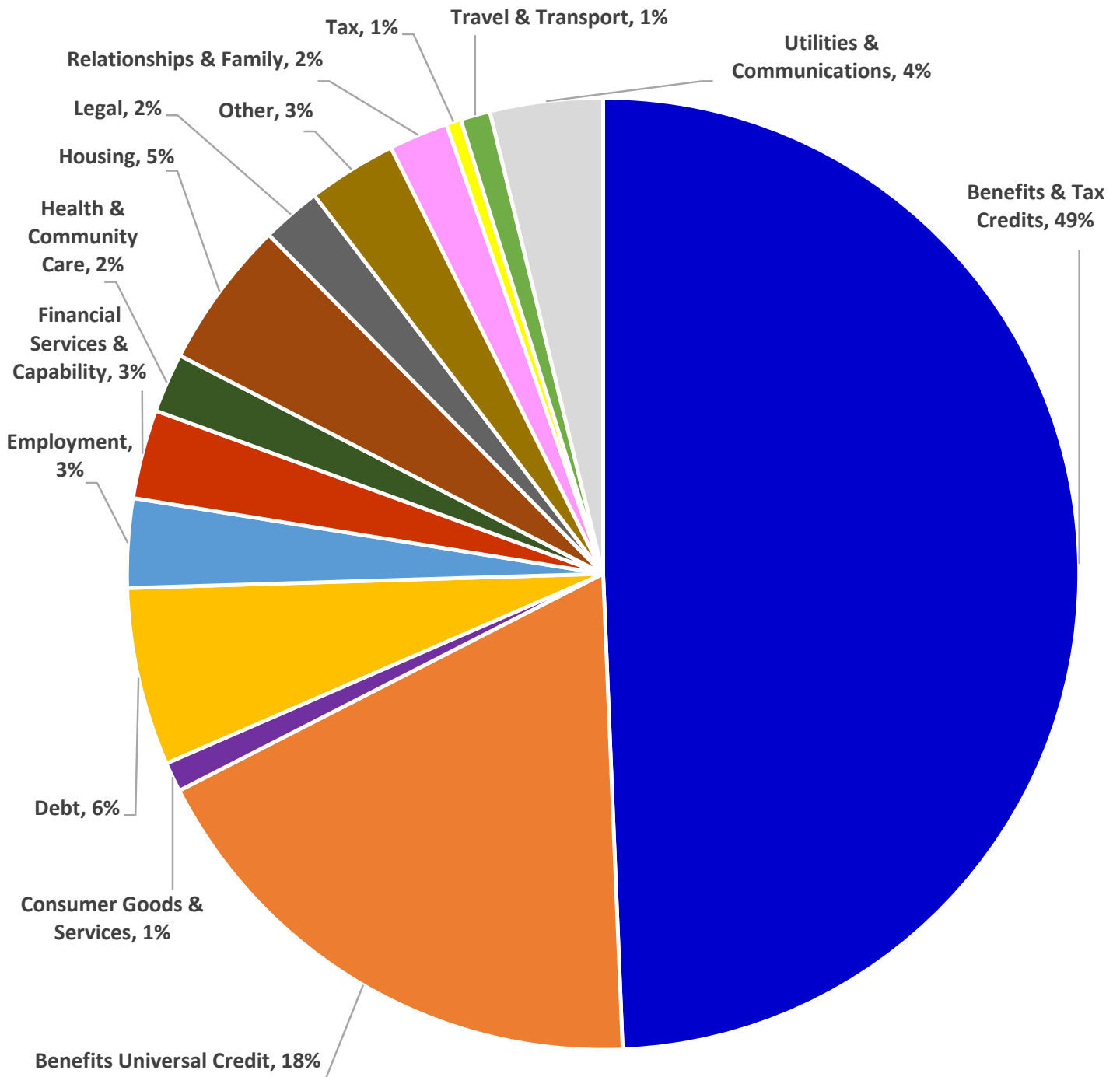
 We helped clients in negotiating **£3,149,597 of debt** to be rescheduled or written off.

Debt managed is reduced slightly for 2021/22 as expected due to the suspension of debt follow up during the pandemic. This is the amount of debt that is brought under control, reduced, or written off to enable households to stabilise their financial situation and avoid harmful enforcement proceedings including homelessness, disconnection, imprisonment, legal actions, or financial penalties.

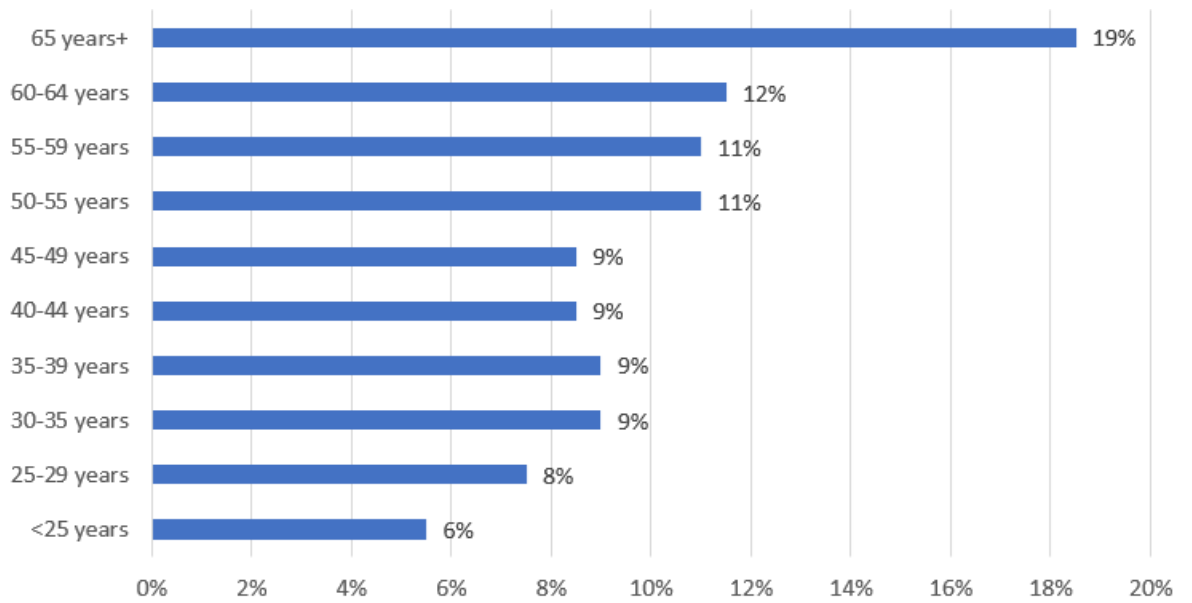


Breakdown of Issues and Client Profile - GP Project

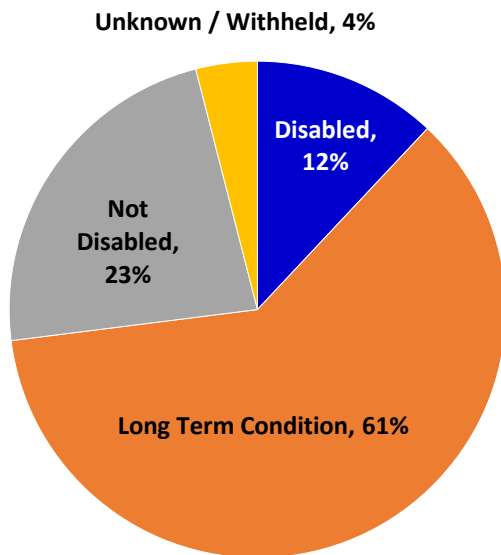
Issues



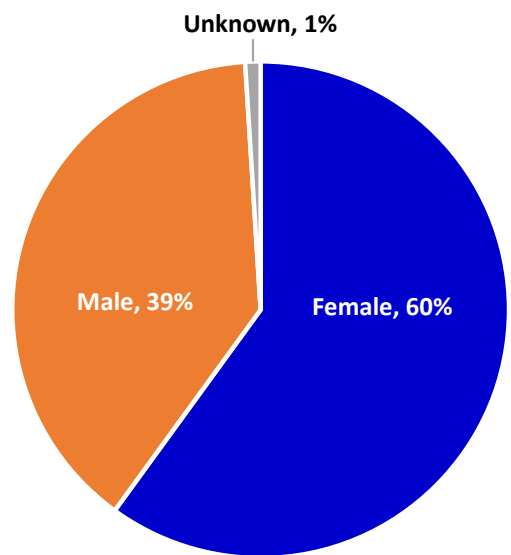
Age



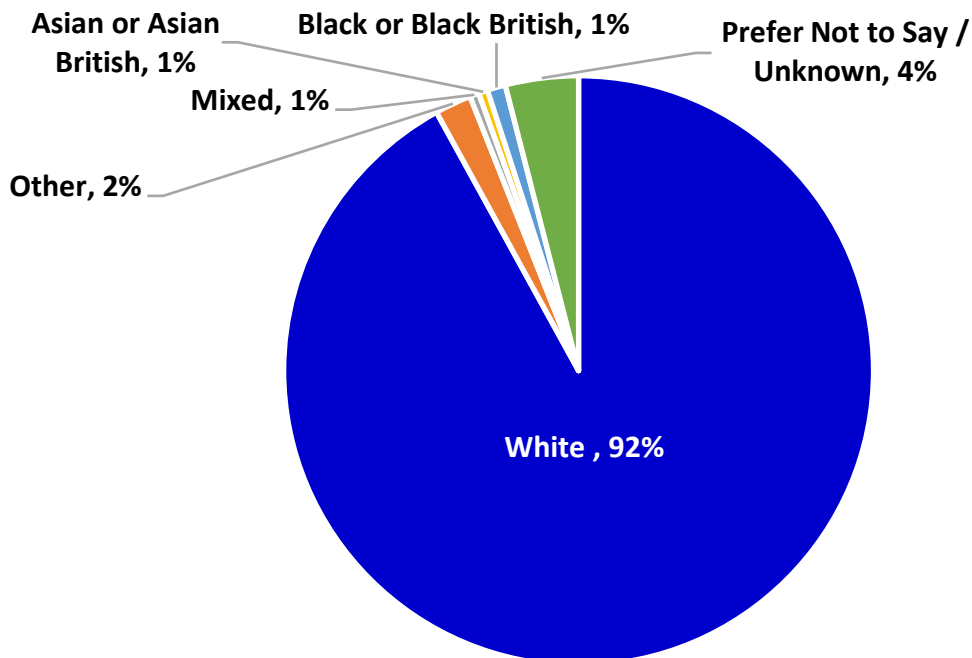
Disability



Gender



Ethnicity



Michelle's story

Our client has two dependent children and various health conditions. Stress exacerbates her health conditions.

Our client had moved from legacy benefits to Universal Credit (UC) but the LCW element had not been carried over from the legacy claim to UC. We contacted UC, and following our intervention the client was then granted the LCWRA element. She received the £343 extra per month that she was entitled to and also had a backdated payment of £117.26.

Whilst looking into this we checked her council tax balance online, as she was unsure if she was in arrears or not. Upon checking this it showed a balance of £268.77 meaning she was in credit. We contacted the council who confirmed this and stated she needs to email the council with her reference number, full name, address, balance to be refunded and bank details. When we called her a week later she confirmed she received £268.77 refund

Our client was also very distressed due to Child Maintenance Options (CMO) not pursuing her ex-partner for maintenance, as he has never paid any maintenance. We contacted the CMO on behalf of the client and they are now investigating this and working with the client to get this resolved, once finalised this will then increase her income

Our client also had deductions on her universal credit and was struggling to manage her household budget. We called up the debt management team and managed to get this halved which increased her income. Her payment decreased from £10 a month to £5 a month.

The client stated that she had accumulated rent arrears of £621 and we helped negotiate with her landlord for the client to pay £15 per month towards her rent arrears. This was agreed, which lessened the stress for the client. She has kept to the payment plan for the rent arrears.

A letter had also been received threatening court action from BW Legal for a Talk Talk bill. We called BW legal and explained that the client was on a very low income and had multiple health issues and could not afford to pay. Client then received a further letter from BW Legal asking for medical evidence. We helped the client get the medical evidence together and sent it via email, the debts were then written off with no further action to be taken. A total of £268.58 was written off and the client was very relieved to be free of debt and the stress of court action and letters.



Mrs Brown's story

Mrs Brown is housebound whilst waiting for surgery. We were contacted by Mr Brown as he was approaching state pension age and he had been informed by the DWP that his income support claim would subsequently end. Mr Brown was told by the DWP that they would need to make a claim for Universal Credit once they became a 'mixed age couple' (i.e. one member of the couple is working age and the other is pension age).

Mr and Mrs Brown called us for advice and we determined that, as Mrs Brown was in receipt of contribution based ESA, she could make a claim for income related ESA (IRESA) to up their weekly income. A benefit check confirmed that they were not entitled to Universal Credit but were entitled to IRESA (by virtue of the additional severe disability premium and pensioner premium). Mr and Mrs Brown were struggling to understand the complexity of the benefits system and needed to be supported through the claiming process. It was agreed that we would carry out a home visit to assist Mrs Brown to make the necessary IRESA claim.

Contrary to welfare benefits legislation, the DWP refused to accept Mrs Brown's claim and twice more directed her to claim UC. We intervened on Mrs Brown's behalf to escalate a complaint and eventually her claim was accepted with full arrears paid. Without our input and continued reassurance to Mrs Brown that the DWP were giving her wrong advice, they would have lost £139.90/week together with access to passported benefits such as free prescriptions and help with travel to hospital costs.

We have been in contact with Mrs Brown's MP to raise our concerns about claimants being directed to claim Universal Credit without consideration of other potential alternatives. We have also requested an investigation into the DWP's handling of Mrs Brown's application and an enquiry into how many other claimants have had valid benefit claims incorrectly refused. The MP has confirmed that he will be taking this matter up and will also try to expedite surgery for Mrs Brown who has been housebound now for over 18 months.

Outcomes of advice

Income gain of £7274.80 pa and also passported benefits.

Client Feedback

Mr and Mrs Brown were highly satisfied with the help they have received from us and said 'without your advice we would not have challenged the DWP'.



Mary's story

Mary came to Citizens Advice as she is struggling with her energy bills. Her latest bill was £190 for the month which she pays by Direct Debit for both gas and electric.

Mary is in receipt of state pension of £203pw, private pension £30pw, 25% Council Tax Reduction, and housing benefit £347 pcm. She lives in a 2 bed council flat and pay £450 pcm rent.

Mary has some health issues. She has a small amount of savings of less than £1,000 and no debts currently.

We discussed the following options with Mary:

- Winter Fuel Payment – Mary already receives this payment plus a free bus pass and free prescriptions.
- Council Tax rebate - Mary has already received the information stating she is eligible for the CT rebate but is not sure when she will get this
- Checked to see if there were any grants available for the client; unfortunately, it would appear there are no local grants in her area.
- Suggested Mary might consider contacting her energy provider to see if there was any additional help they could provide.
- Offered to discuss and send Mary details with regards to energy saving tips but she declined
- Discussed the option of the Mary contacting her Council to discuss the additional payment she is making due to having a spare room; as she is over state pension age the so called 'bedroom tax' shouldn't be applied
- Discussed the option of applying for Attendance Allowance and gave Mary the contact details to start the claim

Outcomes achieved for the client:

Mary felt confident to contact her energy supplier and also her the Council to check her housing benefit entitlement. Mary will contact us for a further appointment to help with the Attendance Allowance application.

- Housing Benefit increase of £46pcm



Chantelle's story

Chantelle made a telephone appointment to speak with the GP Outreach worker at her local GP Surgery. She had a Review Form to complete for her Personal Independence Payment and asked how she could get an extension to return this as she was waiting for a family member to complete it with her. Chantelle explained that having to complete the form was causing her anxiety and she felt overwhelmed by the situation.

The Adviser explained to Chantelle that they could complete the form over the telephone with her and that even though face-to-face appointments were on hold due to Covid restrictions, Citizens Advice were still there to support and help people.

The Adviser explored how Chantelle's mental health was affecting her. Chantelle explained that it was made worse by her housing situation as she lived in a block of flats which were noisy. Also, a neighbour in the flats was noisy at night, shouted at Chantelle and other tenants, and kept banging on her door. Chantelle explained that she had complained to her local housing association landlord, who was trying to resolve the situation. Chantelle explained to the Adviser that she felt she could not continue living there as her mental health was deteriorating and she needed to live somewhere quieter and closer to family members. Chantelle explained that she had spoken with her local Council about moving and they stated she would have to register on-line. Chantelle stated that this was one more thing which she could not cope with, on top of dealing with her benefits. She did not have internet access and did not have much hope about moving.

The Adviser explained that they could assist Chantelle in registering with Home Options for housing under their lettings scheme. The Adviser made the on-line application with Chantelle over the phone, explaining in the application how Chantelle's current housing situation was affecting her health and the impact this was having on her, informing that she needed to move for medical reasons. With Chantelle's agreement, the Adviser was able to obtain a supporting letter from her GP as the GP knew how the situation was adversely affecting Chantelle's mental health. The Adviser explained that Chantelle should be awarded Band B as she met the criteria, which was next to the highest band and so she should have a good chance of finding more suitable accommodation.

Chantelle was awarded Band B. The Adviser checked advertised accommodation on the website each week and discussed with Chantelle if any were suitable and whether she wanted to apply for any suitable properties. After 6 weeks a flat became available near to Chantelle's family and in a quiet location. The Adviser made the bidding application on her behalf, and it was successful.

Separately, the Adviser completed the PIP Review Form over the phone with Chantelle, then posted the form to her to check, sign and post back to PIP. The renewal was successful, and her PIP benefit was maintained.

Chantelle said she was so thankful for all the help from Citizens Advice: that she had called to discuss a benefit form but by the Adviser exploring things with her, her whole situation had improved. She stated that she was amazed how much the worker could do for her.

Financial outcome for maintained benefits:

PIP Enhanced Rate Daily Living **£89.60 pw**

PIP Standard Rate Mobility **£23.70 pw**