

Stroud District Council Test and Trace Support Scheme

Test and Trace Support Scheme: an overview

From 28 September 2020, individuals will be entitled to a Test and Trace Support Payment of £500 if they:

- Have been told to stay at home and self-isolate by NHS Test and Trace, either *because they have tested positive for coronavirus or have recently been in close contact with someone who has tested positive*
- Are employed or self-employed
- Are unable to work from home and will lose income as a result
- Are currently receiving Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit and/or Pension Credit.

This payment is designed to support working people on low incomes, if they will lose income as a result of self-isolating, and to encourage them to get tested if they have symptoms. This is important to help stop the transmission of COVID-19 and avoid further economic and societal restrictions. The scheme will last until 31 January 2021.

These payments will be made available from 28 September 2020 and Stroud District Council (SDC) will have arrangements in place to administer them by no later than 12 October 2020. Someone told to self-isolate on or after 28 September (but before the scheme is operational) will be able to make a backdated claim for payment.

SDC will also be able to make a discretionary £500 lump sum payment in exceptional circumstances to an individual who meets the main qualifying criteria for the Test and Trace Support Payment (i.e. they are a low-income worker who is unable to work because they are self-isolating) but is not in receipt of qualifying benefits and could suffer financial hardship as a result of not being able to work.

1. Eligibility for payments

Eligibility

Test and Trace Support Schemet

Eligibility for a £500 Test and Trace Support Payment is restricted to people who:

- are on a low income
- have been told to stay at home and self-isolate by NHS Test and Trace, either because they have tested positive for coronavirus or have recently been in close contact with someone who has tested positive;
- are employed or self-employed;
- are unable to work from home and will lose income as a result; and

- are currently receiving Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit and/or Pension Credit.

Discretionary payment

Local authorities can make a £500 discretionary payment to individuals who:

- are on a low income
- have been told to stay at home and self-isolate by NHS Test and Trace, either because they have tested positive for coronavirus or have recently been in close contact with someone who has tested positive;
- are employed or self-employed; and
- are unable to work from home and will lose income as a result.

In addition, the discretionary payment is for people:

- who are not currently receiving Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit and/or Pension Credit; and
- who are on low incomes and will face financial hardship as a result of not being able to work while they are self-isolating.

For both the Test and Trace Support Payment and discretionary payments, eligible individuals will receive their £500 payment on top of any benefits and Statutory Sick Pay (SSP) that they currently receive.

There is a limited funding envelope for this scheme; applications will be made on a first come basis and Stroud District Council reserve the right to alter or amend the scheme dependent upon demand and to withdraw the discretionary scheme when the funding envelope for the discretionary scheme is exhausted.

Backdating

Eligibility for the NHS Test and Trace Support Payment, including discretionary payments, will be for people who are told to self-isolate on or after 28 September 2020 and who meet the relevant eligibility criteria. Stroud District residents will be able to claim retrospectively between 28 September 2020 and 12 October 2020, as long as their period of self-isolation began on or after 28 September 2020.

Local authorities cannot accept applications from people told to self-isolate before 28 September 2020, even if the period of self-isolation continues after 28 September.

Applications from members of the same household

People in the same household can each make an individual application to receive the payment, if they each meet the eligibility criteria.

Multiple claims

Some residents could be asked to self-isolate by NHS Test and Trace more than once.

Someone can claim more than once (if they are told to self-isolate multiple times), as long as they meet the eligibility criteria for each individual claim and their periods of self-isolation do not overlap.

For example, if someone claims for a period of self-isolation lasting from 1 October to 14 October and then claims again for a second period of self-isolation beginning on 10 October, they would only be allowed to claim once, because the two periods overlap. However, they would be allowed to claim for a second period of self-isolation that began after the first period had ended on 14 October. SDC will keep a record of individuals who make multiple claims to guard against potential fraud.

Applications made after someone's period of self-isolation has ended

Eligible individuals can make a claim up to 14 days after their period of self-isolation ended. SDC cannot accept applications after this point. For example, if someone was told to self-isolate until 10 October, they would have until 24 October to make a claim.

Third-party applications

Applicants can apply on behalf of someone else. However, the £500 must be paid into a bank account in the name of the person for whom the application is being made (so, for example, if someone applied on behalf of a parent, the payment would be made into the parent's bank account).

Applicants who are self-isolating who haven't been told to self-isolate by NHS Test and Trace

Local authorities cannot approve applications for anyone who does not have a valid notification from NHS Test and Trace telling them to stay home and self-isolate.

Applicants who are quarantining after returning to the UK

The Test and Trace Support Payment scheme does not cover people who are self-isolating after returning to the UK from abroad, **unless** they have tested positive for coronavirus or have been instructed to self-isolate by NHS Test and Trace.

Applicants who are furloughed

SDC can pay furloughed workers provided they meet all the eligibility criteria. Some people will be furloughed but still working part-time. If they cannot do their part-time job from home while self-isolating, and they will lose income as a result, they will be eligible for the scheme provided they meet the other eligibility criteria.

Students

Students are eligible for the payments (either for the main Test and Trace Support Payment or for the discretionary payments). The Test and Trace Support Payment has been set up to support people on low incomes who are employed or self-employed and cannot work from home while they self-isolate. Students can claim from the scheme provided they meet the eligibility criteria.

2. Application process

Arrangements have been put in place to process and verify applications, issue payments to successful applicants and prevent and detect fraud.

SDC has its own online application system – and an alternative system for non-digital users (a paper form that will be available upon request or an application can be completed over the phone).

To apply, applicants will complete the online form (or a telephone application if digitally excluded) and provide SDC with:

- A notification from NHS Test and Trace asking them to self-isolate;
- Proof of receipt of one of the qualifying benefits;
- A bank statement; and
- Proof of employment or, if they are self-employed, evidence of self-assessment returns, trading income and proof that their business delivers services which cannot be undertaken without social contact.

Once this evidence has been verified and the correct proofs provided, SDC will pay the applicant £500. This payment should be made within three working days of receiving a completed application.

How will people provide evidence?

As applicants will be self-isolating at home, SDC has put in place an online form that allows them to upload their evidence electronically wherever possible. SDC has ensured data security and that evidence provided is retained in line with our local policies. Photographs of documents will be acceptable.

Using existing evidence

There may be some situations in which an applicant struggles to provide evidence, for example, if they do not have internet access and are applying over the telephone. To verify eligibility for the Test and Trace Support Payment or discretionary payment, we can use our discretion to accept existing evidence we may already possess from the applicant – but the existing evidence must be less than three months old.

3. Pre-payment checks

SDC will carry out three main pre-payment checks. These are to verify that each applicant:

- Has been told to self-isolate by NHS Test and Trace; and
- Is employed or self-employed and will lose income because they cannot work from home;
- Is receiving one of the benefits in the eligibility criteria.

Checking that an applicant is receiving one of the qualifying benefits

SDC will use its electronic links with the DWP to check that each applicant is receiving one of the qualifying benefits.

Applicants who have applied for benefits but are not yet receiving them, or have an outstanding appeal against a decision not to award them a benefit

If the applicant meets all the other eligibility criteria but is not yet in receipt of one of the qualifying benefits, SDC can choose to make a discretionary payment.

Checking that an applicant has been told to self-isolate by NHS Test and Trace

Only people who have been told to self-isolate by NHS Test and Trace can claim the Test and Trace Support Payment. To check this, SD will use data provided from the Contact Tracing and Advice Service (CTAS) system (see below).

Applicants may try to provide a notification from the NHS Isolation Note service rather than NHS Test and Trace. If this happens, SDC will give them an opportunity to provide a valid NHS Test and Trace notification if they have one.

Checking that an applicant is employed or self-employed and will lose income because they cannot work from home

The application process asks applicants about the nature of their work and whether they can do this work from home, and whether they are employed or self-employed. These questions will be asked before applicants are asked to confirm whether they will lose income while self-isolating.

For applicants who are self-employed, SDC must be satisfied with the evidence of self-assessment returns and trading income provided by the applicant.

Checking that an applicant will lose income because they cannot work from home

The application form will ask applicants to confirm both that they cannot work from home while they are self-isolating and that they will have a reduction in earned income because they are self-isolating.

As long as someone meets the other eligibility criteria and is losing income because they have been told to self-isolate and cannot work from home, they are eligible. So, for example:

- Someone with a single job whose employer continued to pay them a full wage while they self-isolated would not be eligible.
- Someone whose employer paid them a reduced wage while they self-isolated would be eligible (they have lost income).
- Someone with two part-time jobs who continued to be paid a full wage by one employer, but whose other employer did not pay them while self-isolating, would be eligible.

Checking if an applicant has already received a payment

SDC will keep a record of all payments made under the scheme (both Test and Trace Support Payments and discretionary payments). We will use these records to see if an individual has already received a payment and the isolation period to which it relates as part of the process of confirming an applicant's eligibility.

4. Obtaining and verifying an NHS Test and Trace Account ID

NHS Test and Trace uses a web-based tool called the Contact Tracing and Advice Service (CTAS) to record information about people who have tested positive for COVID-19 and their contacts. This system allocates citizens an Account ID which is an 8-character identifier unique to each record on the web tool (e.g. 4a2c204a).

How applicants obtain an NHS Test and Trace Account ID

Most citizens who test positive for COVID-19 or are a contact of someone who has had a positive test will receive a digital invitation from the CTAS web tool to undertake the contact tracing journey. The invitation message (sent via a text message or email) contains the 8-character Account ID.

Everyone who has completed the contact tracing journey (including those who were ineligible for the digital invitation such as children or individuals with a landline number only) will receive a citizen advice message upon completion of the NHS Test and Trace questionnaire. The citizen message (sent either via a text message/email or postal service for people with no access to mobile phone or email) contains the 8-character Account ID.

How local authorities can verify an applicant's NHS Test and Trace Account ID

SDC will be able to use the web-based Eligibility Checker to check whether an applicant has an Account ID. We will only receive a positive output if both the following items, which can be seen on the applicant's form, are correct:

- NHS Test and Trace Account ID; and
- First part of the home address postcode OR date of birth (added to support validation and protect identity).

If this is correct, SDC will receive the following information about the applicant:

- confirmation that their NHS Test and Trace Account ID is valid;

- the start date of their isolation period;
- their postcode;
- the history of their interaction with NHS Test and Trace; and
- if the NHS Test and Trace Account ID has been given a payment*, which is to avoid multiple claims.

Please note that the data within the Eligibility Checker will be updated daily. This means that if an individual receives an Account ID on Monday 12 October, their information will be visible to SDC on Tuesday 13 October.

5. Making payments

SDC will pay eligible individuals by BACS within three working days of receiving their **completed** application (that means that all required proof has been provided and checked). Payments will be made up front, as a single payment, to the bank account matching the bank statement they have provided.

SDC will send each recipient a letter or email to confirm that they have been paid.

Applicants who are overdrawn

See our Frequently Asked Questions at <https://www.stroud.gov.uk/housing-benefit-universal-credit-and-council-tax-support/frequently-asked-questions> for information about how to exercise your “first right of appropriation” on the £500 payment, so your bank doesn’t use it to pay your overdraft if you are overdrawn.

6. Appeals

SDC is not required to provide a right of appeal against any decision not to award a payment, either for the main Test and Trace Support Payment or for applications to receive a discretionary payment. People who are turned down will not be eligible because they do not meet the criteria.

However, we will work with applicants to make sure they have provided the necessary evidence to support a successful application. For instance, someone who is self-employed may have forgotten to provide their self-assessment return in the first instance. This person will not be rejected immediately but will be given the opportunity to provide further evidence if they have it.

If an individual is rejected because they do not meet the eligibility criteria, we will consider if the individual meets the criteria for a discretionary payment.

7. Taxation

These payments will be subject to income tax, but they will not be subject to National Insurance Contributions (NICS). This is the case both for Test and Trace Support Payments and discretionary payments made under the scheme.

8. Eligibility for other benefits

These payments will be disregarded when calculating eligibility for other benefits. This includes calculating entitlement to Universal Credit. We are awaiting further clarification on whether it affects entitlement to council tax reduction.

9. Post-payment checks

SDC is responsible for post-payment checks to prevent fraud. This will include a monthly spot check on ten percent of payments made, to identify whether a recipient continued to receive an income from their employer.

If checks lead SDC to suspect that someone has continued to receive full pay from their employer while self-isolating – and therefore should not have received a £500 payment – we have the right to recoup the money. We will approach this in the normal way that we would seek to recover costs from applicants.

We also have the right to recover costs from people who claim the payment fraudulently and can keep any money recovered to put towards their costs of running the scheme.