

# THE SKIPTON FUND

## A guide to help you complete an application for the additional payment

### BEFORE YOU APPLY

PLEASE READ THESE GUIDANCE NOTES BEFORE MAKING AN APPLICATION

#### WHAT IS THE DIFFERENCE BETWEEN THE BASIC £20,000 PAYMENT AND THE ADDITIONAL £25,000 PAYMENT?

The hepatitis C virus can cause progressive liver damage over a period of time. If you have already qualified for the basic £20,000 payment and have significant deterioration of the liver you may also qualify for the additional £25,000 payment that is available from the Skipton Fund.

#### HOW DO I KNOW IF I QUALIFY FOR THE ADDITIONAL PAYMENT?

In order to qualify, you must first have received the basic £20,000 payment from the Skipton Fund. Provided this is the case, you should then automatically qualify for the additional payment if:

- you have received a liver transplant,
- if you are on a waiting list for a liver transplant,
- if you have liver cancer.

Alternatively, if you and your specialist doctor suspect or have confirmation that you have an advanced stage of liver damage called cirrhosis, you may also qualify.

#### I THINK I QUALIFY FOR PAYMENT. HOW DO I APPLY?

Together with these guidance notes, you have been sent the appropriate application form. This is a different form from the one you used to apply for the basic payment.

If you have advanced liver disease you will almost certainly be under the care of a specialist doctor or consultant. You should take the application form to that specialist and discuss whether your present condition is likely to qualify you for the payment.

If you are not under the care of a specialist doctor then you should approach your GP for advice in the first instance.

#### SO HOW DO I GET THE EVIDENCE THAT I NEED TO APPLY FOR THE ADDITIONAL PAYMENT?

A specialist doctor must provide evidence of the extent of your liver disease if you are to qualify for the additional payment. The specialist will be asked to complete the application form on your behalf by providing evidence based on tests or your medical history.

If you have further queries after having read these guidance notes please contact the Skipton Fund Helpline 020 7808 1160. If you phone the Skipton Fund Helpline it may be busy and your call will be recorded so please then be ready to leave a telephone number to which it will be possible to return your call. Alternatively you can e-mail the Skipton Fund at [apply@skiptonfund.org](mailto:apply@skiptonfund.org)

## **HOW DO I KNOW IF I HAVE CIRRHOSIS OR IF I WILL GET IT IN THE FUTURE?**

Your specialist doctor will be able to tell you if you definitely have cirrhosis or if it is suspected that you have cirrhosis.

If you do not have cirrhosis now, that will not prevent you applying for the additional payment at any time in the future if your liver condition deteriorates so that you do develop cirrhosis. Your specialist doctor may not be able to predict if you are likely to develop cirrhosis in the future. However, you can discuss with your specialist how information routinely obtained in the course of your care can be used to show when it may be appropriate for you to make a future application.

# **THE APPLICATION FORM**

## **THE QUESTIONS IN THE APPLICATION FORM ARE VERY TECHNICAL. HOW DO I GET THE ANSWERS?**

The medical questions in the application form are not designed to be completed by you personally, even though you are the applicant. They should be completed by the specialist doctor looking after your liver condition. Please do not be concerned if you find the contents of the application form difficult to understand. The questions involve tests routinely carried out by your specialist doctor to monitor the condition of your liver. For this reason, it is important that you discuss the application form with your specialist doctor before any attempt is made to complete it. Having done this, your specialist will be able to advise you on whether you are likely to qualify for the additional payment and discuss with you any tests that might be required before completing the form.

## **MY SPECIALIST DOCTOR AND I AGREE THAT I AM LIKELY TO QUALIFY FOR THE ADDITIONAL PAYMENT. WHAT DO I DO NOW?**

In many cases, your doctor will be able to complete the form simply using information from your medical records. This may be because you automatically qualify for payment as a result of having had a liver transplant or having developed primary liver cancer, or because you have recently undergone the tests referred to in the application form as part of your routine care. In such a case, you should agree the contents of the completed form with your specialist doctor. Your specialist should then return the completed form to the Skipton Fund.

If you do not automatically qualify for payment and do not have the necessary medical information or tests results in your medical history, your specialist will need to arrange for further non-invasive tests to determine whether you are likely to have cirrhosis.

# **THE TESTS**

## **WHAT TESTS MIGHT I NEED TO HAVE?**

If your specialist is satisfied that test results you have had in the past will be sufficient to complete the application form, you will not need to have any tests. If you have had a liver biopsy in the past that confirms you have cirrhosis that will be sufficient, but the Skipton Fund does not require that you have one. A liver biopsy involves a simple procedure to remove a very small piece of the liver. It is an invasive procedure which carries an element of risk to the patient. Although such biopsies are commonly carried out, your doctor will only do so if it is essential for your care. Your specialist doctor will not carry one out just to support your claim.

Alternatively, if information from a liver biopsy is not available, the results of certain blood tests may be sufficient. You will need the results from more than one set of tests because the results of these particular tests are also affected by other factors than infection with the hepatitis C virus. For example, if a person has another viral infection when the blood sample is taken, it might affect the results. Therefore, two sets of tests need to be performed, no less than 3 months apart, to ensure that the test results are as accurate as possible. It may be that you need to have some additional tests to meet this requirement, but any results that were obtained before you decide to make an application will be admissible.

## **IF I HAVE A BLOOD TEST, WHAT WILL THIS INVOLVE?**

You will need to provide a blood sample, which is a routine procedure that you are likely to have had many times before. Testing of this blood sample can help in assessing the condition of the liver without having to take tissue from it.

## **HOW WOULD THE TEST RESULTS PROVE THAT I QUALIFY FOR THE ADDITIONAL PAYMENT?**

If you have had a biopsy, laboratory analysis of the tissue sample will provide an accurate assessment of whether your liver is showing signs of cirrhosis. Your doctor will be able to tell from the laboratory report if you are likely to qualify for payment.

The blood tests accepted by the Skipton Fund will not provide a clinical diagnosis of cirrhosis; rather they will be used to predict whether cirrhosis is likely to be present for the purposes of making the £25,000 ex-gratia payment. If the results definitely indicate that cirrhosis is likely, you should qualify for payment.

The results of the blood tests may not always provide a clear cut answer. In such cases the application form gives your specialist the opportunity to provide other supporting evidence (such as that obtained from a physical examination, other blood tests or any scans, etc., you may have had) that might be helpful in deciding whether you are likely to qualify for the additional payment.

# **WHEN THE APPLICATION FORM IS COMPLETED**

## **WHAT SHOULD I DO WHEN MY DOCTOR HAS COMPLETED THE APPROPRIATE SECTIONS OF THE APPLICATION FORM?**

*The Skipton Fund cannot make a payment without the information that your specialist doctor can provide. If you have any concerns about the information that will be entered on the application form it is important that you discuss them with your specialist doctor before the form is returned to the Skipton Fund or by the specialist.*

If you wish to see the information that has been supplied about you, you should ask your specialist doctor for a copy of the completed form.

## **WHAT ELSE DO I NEED TO DO?**

Your specialist doctor will complete the application form and send it to the Skipton Fund.

There are a few brief questions on the single sheet accompanying these guidance notes that you need to answer. In order to ensure that you are the same person who received the stage 1 payment, we need you to re-confirm certain information that you supplied when applying for that payment. We also need to ensure that, if you qualify for the additional payment, we send that to the correct bank or building society account, taking into account that you might wish the additional payment to go to an account different from that used for the first payment. Please, therefore, complete the enclosed 'Additional Application Form', peel off the tape, fold and seal it before returning it to us.