

**WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY
BY DEPUTY S.Y. MÉZEC OF ST. HELIER
ANSWER TO BE TABLED ON TUESDAY 10th MARCH 2015**

Question

Further to the Minister's answer to written question 8651 on loan repayments for rental deposits and medical costs, can the Minister confirm what constitutes the "small amounts" she refers to as being deducted from Income Support payments to recover the money loaned for expensive dental treatment? How much is the maximum that the department will deduct from someone's Income Support per week? How much flexibility is there on these repayments, and what measures are in place to ensure that no unnecessary hardship is caused for people with little money who have to undertake essential dental treatment?

Answer

As noted in my previous answer, a Special Payment grant for urgent and essential dental treatment can be given up to a maximum of £500 per person in any two-year period. Support for any additional costs above £500 is available in the form of a loan to be repaid from ongoing benefit. People over the age of 65, people living in residential care and people in receipt of personal care levels 2 and 3 are exempt from this limit, although they must still demonstrate that they cannot meet the cost themselves. The limit may also be waived in cases where somebody has serious dental problems due to ill health. The 65+ Health Scheme also provides grants to older people in respect of dental costs.

If a working age person requests support with dental treatment in excess of £500, the excess cost will be provided as a loan, and recovered from ongoing benefit payments. Determining Officers in Income Support are provided with general guidance that helps set the level of weekly repayments from benefit entitlement. The determining officer applies the general guidance to the individual case, taking into account the specific circumstances of the claimant.

The level of any loan repayment is set with the customer before the initial payment is approved. The standard 'rule of thumb' is for repayment to be set between £14 and £28 weekly. The precise amount will depend on a number of factors, including the total weekly entitlement, other household income and whether or not there are any employed persons included in the household. In cases where a household demonstrates that it is unable to afford the lower level of weekly repayment, it can be reduced to a smaller amount, on either a short or long term basis. In other cases, a higher repayment rate will be agreed.

As stated in my answer to question 8651, the limit on the value of a special payment grant for dental costs ensures that the tax funded budget is targeted to essential costs. The availability of additional support through loans provides a flexible system that acknowledges the high costs of some dental treatment, but also means that claimants who request more than a certain amount over a set period will only be offered support for any additional costs in the form of a loan recovered in small amounts from their weekly benefit.