

New Style Employment and Support Allowance

New Style ESA is a benefit for people who are **unable to work due to illness or disability**, based on **their National Insurance contributions**.

- **Not means-tested** – their savings or partner's income don't affect eligibility.
- Can be claimed **on its own** or **alongside Universal Credit**.
- Can be claimed when SSP finishes (usually after 28 weeks) - **EVEN IF OCCUPATIONAL/ CONTRACTURAL SICK PAY IS BEING PAID.**

Eligibility

You can claim New Style ESA if you:

- Are **under State Pension age**.
- Have a **long-term health condition or disability** that affects your ability to work.
- Have **paid enough National Insurance contributions** in the last 2–3 years.
- Are **living in the UK**.

You don't need a job or be unemployed — it's about your health, not your employment status.

How to claim New Style ESA when SSP stops

You can claim New Style ESA when your Statutory Sick Pay (SSP) stops, but you cannot receive both at the same time. You can apply for New Style ESA up to three months before your SSP ends and you will need form SSP1 from your employer to support your application.

- *Apply in advance: You can apply for New Style ESA up to three months before your SSP is scheduled to end.*

- *Get the SSP1 form: Your employer must give you form SSP1 to confirm that your SSP is ending. This form is needed to claim ESA.*
- *Submit your claim: Submit your ESA claim up to 3 months before your SSP ends and your ESA payments will start as soon as your SSP payments stop.*
- *Wait for SSP to end: You can only receive New Style ESA once your SSP payments have stopped*

Important considerations

- *Eligibility: Your eligibility for New Style ESA depends on your National Insurance contributions.*
- *Other benefits: You can claim other benefits like Universal Credit at the same time as ESA, but any ESA income will be deducted from your Universal Credit award.*
- *Contractual sick pay: **If your employer also provides contractual sick pay, this will not affect your ESA claim.***

While your claim is being assessed

You'll normally get the 'assessment rate' for 13 weeks while your claim is being assessed. This will be:

- *up to £72.90 a week if you're aged under 25*
- *up to £92.05 a week if you're aged 25 or over*

If it takes longer than 13 weeks to assess your claim, you'll continue getting the 'assessment rate' until you get a decision or until your ESA is due to end.

Your ESA will be backdated if you're owed any money after 13 weeks.

After you're assessed

You'll be placed into one of 2 groups if you're entitled to ESA. If you're able to get back into work in the future, you'll be put into the work-related activity group. Otherwise, you'll be put into the support group.

If you're nearing the end of life, you'll be put into the support group.

You'll get:

- *up to £92.05 a week if you're in the work-related activity group*
- *up to £140.55 a week if you're in the support group*

The Process

1. Claim New Style ESA

- Usually done **online or by phone**.
- Have your **National Insurance number** ready.

2. Provide medical evidence

- A **fit note** or evidence from your doctor may be requested.

3. Assessment Phase (about 13 weeks)

- You receive ESA while your claim is reviewed.

4. Work Capability Assessment (WCA)

- A medical assessment to decide your group:
 - **Support Group** – severe limitation, not expected to work.
 - **Work-Related Activity Group (WRAG)** – some ability to work with support.

5. Ongoing payments

- Payments continue depending on your WCA outcome.
- Periodic reassessments may happen to check your health condition.

Extra Help

- **Work-related support** if you're in WRAG: help with training or job placement.
- **Access to other benefits** (like Housing Benefit or Council Tax Reduction) may still be possible.