

Hillingdon and Ealing Citizens Advice

GP Surgeries Outreach Advice Service



Healthy Advice
October 2009 – March 2010

Community
Legal Service



Debbie Lewis
(Outreach Adviser)

Michelle Rama-Dominguez
(Advice Session Supervisor)

**Funded by Hillingdon Primary Care Trust
& London Borough of Hillingdon**

HILLINGDON & EALING CITIZENS ADVICE

GP SURGERIES OUTREACH ADVICE SERVICE

PROGRESS REPORT 1st OCTOBER 2009 to 31st MARCH 2010

CONTENTS:	PAGE:
EXECUTIVE SUMMARY	2
1. INTRODUCTION	3
2. AIMS OF THE GP OUTREACH ADVICE SERVICE.....	3
3. LOCATIONS OF THE OUTREACH ADVICE SERVICE	4
4. THE ADVICE SERVICE - MONITORING AND OUTCOMES	5
4.1 SERVICE USER PROFILE.....	5
4.2 SERVICE USER CONTACTS AND ENQUIRIES	5
4.3 CASE STUDY.....	6
4.4 OUTCOMES / FINANCIAL GAINS FOR SERVICE USERS.....	7
4.5 WELFARE BENEFIT CHECKS.....	8
5. SOCIAL POLICY ISSUES	9
6. FEEDBACK ON THE SERVICE	10
7. CONCLUSION	11
APPENDIX 1: Service User Profile (October 2009 to March 2010).....	12
APPENDIX 2: Enquiry Issues (October 2009 to March 2101)	13

EXECUTIVE SUMMARY

- The GP Outreach Advice Service was fully staffed and operational during this six-month period from **1st October 2009 – 31st March 2010**.
- Output was well above target for both patient contacts and enquiry issues. The adviser made a total of **239 advice-giving contacts** resulting in service users receiving advice in relation to **828 enquiry issues**.
- Outcomes for patients included **£103,079 in financial gains** (the target being (£44,000), mostly additional welfare benefit payments achieved on their behalf. This brings the total for the year April 2009 to March 2010 to **£208,301**.
- These financial gains represent a **real increase in income and quality of life for patients**, enabling them to achieve healthier lifestyles, including better diet, improved heating and opportunities for exercise and social activities.
- The project is providing patients with **assistance with record levels of debt**, the total for the year 2009-10 coming to **£448,142**, the highest the Project has ever encountered. Debt problems are increasingly affecting the physical and mental wellbeing of GP's patients and in this period our Adviser helped 27 patients deal with £180,437 of debt including rent and mortgage arrears.
- The **efficiency and effectiveness of the project** has been enhanced by the use of trained volunteer form fillers to assist patients with the completion of welfare benefit forms, and the referral of patients to debt and welfare benefit specialists and pro-bono solicitors, who work in partnership with HECA.
- **Positive feedback has increased** with the proportion of service users describing themselves as 'very satisfied' with the overall level of service rising from 82% in 2007-8 to 95% in 2008-9 and to 96% in 2009-10.

HILLINGDON & EALING CITIZENS ADVICE

GP SURGERIES OUTREACH ADVICE SERVICE

PROGRESS REPORT 1st OCTOBER 2009 to 31st MARCH 2010

1. INTRODUCTION

This report covers the period **1st October 2009 – 31st March 2010** and includes information and statistics relating to the service delivered in this period.

The Outreach Advice Service delivered advice sessions to patients of targeted GP Practices within Health Centres in the London Borough of Hillingdon. Patients were seen on a weekly basis at Harefield Health Centre, Yiewsley Health Centre and The Belmont Medical Centre. The Uxbridge Health Centre also referred patients to the advice sessions at the Belmont Medical Centre.

Patients were seen by appointment, or referred by their GP or other members of the Primary Health Care Teams. Appointments were available to patients registered with the GP Practice and made directly with the relevant Practice Receptionist.

Patients were also invited to self-refer by posters advertising the service displayed in the surgery reception areas, and word of mouth also accounted for many of the appointments made.

2. AIMS OF THE GP OUTREACH ADVICE SERVICE

- To reduce GPs' workload by providing a source of advice and assistance to deal with patients' non-clinical problems, for many of which GPs cannot provide a practical solution.
- To improve the overall health and well-being of patients by giving convenient access to a CAB advice service in the Health Centres/GP Surgeries.
- To provide a holistic approach to health care: relieving the stress and anxiety that can aggravate health problems (and even become a causative factor long term) by providing assistance with practical problems such as result from bereavement, relationship breakdown, loss of employment, and to ensure that patients do not have their health outcomes jeopardised by living below the poverty line due to low income and debt, and in inadequate conditions (e.g. housing etc.).



Debbie Lewis
GP Project Adviser

3. LOCATIONS OF THE OUTREACH ADVICE SERVICE

THE BELMONT MEDICAL CENTRE



- **Dr Garsin, Dr Madok, Dr Copeland and Dr Donner**

The practice is near Uxbridge shopping centre and is readily accessible by public transport. The patients are mainly resident in Uxbridge, Denham and surrounding areas.

UXBRIDGE HEALTH CENTRE

- **Dr Said, Dr Rackham, Dr Vaughan-Smith, Dr Sarwar, Dr Abdul-Karin and Dr Pitrola**

This Practice is also based near the centre of Uxbridge and patients attend the CAB advice sessions at Belmont Medical Centre.

YIEWSLEY HEALTH CENTRE



- **Dr Andrews, Dr Chandra and Dr Dhanani**
- **Dr Chana, Dr Raj and Dr Matthew**

The two GP Practices run independently within the Yiewsley Health Centre. Each has its own reception and Primary Health Care Teams.

Yiewsley and West Drayton have a higher proportion of families living in unsuitable or overcrowded housing conditions, lone parent families, and families on low incomes, than many other parts of the Hillingdon Borough and this is reflected in the profile of patients registered at Yiewsley Health Centre.

HAREFIELD HEALTH CENTRE:



- **Dr Hogarth, Dr Dale, Dr James and Dr Kirkham**

Harefield Health Centre is the only GP Practice located in the village. It is a particularly appropriate location for a CAB Outreach Service because it is a semi-rural village and the residents do not have easy access to any of the Hillingdon CAB offices.

There are high proportions of elderly people and families with young children, living in inadequate housing conditions and on low incomes. In addition the village suffers from a lack of amenities, which contributes to social problems, particularly amongst the teenage age group.

4. THE ADVICE SERVICE - MONITORING AND OUTCOMES

The following sections of the report give information on who is accessing the service, the kind of issues dealt with and the outcomes gained for patients. The statistics given cover the six-month period from 1st October 2009 to 31st March 2010.

4.1 SERVICE USER PROFILE

Consistent with previous reports the larger proportion of patients seen during the period of the report were female (69%). The age profile showed a wide range of age groups are using the service with the majority of patients aged 35-64, an increase from 60% in the previous period to 66% while the 65+ age group declined from 18% to 7% in this six months. See **Appendix 1** for details.

In terms of ethnicity, 69% of patients advised were White British, compared with 60% in the previous reporting period. Black and minority ethnic service users made up 31% and the number of service users describing themselves as disabled continued to be high at 39%.

4.2 SERVICE USER CONTACTS AND ENQUIRIES

From 1st October 2009 to 31st March 2010 the number of advice-giving service user contacts totalled 239. The number of issues dealt with amounted to 828 (88% above the target of 440). The proportion of issues related to Debt decreased to 17% (compared to 20% in the previous reporting period), and issues related to Welfare Benefits increased to 51% (from 45% in the previous reporting period).

Housing issues at 7% and employment issues at 4% are similar to the previous reporting period (8% and 3% respectively).

Legal issues made up 8% of enquiry issues in this monitoring period as a result of referrals to solicitors for specialist advice and help with appeals. (See **Appendix 2** for a breakdown of the categories).

Welfare benefits: The majority of advice given continued to centre on Welfare Benefits and Tax Credits at 51% of all enquiries. In particular Employment Support Allowance (ESA), a benefit for people unable to work due to ill-health or disability, made up 19% of all benefit enquiries.

Disability Living Allowance mobility component enquiry issues increased from 9% to 13% and Working/Child Tax Credits issues increased from 2% to 8%.

Attendance Allowance issues decreased from 4% to 1% and Pension Credit issues decreased from 9% to 4% compared to the previous reporting period. Overall this would seem to reflect the shift to a younger age profile in this period.

Enquiries relating to Job Seekers Allowance, Income Support, Housing Benefit and Council Tax Benefit remain similar to the previous reporting period. The breakdown of all Welfare Benefit enquiry issues is illustrated in **Appendix 2**.



Total Debts owed by Service Users advised during October 2009 – March 2010

Category	Amount
Housing – Mortgage	£2,400
Housing - Rent Arrears	£2,106
Council Tax/	£8,174
Consumer	£151,130
Utilities	£1,877
Legal	£1,208
Benefit Over-payments	£7,810
Other	£5,732
TOTAL	£180,437

Debt: debt and ill-health are often linked by the worry of not being able to maintain repayments leading to anxiety, depression and insomnia.

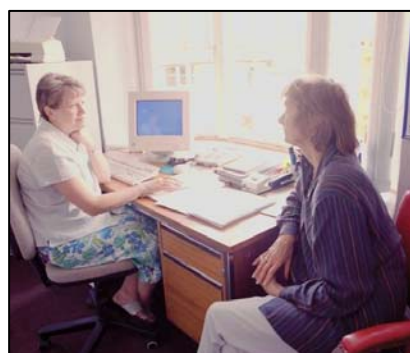
Our Adviser is able to holistically assess the patients' financial situation, helping to prioritise debts and make affordable repayment offers, whilst ensuring that all benefit entitlements are received to maximise the patients' income.

During this reporting period our Adviser assisted 27 service users with debts totalling **£180,437** mainly consumer debt in the form of bank overdrafts, non-secured loans, credit cards and store charge cards (see above). Where possible, service users were empowered to negotiate directly with their creditors, but vulnerable patients were fully assisted by the Adviser.

The total amount of debt brought to the Adviser for assistance has increased by 52% to a record **£448,142** for the year April 2009 to March 2010 (from £295,054 for the year 2008-9), reflecting the increased levels of personal debt that many patients are struggling with in the current economic climate.

4.3 CASE STUDY

A white, female, 50 years old and unemployed after leaving her job on the grounds of ill-health, attended the GP outreach advice service at Yiewsley Health Centre to obtain advice about her entitlement to welfare benefits.



Our Adviser identified that the patient met the qualifying criteria for Employment Support Allowance (ESA), Housing Benefit (HB) and Council Tax Benefit (CTB) and assisted her to claim these welfare benefits.

As a result the patient was awarded ESA of **£64.30 per week**, for the first 13 weeks of her claim plus an additional component payable for the following 39 weeks of her claim totalling **£89.80 per week**, HB of **£102 per week** and CTB of **£14.61 per week**.

These additional benefit payments will total £10,402 per year.

She was also advised that she met the qualifying conditions for Disability Living Allowance (DLA) due to her health conditions. Our Adviser assisted her to claim DLA and as a result the patient was awarded DLA mobility component at the higher rate of **£49.10 per week**, totalling £2,553 per year.

Overall in the next 12 months the patient will be better off by a total of £12,955 per year.

4.4 OUTCOMES / FINANCIAL GAINS FOR SERVICE USERS

From 1st October 2009 to 31st March 2010 the Adviser has secured **£103,079** in additional income for patients (using standard CAB recording, weekly benefit entitlements have been projected for a period of 52 weeks).



The majority of the gains were from successful claims for Employment Support Allowance, Disability Living Allowance, Tax Credits, Housing Benefit and Council Tax Benefit, where clients were unaware that they were entitled to these benefits.

Clients with progressive health conditions were advised to claim DLA for further support with their increased care and mobility needs.

Our Adviser has also secured additional financial gains for clients during this reporting period including a write-off of a Tax Credits overpayment, a Sure Start Maternity Grant, a refund of Council Tax, a grant from a Charitable Trust towards the cost of bankruptcy fees, and a refund of a Mortgage arrears fee.

Comparison of Financial Gains achieved for Clients

Category	Amount Apr to Sep 09	Amount Oct 09 to Mar 10
Employment Support Allowance	£16,814	£38,962
Disability Living Allowance / Carers Allowance	£31,265	£26,373
Housing Benefit	£22,056	£8,350
Working Tax Credit / Child Tax Credit	£2,628	£8,012
Council Tax Benefit	£6,536	£5,627
Pension Credit	£6,559	£4,279
Income Support / Jobseeker Allowance	£17,670	£4,097
Debts written off	£409	£4,025
Child Benefit	-	£2,546
Sure Start Maternity Grant	-	£500
Discretionary Housing Payment	£400	-
Council Tax refund	-	£173
Grants from Charitable Trusts	£885	£100
Refund of Mortgage arrears fee	-	£35
Total	£105,222	£103,079

Non-financial positive outcomes

As well as the direct financial gains, 17 non-financial positive outcomes in this period include successfully negotiating repayment plans on priority debts including Council Tax and utility arrears as well as successfully negotiating on non-priority debts such as unsecured loans and credit cards, Bailiff action averted for recovery of Council Tax arrears and an application for parking concessions (Blue Badge scheme) granted.

4.5 WELFARE BENEFITS CHECKS

All service users were offered a check of their welfare benefit entitlements and in this period **62 checks** were carried out (an additional 25 patients either declined the check or did not provide the required information).



Of the 62 Service Users checked:

- ☞ **27 (44%)** were receiving their **Statutory Welfare Benefit** entitlements such as Income Support, Statutory Sick Pay, Housing Benefit and Council Tax Benefit.
- ☞ **7 (11%)** obtained their full entitlement to non-discretionary welfare benefits with our assistance and their cases were closed by 31st March 2010.
- ☞ **22 (35%)** have been given assistance in claiming benefits and their cases remain open at the end of this period as we await information on outcomes. These cases will be assessed at the end of the next reporting period.
- ☞ **3 (5%)** have no recourse to public funds due to immigration status
- ☞ **3 (5%)** decided not to make a claim.

The aim of the project is to achieve 90% of Service Users securing their full entitlement to non-discretionary welfare benefits for which the service has assessed them as eligible. Outcomes from cases taken on later in the period that remain open will appear in the next reporting period.

Previous Reporting Period (April 2009 – September 2009) Update: Outcomes for the 17 service users whose cases were carried forward from the previous reporting period are as follows: 9 made successful claims for non-discretionary welfare benefits such as Employment and Support Allowance, Income Support, Housing/Council Tax Benefit, Child Benefit, Working Tax Credit and Pension Credit, 5 decided not to claim, 2 have not responded to follow up or made further contact with our adviser for over 6 months and their cases have been closed.

One client is appealing to an Independent Tribunal regarding her entitlement to Employment and Support Allowance help with mortgage interest payments. This case will remain open and be carried forward to the next reporting period.

Combined Results: in the 12-month period from April 2009 to March 2010, 107 benefit check cases have been closed with the following results:

- 85 Service Users secured their full entitlement to non-discretionary welfare benefits for which the service had assessed them as eligible (79%)
- 14 Service Users decided not to claim (13%)
- 5 have not responded for more than 6 months so outcomes are not known (5%)
- 3 did not have any entitlements due to immigration status (3%)

Therefore, of those 99 Service Users whose outcomes are known and who had entitlements, 86% secured their full entitlement to non-discretionary welfare benefits for which our advice service had assessed them as eligible (and 14% decided not to claim). Of those whose outcomes are known, who had entitlements and decided to claim them with our Adviser's assistance, 100% secured their full entitlements.

5. SOCIAL POLICY ISSUES

A twin aim of our service is to exercise a **responsible influence on social policy**. The objective is to remedy current problems and prevent future ones thereby helping many more people than those who can use their local CABx services on an individual basis.

The GP Surgeries Outreach Adviser contributed nineteen anonymous Bureau Evidence Forms in this period to Citizens Advice on the problems affecting Patients, to support its social policy campaigning for improved policies and services.



Issues highlighted have included:

- ☛ A client's Community Care Grant application was rejected because the reviewing officer incorrectly assessed the client as not in receipt of a qualifying benefit.
- ☛ Armed Forces Organisation unable to offer a young mother with two children practical and emotional support when her partner was posted to Afghanistan.
- ☛ Staff in a High Street Pub refused to accept that a client's speech was slurred because she had suffered a stroke.
- ☛ Bailiffs refused to negotiate affordable repayment terms for Council Tax arrears for a client who is getting Income Support.
- ☛ A patient was not given adequate aftercare when discharged from Charing Cross hospital, following an operation to remove a spinal tumour.

Recent successes in terms of social policy lobbying that will help patients on low incomes include:

- ☛ The Government announcement in December that overpayments arising from late reporting of relationship changes will now be off-set against money to which households would have been entitled if they had reported the change on time. This measure will benefit families on the lowest incomes who are being chased for recovery of overpayments of money to which they were fully entitled, but failed to report a change at the right time and follows more than two years of Citizens Advice' lobbying on this issue using detailed case.
- ☛ The Citizens Advice 'Hung Up' campaign, which aimed to highlight the prohibitive costs to claimants of calling government departments from a mobile phone. Using client evidence and anonymous case studies helped MPs understand the scale and impact of the problem for people who only have a mobile phone and need to communicate with the Jobcentre or the Tax Credits helpline.

This met with success in January 2010, when the DWP announced an agreement with major mobile phone companies that it will now be free to call the 0800 benefit and Tax Credit claim lines from their mobile phones.

6. FEEDBACK ON THE SERVICE

A feedback questionnaire has been given to all clients using the service for completion as part of HECA's ongoing annual survey of client satisfaction. Fifty four completed questionnaires were received and the results were as follows:

- 81% felt their confidence and ability to deal with problems had improved as a result of the service;
- 96% described themselves as 'very satisfied' with the overall level of service they have received and 4% were "fairly satisfied";
- 98% said that they 'certain' to recommend us to someone else;
- 100% felt the CAB has made a "positive difference" to their situation.
- 87% felt that our adviser understood their problem 'very well' and 13% felt the adviser understood their problem "well enough";
- 98% felt they were treated "very fairly" and 2% felt they were "fairly" treated.

Targets for the project include 70% of service users expressing the view that their confidence and ability to deal with problems has improved and 70% providing feedback expressing overall satisfaction with the service.

Both targets have been exceeded and the proportion of service users describing themselves as "very satisfied" with the overall level of service has risen from 82% in 2007-08 to 95% in 2008-09 and to 96% in 2009-10.

Examples of the general types of comments included:

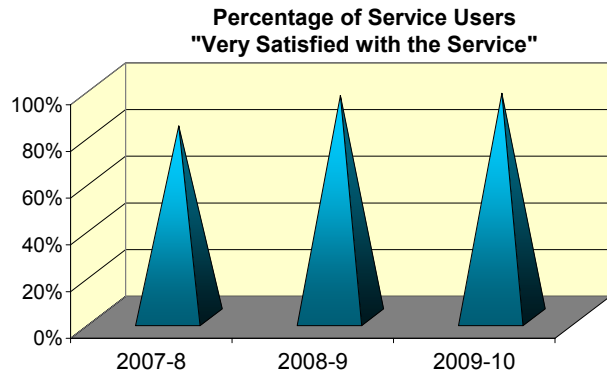
- ☛ *"I was given information that was relevant and clearly highlighted so it was easy to understand. I am now well informed of what I can and cannot claim".*
- ☛ *"I have had help from Debbie and Daphne (volunteer form filler assistant) and their level of service is fantastic, if all your staff are the same then I think that's great, all staff should be this helpful and friendly to provide this level of service".*
- ☛ *"I was free enough to pour out my heart to the case worker Debbie'. This was the biggest relief".*
- ☛ *"CAB service sorted out a big problem we were having financially, mediating with the bank".*
- ☛ *"I was given time to explain my problems and they were sorted out for me".*
- ☛ *"Very pleased with the outcome of my appointment. Thank you for your help".*
- ☛ *"Communication was clear and my adviser appeared to understand me very well".*
- ☛ *"Very helpful and kind and considerate in finding out the information".*



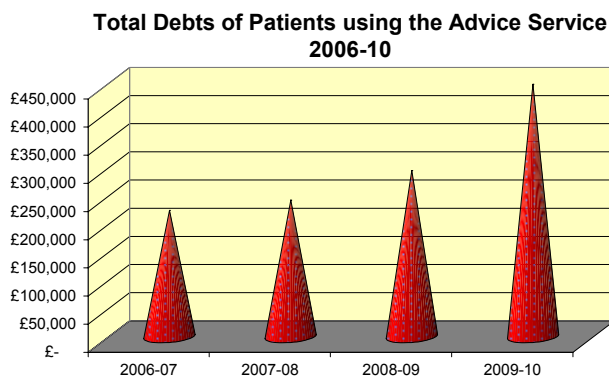
7. CONCLUSION

The Outreach Advice Service's appointments are in demand and are often booked two weeks in advance. Managers from the Surgeries and Health Centres continue to comment favourably on the success of the service and positive feedback from patients using the service has remained high and increased over the last three years.

GP Surgeries/Health Centres are ideal non-stigmatising locations used by all sections of the community and free, confidential and independent advice services within them can reach vulnerable people in the community and effectively reduce the stresses they are under in a wide variety of ways.



Our service provides unbiased and reliable information about the options available to patients with family, personal and housing problems. It is achieving a very high level of financial gains in additional welfare benefit payments for patients (totalling £208,301 for the year April 2009 to March 2010).



It is also helping patients with high levels of indebtedness (totalling £448,142 for April 2009 to March 2010) - impacting on their health, and the service also assists a much higher proportion of people with disabilities compared to clients with disabilities that access the CAB service at the bureaux.

By providing advice and casework assistance where needed it is helping patients whose health and mental wellbeing is being jeopardised because they are living below the poverty line to maximise their income, budget and manage their debts, and enjoy a better quality of life.

The evidence in this report shows that there is a strong need for this accessible and successful advice service in GP Surgeries/Health Centres in Hillingdon.

Debbie Lewis (Advice Worker)
Michelle Rama-Dominguez (Advice Session Supervisor)

April 2010

APPENDIX 1: Service User Profile (October 2009 to March 2010):

Gender	No.	%
Female	164	69%
Male	75	31%
Total	239	100%

Age	No.	%
17 – 24	21	9%
25 – 34	44	18%
35 – 49	80	34%
50 – 64	77	32%
65 – 74	17	7%
Total	239	100%

Ethnicity	No.	%
Asian or Asian British - Bangladeshi	8	3%
Asian or Asian British - Indian	8	3%
Asian or Asian British - Other	6	3%
Asian or Asian British - Pakistani	4	2%
Black or Black British - African	23	10%
Black or Black British - Caribbean	4	2%
Black or Black British - Other	2	1%
Mixed - Other	4	2%
Mixed - White & Black African	2	1%
White - British	168	69%
White - Irish	2	1%
White - Other	8	3%
Total	239	100%

Disability	No.	%
Yes	94	39%
No	145	61%
Total	239	100%

APPENDIX 2: Enquiry Issues (October 2009 to March 2010)

Category	Total	%
Benefits & Tax Credits	420	51%
Consumer Goods and Services	3	0%
Debt	139	17%
Education	3	0%
Employment	29	4%
Financial Products & Services	15	2%
Health and Community Care	0	0%
Housing	55	7%
Immigration, Asylum & Nationality	12	1%
Legal	68	8%
Other	2	0%
Relationships & Family	18	2%
Signposting & Referral	36	4%
Tax	5	1%
Travel, Transport & Holidays	13	2%
Utilities & Communications	10	1%
Total Issues	828	100%
Raised by	239	Contacts

Benefit Enquiry Issues - October 2009 to March 2010

