

## Self isolating and cannot go to work FAQ's

If you have been told to self-isolate because of coronavirus (Covid-19) and you cannot work from home then you need to know your rights and entitlements. The following FAQ's have been put together by Citizens Advice Swindon to help answer some of your questions.

If you cannot find the answer to your question or you need further help to understand your circumstances you can contact Citizens Advice Swindon on 0344 4994114 or by email [advice@swindon.cabnet.org.uk](mailto:advice@swindon.cabnet.org.uk) or you can visit [Citizens Advice - Coronavirus - What benefits can I get](#)

### I have been told to self-isolate and cannot work from home, will I be paid?

Employees and workers who self-isolate must receive any statutory sick pay (SSP) due to them if they qualify from the first day they are absent from work if it's because:

- they have coronavirus (COVID-19)
- they have coronavirus symptoms, for example a high temperature, a new continuous cough or a loss of, or change in, sense of smell or taste
- someone in their household has coronavirus symptoms
- they have been advised to stay at home by their doctor because of an underlying health condition
- they have been told to self-isolate by a doctor or NHS 111
- they have been told to self-isolate by a government 'test and trace' service, because they've been in close contact with someone who tested positive

Some employers might offer more than SSP if you have 'contractual' sick pay, check your contract or company policy.

If you cannot work, you should tell your employer:

- as soon as possible
- the reason
- how long you are likely to be off for

[My employer wants a proof that I need to self isolate, how do I get this?](#)

If you are in self-isolation you need to follow your workplace's usual sickness reporting process. You can 'self-certify' for the first 7 days off work. This means following your workplace process but not having to get a note from a doctor or NHS 111. If you are self-isolating due to coronavirus for more than 7 days you can get an online self-isolation note from the:

- [NHS website](#)
- [NHS mobile phone app](#) – for those registered with a GP in England

It's a good idea to check your workplace's policy on absence from work. Employers might need to be flexible if asking for self-isolation notes. For example, an employee with severe symptoms might not be able to get a note straight away.

### [I am self-isolating \(or shielding\), what money can I get?](#)

You might be able to get either:

- Statutory Sick Pay (SSP) from your employer
- Employment and Support Allowance (ESA) from the government

You can't claim SSP and ESA at the same time.

If you do not know which benefit you should claim you can contact Citizens Advice Swindon for advice about your specific circumstances.

### [I am on a zero hours contract, can I claim SSP if I need to self isolate?](#)

If you're on a zero hours contract, you can still get Statutory Sick Pay (SSP) if you qualify for it.

You should qualify for SSP if you earn an average of £120 or more per week - you should ask your employer for it.

### [I work for an agency, can I claim SSP if I need to self isolate?](#)

If you're an agency or casual worker and you are working on an assignment when you get ill or need to self isolate, you might be entitled to SSP until that assignment ends. If you had already agreed to another assignment, you might be entitled to SSP till the end of that future assignment.

To qualify for SSP you must have earned an average of £120 or more per week.

If you are not working on an assignment when you get ill or need to self isolate, you won't be entitled to SSP.

### [How much money will I get if I claim SSP \(Statutory Sick Pay\)?](#)

SSP is £95.85 a week and can be paid for up to 28 weeks.

## Do I qualify for Statutory Sick Pay (SSP)?

You might get statutory sick pay (SSP) if you are following government guidance to self-isolate or you're shielding and qualify under eligibility rules.

If you work (and aren't self-employed), you're legally entitled to get Statutory Sick Pay (SSP) if you are self isolating as long as you:

- have started work with your employer
- earn on average at least £120 per week (before tax)
- are not in one of the ineligible categories listed below
- follow your employer's rules for getting sick pay

You're still entitled to SSP if you work part-time or on a fixed-term contract.

## Who isn't entitled to Statutory Sick Pay? (Ineligible categories)

You won't get SSP if you:

- are self-employed
- have already had SSP for 28 weeks (and the 28 weeks ended within the last 8 weeks)
- had Employment and Support Allowance (ESA) in the last 12 weeks
- are getting statutory maternity pay or Maternity Allowance
- are pregnant, your baby is due in 4 weeks or less and your illness is pregnancy-related
- had a baby in the last 14 weeks (or the last 18 weeks if your baby was born over 4 weeks early)
- are in the armed forces
- are in legal custody (detained either by the police or in prison)
- are an agricultural worker (read about agricultural sick pay on GOV.UK)

## Do I qualify for Employment Support Allowance ?

You might be able to claim Employment Support Allowance (ESA) if you're self-isolating because of coronavirus. For example, you might be self-isolating because you or someone you live with:

- have coronavirus or symptoms of coronavirus – or you're recovering from it
- have a medical condition which makes you 'extremely vulnerable' to coronavirus – check if you're extremely vulnerable on GOV.UK
- came into contact with someone who might have coronavirus
- have been told to quarantine after returning from abroad – check if you have to quarantine on GOV.UK

You'll usually need to have paid or been credited with enough National Insurance contributions for 2 tax years – in 2020 the tax years are 2017-18 and 2018-19.

If you can get ESA, you'll be paid from the first day you were sick or self-isolating.

You might also be able to get Universal Credit if you're on a low income or not working. If you're already claiming benefits and start claiming Universal Credit, you won't be able to go back to the benefit you were on before. If you are in this situation, seek advice before applying for Universal Credit.

### [I have been told to quarantine for 14 days following my return to the UK, can I get SSP?](#)

Employees or workers are not entitled to SSP if they are self-isolating after returning from holiday or business travel and they cannot work from home. They may be entitled to SSP for another reason, for example if they have coronavirus symptoms. It's a good idea to check your workplace's policy to see if your workplace pays SSP or a higher rate of sick pay if anyone needs to self-isolate after returning to the UK.

### [I am returning to the UK from abroad, what help can I get?](#)

You might need to self-isolate – this is also called 'quarantine'. You can't get SSP for being in quarantine. You might be able to get it for other reasons – for example if you have symptoms of coronavirus.

If you're employed, talk to your employer about what you can do while you're in quarantine – ask them if you can:

- work from home
- be furloughed, if you've been furloughed for at least 3 weeks before 1 July 2020
- take annual or unpaid leave – you might be able to get ESA if you have to take unpaid leave

## I do not qualify for SSP or ESA and need money now, what can I get?

You might be able to claim benefits or get more money on your current benefits if your work has been affected by coronavirus.

This might be because you:

- are earning less than usual - including if you're self-employed
- have lost your job, been made redundant or stopped being self-employed
- are self-isolating or shielding

Each benefit has different rules - what you can claim depends on your situation and if you've claimed benefits before.

If you're not a UK citizen, you might still be able to claim benefits - check the rules for the benefit you want to apply on [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact Citizens Advice Swindon.

## I am already on benefits, what can I do?

If you are in receipt of following means tested benefits:

- Housing Benefit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

you should let them know the change in your income so that the amount of benefit you are eligible for can be recalculated and you avoid over/under payments.

Although Universal Credit is gradually replacing these benefits, you can usually stay on one of these benefits unless something about your situation has changed - this is called a 'change of circumstance'. Not every change of circumstance means you need to claim Universal Credit.

**Remember** - If you claim Universal Credit you won't be able to go back to the benefit you were on before so if you are not sure which benefit is right for you please visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or seek further advice from Citizens Advice Swindon before taking any action.

## I haven't claimed benefits before, what can I get?

You might be able to get Universal Credit if:

- you're on a low income
- you're not working
- you have a disability or illness
- you're caring for someone

You can get Universal Credit even if you're self-employed or on a zero hours contract.

The amount you could get depends on your situation and how much you earn. This includes money you get from furlough or from the Self-employment Income Support Scheme.

If you can't get Universal Credit, you can try getting 'new style' benefits - you'll need to have paid enough national insurance contributions. You might be able to get these benefits if you:

- are out of work - check if you can claim new style Jobseeker's Allowance (JSA)
- can't work because of illness or disability - check if you can claim new style Employment and Support Allowance (ESA)

If you need help deciding which benefits to claim, contact Citizens Advice Swindon.

Depending on your situation, you can also use the Turn2us, Entitledto and Policy in Practice benefit calculators to check which benefits you can get. You'll need information about savings, income, pension, childcare payments and any existing benefits (for you and your partner).

### [How quickly will I get paid if I apply for Universal Credit?](#)

It will take at least 5 weeks before you get your first UC payment. You can ask for an advance payment of Universal Credit to help you get by while you're waiting for your first payment. You should ask for an advance payment if you don't think you'll have enough money to live on between when you apply and when you get your first payment. The advance payment is a loan - you'll have to pay it back, but you won't need to pay any interest.