

Changes to social security arrangements as a result of Coronavirus/COVID-19

Updated 18 March 2021

This page sets out changes which have been made to social security arrangements as a result of Coronavirus/COVID-19 in the Isle of Man.

The changes described below are grouped by benefit type. In some cases they override information given on the main gov.im webpages for each benefit.

If you've been instructed to stay at home with your school-age child

If you've been instructed to stay at home with your school-age child and –

- If you're employed, you won't be paid by your employer whilst you're absent from work; or
- If you're self-employed, you're unable to carry out your work whilst at home

you may be eligible for the Manx Earnings Replacement Allowance ("MERA") for the period you're unable to work.

For more information and to make a claim go to the [MERA webpage](#) where you'll find a link to the electronic claim form.

If you're self-isolating because you've been in close contact with someone who has had a positive COVID19 test or think they may have COVID 19

If this applies to you and –

- If you're employed, you won't be paid by your employer whilst you're absent from work; or
- If you're self-employed, you're unable to carry out your work whilst at home

you may be eligible for the Manx Earnings Replacement Allowance ("MERA") for the period you're unable to work.

For more information and to make a claim go to the [MERA webpage](#) where you'll find a link to the electronic claim form.

Which benefit should I claim if I'm not working?

Following the announcement that new circuit break measures would be brought in from 00.01 on Wednesday 3rd March 2021, the Manx Earnings Replacement Allowance ('MERA') has been reintroduced.

Claims will be able to be made online at ww.gov.im from 9am on Thursday 4th March.

The Manx Earnings Replacement Allowance ("MERA") payable amount has also been increased by £30 per week, to £230.

MERA will be payable to eligible persons from Wednesday 3rd March. Claims will be able to be made on line at gov.im from 9 a.m. on Thursday 4th March. Anyone who is unable to make their claim on line should phone 648125 or email mera@gov.im.

MERA will again be available to both employed earners who are made redundant, laid off or put on nil pay by their employer, and self-employed individuals who are prevented from carrying out their work due to the restrictions and who meet the qualifying conditions.

Broadly those conditions are that the person must:

- be aged 18 or over but below state pension age;
- be present and ordinarily resident in the Island, and have been ordinarily resident in the Island for at least 13 of the 26 weeks immediately before the date on which they make their claim;
- be unemployed or laid off without pay by their employer, or if self-employed unable to carry out their work because of the restrictions;
- be available for, and capable of, work: those who are extremely vulnerable and at very high risk of severe illness from COVID19 who have been told to shield themselves from others, along with those who are self isolating under instruction from Public Health due to having been identified as a potential risk to the spread of COVID19, and cannot work from home will be treated as if they are available for and capable of work;
- have been working as an employee earning on average at least £200pw, or been a self-employed person who has paid class 2 National Insurance contributions, for at least 13 of the 26 weeks immediately before the date on which they make their claim; and
- have no earnings or earnings of less than £50 in any week for which they claim.

Employed applicants must confirm with their employer that they will not be paid by their employer before claiming MERA.

For this circuit breaker, MERA will be available between 3rd – 31st March. Unemployed people and self-employed people who are not eligible for MERA may be eligible for jobseeker's allowance instead.

Queries regarding MERA can be directed to the allocated MERA telephone line which is now open and the number is 648125, or queries can be sent by email to mera@gov.im.

MERA is a benefit for the individual. If you have a partner, your partner's income won't affect your entitlement to MERA. Your savings or other assets also won't affect your entitlement to MERA.

MERA is taken fully into account when assessing income-based jobseeker's allowance, income support and employed person's allowance.

MERA is not taxable.

If you're not entitled to MERA and you need financial help you should consider claiming other social security benefits, typically jobseeker's allowance.

MERA application support line

Work, earnings and National Insurance conditions

Employees must have been earning at least £200 per week (net of deductions), on average, in at least 13 of the 26 weeks immediately before the date on which they make their claim to be entitled to MERA.

An employee who has been on maternity or adoption leave on any day in the 52-week period immediately before the date on which they claim MERA and who was paid at least £200 a week by their employer for 13 or more of the 26 weeks immediately before they commenced their maternity or adoption leave (or for 13 or more of the 26 weeks immediately before they make their claim for MERA) may also be entitled to MERA if they are unemployed, capable of work and available to take up work immediately when they make their claim.

Self-employed people must have actually registered as being self-employed with The Treasury before 4th January 2021 and have paid Class 2 National Insurance contributions for at least 13 of the 26 weeks immediately before they make their claim for MERA.

Self-employed people who had not registered with The Treasury as being self-employed before 4th January 2021 won't qualify for MERA, unless they can satisfy the work and earnings test as an employee (see above).

A self-employed person who was on maternity leave or adoption leave on any day in the 52-week period immediately before the date on which they claim MERA who can't meet the above conditions may still qualify for MERA if in the 26 weeks immediately before their period of maternity or adoption leave commenced they could meet those conditions.

Self-employed people who had registered with The Treasury as being self-employed before 4th January 2021, but who have been issued with a Small Earnings Exception certificate (or would have been if they had applied for one) and hadn't paid any class 2 National Insurance contributions before 2 March 2020, also won't be able to qualify for MERA, unless they can satisfy the work and earnings test as an employee (see above).

How to claim MERA

You should claim MERA online:



If you can't claim online you should call +44 1624 648125.

You have up to one month to claim MERA. If you don't claim within a month of the date you became unemployed or last worked you may lose money you might otherwise have been entitled to.

How and when MERA will be paid

MERA is paid fortnightly in arrears by direct credit transfer to your bank account.

In exceptional circumstances it may be paid at a post office using a MiCard.

If you're already getting jobseeker's allowance

If you're already getting a jobseeker's allowance of more than £230 a week there would be no advantage to you claiming MERA.

However, if your jobseeker's allowance is worth less than £230 a week and you can satisfy the qualifying conditions for MERA you should consider making a claim.

Returning to work

If you've been entitled to MERA you must tell us straight away if you return to work. Contact us by phone on +44 1624 685714.

You must also tell us if your employer asks you return to work (once the restrictions have been lifted). You cannot normally be paid MERA from the date you've been asked to return to work, unless there is good reason for you not to do so.

If you do not qualify for MERA and you are self-isolating you should claim Incapacity Benefit*. If you need extra help with housing and general living costs you may also be able to get Income Support (see below). Contact us by phone or email for a claim form or to discuss.

(* But if you're a care worker who works at an adult care home, an adult day care centre, a children's home or secure accommodation for children, or you're employed by a domiciliary care agency and you won't get sick pay from your employer for the period you're self-isolating you may be able to get a Coronavirus Support Payment instead of Incapacity Benefit – see below).

If you've been laid off from your job and won't be paid by your employer whilst you're not working or you've been made redundant and do not qualify for MERA you should claim Jobseeker's Allowance ("JSA").

Incapacity benefits and medical certificates

If you're self-isolating you can self-certify your incapacity for work for up to 21 days.

If you're not fit to return to work after 21 days you'll need to provide us with a sick note from your doctor.

But if you're fit to return to work by the end of your 21-day self-certification period (or before then) your claim for Incapacity Benefit and/or income support on the basis that you're sick must stop. If you still need financial help after that you may be able to get other benefits, such as income support or Jobseeker's Allowance.

If you self-certify your incapacity for work for up to 21 days, then go back to work, but then fall ill or have to isolate again within the following 8 weeks you cannot self-certify your incapacity again – you'll need to provide us with a sick note from a doctor.

Payment of an award of Incapacity Benefit is not usually made for the first 3 days – these are known as “waiting days”. However, waiting days don't currently apply to new awards of Incapacity Benefit, instead benefit is awarded from the first day of incapacity. This applies in all cases, not just those related to coronavirus.

Please note that **public servants** who receive full pay from their employer whilst off work are not eligible to claim Incapacity Benefit.

<https://www.gov.im/categories/benefits-and-financial-support/illness-and-disabilities/incapacity-benefit/>

Contact Incapacity Benefits Team – incapacityBenefits@gov.im

Tel 685108, 685109 or 685181

Social security offices:

- Markwell House, Market Street, Douglas IM1 2RZ – open Monday to Friday from 9 am to 1 pm
- Town Hall, Parliament Street, Ramsey IM8 1RT – Based on the Ground floor and open on Tuesday and Thursday from 9.15am to 1pm and from 1.45pm to 4.30pm

None of our offices are open to the public during lockdowns or circuit breaker lockdowns.

Coronavirus Support Payment for certain care workers

This new payment was introduced from 2 August 2020.

It is available to care workers who –

- are employed at an adult care home, an adult day care centre, a children's home, a child secure accommodation establishment or by a domiciliary care agency;
- have been advised or instructed to self-isolate; and
- aren't eligible for sick pay from their employer for the period they're self-isolating.

To be entitled a person must –

- be at least 18 years old, but below state pension age;
- be present and ordinarily resident in the Island, and have been ordinarily resident in the Island for at least 13 of the 26 weeks immediately before the date of their claim; and
- have been in employed earner's employment for at least 13 of the 26 weeks immediately before the date of their claim, earning on average at least £150 per week.

Also, they must not-

- be entitled to certain other social security benefits (for example, maternity allowance, adoption allowance or paternity allowance) for the period they're self-isolating; or
- have returned to the Island from elsewhere at any point in the 4 weeks immediately preceding the date of their claim.

The Coronavirus Support Payment (or "CSP") is paid at the weekly rate of £150 and can be paid for up to 14 days in any single period of isolation.

No medical evidence is required, but you'll have to make a self-declaration about your self-isolation and absence from work.

If you meet the above conditions and you do not qualify for MERA you should claim a Coronavirus Support Payment instead of Incapacity Benefit.

If you need extra help with housing and general living costs you may also be able to get Income Support.

Contact Incapacity Benefits Team – IncapacityBenefits@gov.im

Tel 685108, 685109 or 685181

Income support

Changes relating to lone parents claiming income support which were due to come into effect from 8 April 2021 will not now happen until 7 April 2022. Currently a lone parent can claim income support if they have at least one child under 12 years of age. It had been intended that from 8 April 2021 only lone parents who have a child under 6 years of age would be able to claim income support solely on the basis that they are a lone parent. However, subject to Tynwald's approval, that will not now happen until 7 April 2022, So, for the time being lone parents who aren't working, or who work for less than 16 hours a week, and who have at least one child under 12 will be able to claim income support.

<https://www.gov.im/categories/benefits-and-financial-support/illness-and-disabilities/income-support/>

Contact Income Support Team – incomesupport@gov.im

Tel 685094

None of our offices are open to the public during lockdowns or circuit breaker lockdowns.

Jobseeker's Allowance

If you want to make a new claim for jobseeker's allowance please contact us as soon as possible; if you wait you may lose money you might otherwise have been entitled to.

Please do not call at a social security office if you have been advised or instructed to self-isolate. Either phone or email us for advice.

If you're fit for work and are not self-isolating, but are prevented from attending your normal place of work for other reasons and as a result have no earnings, you should be able to claim Jobseeker's Allowance.

Payment of an award of Jobseeker's Allowance is not usually made for the first 3 days – these are known as "waiting days". However waiting days don't currently apply to new awards of Jobseeker's Allowance - benefit will usually be paid from the first day of claim (but see below if you have been laid off from work). This will apply in all cases, not just those related to coronavirus.

If you have been temporarily laid off from your employment – as opposed to being made redundant – your last earnings from your employer will determine when you can be awarded Jobseeker's Allowance from. If you were receiving a monthly salary it may be a few weeks before you can get Jobseeker's Allowance.

Normally to be entitled to an income-based jobseeker's allowance a person must be able to meet the "Isle of Man residential condition". However, this requirement is currently waived for workers who are temporarily unable to work due to issues associated with the coronavirus. This will allow access to financial help with living and housing costs for those workers with relatively low means, who have been resident on the Island for only a relative short period of time and who might not otherwise qualify for benefit.

If you have an ongoing claim for Jobseeker's Allowance for the time being you don't have to "sign on" each fortnight at a social security office. Payments of Jobseeker's Allowance will continue to be made to you. However, this situation may change in the future and we will contact you directly if it does.

You must get in touch with the Jobseeker's Allowance Team straightaway if there are any changes in your circumstances, including whether you get any work. And you should keep a record of your job search activity in case it is requested in future.

<https://www.gov.im/categories/benefits-and-financial-support/employment-work-related/jobseekers-allowance/>

Contact JSA Team - JSA@gov.im

Tel 685126

Social security offices:

- Markwell House, Market Street, Douglas IM1 2RZ – open Monday to Friday from 9 am to 1 pm
- Town Hall, Parliament Street, Ramsey IM8 1RT – Based on the Ground floor and open on Tuesday and Thursday from 9.15am to 1pm and from 1.45pm to 4.30pm

None of our offices are open to the public during lockdowns or circuit breaker lockdowns.

Employed Person's Allowance (EPA)

New minimum work requirements for EPA were due to be introduced from 20 April 2021.

However, subject to Tynwald's approval, they have been postponed for 12 months and won't now come into effect until 19 April 2022.

Until then the existing rules will continue to apply.

<https://www.gov.im/categories/benefits-and-financial-support/employment-work-related/employed-persons-allowance/>

Contact EPA Team - EPA@gov.im

Tel 685092

Persons subject to immigration control

Usually people who are subject to immigration control aren't eligible to claim publicly funded benefits, such as income support and income-based jobseeker's allowance. This rule has been temporarily removed until 31 March 2021.

But to be entitled to a publicly funded benefit you must meet the normal entitlement conditions relating to the benefit concerned.

Payments of benefits and state pensions by MiCard

If you are concerned about your ability to collect your pension or benefits at a Post Office using a MiCard you can either nominate someone else to do so on your behalf or you can choose to have them paid directly into your bank account instead.

Get in touch with Social Security on **685656** if you want to make any changes.

Making claims for benefits

If you need a benefit claim form either:

- visit a social security office
- visit our website at www.gov.im/socialsecurity where you can download a claim form for printing at home, or
- email us at socialsecurity@gov.im or call us on 685656 and we'll send you a claim form and prepaid return envelope.

If you're able to, you can scan your completed claim form and any supporting documentation required (for example, payslips, bank account statements/print-outs, tenancy agreement) and email it to the relevant benefit section at:

EPA@gov.im

JSA@gov.im

incomesupport@gov.im

incapacityBenefits@gov.im

If you can't do that (or you'd just prefer), take or send it to a social security office.

Social security offices:

- Markwell House, Market Street, Douglas IM1 2RZ – open Monday to Friday from 9 am to 1 pm
- Town Hall, Parliament Street, Ramsey IM8 1RT – Based on the Ground floor and open on Tuesday and Thursday from 9.15am to 1pm and from 1.45pm to 4.30pm

None of our offices are open to the public during lockdowns or circuit breaker lockdowns.

Home visits

We are not currently offering any home visits until restrictions are lifted.