

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

This page sets out changes which have been made to social security arrangements as a result of the outbreak 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 webpages for each benefit.

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

If you're 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. 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 ("furloughed") or been made redundant you should either claim the Manx Earnings Replacement Allowance ("MERA") or Jobseeker's Allowance ("JSA"). If you would qualify for both MERA and JSA you should claim the one which would give you the most benefit.

Incapacity benefits and medical certificates

If you're self-isolating you can self-certify your incapacity for work for up to 14 days.

If you're not fit to return to work after 14 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 14-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, typically Manx Earnings Replacement Allowance (MERA) or Jobseeker's Allowance (see above).

If you self-certify your incapacity for work for up to 14 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". 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

Coronavirus Support Payment for certain care workers

This new payment will be 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 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 2 April 2020 will not now happen until 8 April 2021. 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 2 April 2020 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 that will not now happen until 8 April 2021. 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

Manx Earnings Replacement Allowance

MERA was introduced on 6 April 2020 as a temporary 12-week safety net for displaced workers. However it has been extended by a further 12 weeks and will now end on 20 September 2020.

MERA is paid at a flat rate of £200 a week reducing to £100 a week from 3 August 2020 to those who qualify.

You must have been temporarily or permanently laid off from your employment, or lost your self-employed work, since 2 March 2020.

You must be aged 18 or over but under state pension age, not working, and available and capable of returning to work straightaway.

For claims made before 1 June 2020 employees must have been earning at least £200 per week, on average, in at least 13 of the 26 weeks prior to the date they claim. For claims made on or after 1 June employees must have been earning at least £200 per week, on average, in at least 13 of the 26 weeks immediately before 6 April 2020.

The self-employed must have actually registered to be self-employed with The Treasury before 2 March 2020. For claims made before 1 June 2020 they must have paid Class 2 National Insurance contributions in at least 13 of the 26 weeks prior to the date of their claim. For claims made on or after 1 June they must have paid Class 2 National Insurance contributions in at least 13 of the 26 weeks immediately before 6 April 2020. Some people with low earnings from self-employment won't qualify.

Different rules apply to people who have been on maternity or adoption leave.

A self-employed person who has received a Business Support Grant from the Department for Enterprise can claim MERA from 1 June, but not before then.

A person will not be paid MERA for any week in which they have earnings of more than £150 from 3 August 2020.

MERA is a benefit for the individual. For those people who have a partner, their partner's income will not affect their entitlement to MERA. A person's savings or other assets will also not affect entitlement to MERA.

MERA can be claimed on-line. A person has up to one month to claim.

It is paid fortnightly in arrears by direct credit transfer to customers' bank accounts.

Jobseeker's Allowance

Until now, people have been required to present their claim for Jobseeker's Allowance (JSA) to a social security office in person. For the time being this will not be necessary – people can post their completed JSA claim to a social security office.

If you need to make a claim for jobseeker's allowance you should contact the Jobseeker's Allowance Team to ask for a claim form to be sent to you.

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 won't 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 will be 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 you won't have to sign on each fortnight for the time being. Payments of Jobseeker's Allowance will continue to be made to you.

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

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

Contact JSA Team - JSA@gov.im

Tel 685126

Employed Person's Allowance (EPA)

New minimum work requirements for EPA were due to be introduced from 2 June 2020.

However, given the impact the coronavirus is likely to have on the local economy, the availability of new jobs or additional work hours and the availability of familial childcare it has been decided to postpone the introduction of the new requirements until 20 April 2021. 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 7 October 2020.

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

If you are concerned about your ability to collect your pension or benefits at a Post Office 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

Social Security offices are now open as follows:

Markwell House, Market Street, Douglas opening hours are currently Monday, Wednesday and Friday 9am to 1pm.

Ramsey office at the Town Hall, Ramsey is currently open Tuesdays 9.15am to 1pm and 1.45pm to 4.30pm

If you need a benefit claim form either:

- visit our website at 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 (payslips, bank printout and 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), please post it back to us to Social Security, Markwell House, Market Street, Douglas IM1 2RZ.

We'll process all claims we get as fast as we can.

Home visits

If you cannot get to the office and telephone and/or email is not appropriate for you, please contact us on 685053 to request a home visit.