

BiC2 Case Study:

Natalia (name changed) – Holistic Support for a Client Facing Health, Employment, and Financial Challenges

Natalia (originally from Poland, 42) approached our organisation while on sick leave from her new employer, struggling to access her Statutory Sick Pay (SSP). She was then registered on the Back in Control Project as a victim of work exploitation. She had attempted to resolve the issue independently but eventually had to escalate the matter to HMRC due to non-payment by her employer. This marked the beginning of an intensive period of advocacy and support from our team across several domains of her life.

When her entitlement to SSP ended, we swiftly made a claim for New Style Employment and Support Allowance (ESA) on her behalf. We also submitted a new medical certificate (fit note) to support her ongoing ESA claim. Around this time, **Natalia** informed us that her partner had moved in, and we contacted the local council to report this change in household composition.

Natalia was also struggling with debt. She had an outstanding balance with BW Legal related to a Talk Talk account. We successfully arranged for the debt to be repaid in manageable £20 monthly instalments. Unfortunately, shortly after this, **Natalia** was made unemployed due to her continuing health issues. We promptly reported this change to Universal Credit (UC) via her journal and submitted her first application for Council Tax Support, which was successfully awarded.

To support her ESA claim, we completed her Work Capability Assessment (WCA) form. When the Department for Work and Pensions (DWP) concluded that she did not have Limited Capability for Work (LCW), we challenged this by drafting a detailed Mandatory Reconsideration (MR), which we submitted through her UC journal. When it was unsuccessful, we assisted **Natalia** in making a formal appeal to the Social Security and Child Support Tribunal.

During this time, **Natalia** received a letter indicating a possible malfunction in her boiler. We contacted the supplier to request an engineer visit, which was arranged within 2–3 weeks. We also dealt with an overcharge from her phone provider, who had taken an additional £45 in iPhone instalment fees. This was eventually resolved following our intervention.

As **Natalia's** health deteriorated, she was diagnosed with angina. We completed a new WCA form, reflecting this updated condition, and arranged for a Polish interpreter to assist her during the DWP video assessment. We also provided her with clear instructions on how to join and participate in the online assessment process. Following this reassessment, **Natalia** was awarded Limited Capability for Work and Work-Related Activity (LCWRA), giving her access to greater financial and employment support.

Natalia also faced housing and utility-related challenges. We contacted her housing provider, Bernicia, regarding her rent arrears. It was agreed that she would pay £120 per week, covering her rent (£111.27/week) and a small contribution towards the arrears. Additionally, Bernicia submitted an application to DWP for the rent to be paid directly to the landlord. We also reviewed her Northumbrian Water account and discovered she was ineligible for a low-income discount. However, after reporting a leak, her water bill was reduced for the affected period once repairs were completed by the contractor.

In terms of healthcare, we liaised with Sunderland Hospital's hydrotherapy department to arrange an appointment. When **Natalia** moved to a new address, we supported her in informing the council, ordered a blue bin for her property (which we followed up due to delay), and arranged a repayment plan for council tax arrears from her previous address. We submitted a new application for Council Tax Support, which was again successfully awarded.

Finally, recognising **Natalia's** interest in exploring future work opportunities, we helped her create a tailored CV that reflected her strengths and accommodated her health-related limitations.

Through continuous and holistic support, our organisation helped **Natalia** stabilise her financial situation, secure appropriate health-related benefits, manage her debts, and make steps toward long-term stability despite her ongoing health challenges.

Natalia expressed her gratitude for the ongoing support she received, stating: "ICOS jako organizacja jest niezawodna, ma wspaniały personel godny zaufania." ("ICOS as an organisation is reliable, with wonderful and trustworthy staff.")