PERSONAL NAVIGATOR UK

ENGLAND & WALES · DWP

Free UK PIP Guide

How the PIP process actually works, from first phone call to tribunal — written in plain English.

Educational guidance for England and Wales, where PIP is administered by DWP. Not legal or welfare rights advice.

15 PAGES · PDF · 2026

PERSONAL NAVIGATOR UK

Start wherever you are

If you are reading this, you are probably somewhere in the middle of a process that feels confusing and stressful.

Maybe you are making a first claim. Maybe the form has arrived and you are staring at it. Maybe you are waiting on an assessment, or a decision letter is in front of you and you cannot tell what it means. This guide covers the journey either way.

What this guide does. Explains the process in plain English, helps you stay organised, and points you to trusted sources of support.

It does not tell you what award you should get, and it does not replace independent advice from a qualified adviser.

You will also find worksheets you can print and keep. Most people find the paperwork easier once there is one place everything lives.

WHAT THIS GUIDE COVERS

- ✓ Starting a claim
- ✓ Completing the form
- ✓ Evidence
- ✓ Assessments
- ✓ Decision letters
- ✓ Mandatory Reconsideration
- ✓ Tribunal
- ✓ Staying organised

NEXT — Not sure where to start? Turn to page 3 for the full journey map, or jump straight to page 5 if you are ready to make the call.

Your PIP journey, step by step

Eight steps, in order, with the dates you have to keep.

1 Start your claim

SETS YOUR CLAIM DATE

Call DWP on **0800 917 2222**. The day you call is your claim date — it counts while you wait for the form.

2 The form arrives

USUALLY ABOUT 2 WEEKS

"How your disability affects you" comes in the post. This is the main part of the claim, and it is long.

3 Fill it in and send it back

BY THE DATE ON THE LETTER

Answer for how things are most days, not the best day you have had. Need longer? Call and ask before that date, not after it.

4 Send your evidence with it

GOES WITH THE FORM

Medical letters, care plans, medication lists, statements from people who help you. Send copies, keep the originals.

5 Assessment, if there is one

NOT EVERYONE HAS ONE

Carried out by an assessment provider on DWP's behalf — phone, video or face to face. Some claims are decided on paperwork alone.

6 Decision

LETTER IN THE POST

A decision maker at DWP decides and writes to you: which rate, if any, and how long the award runs.

IF YOU AGREE
The award starts. Nothing else to do.

IF YOU DISAGREE
Go to step 7. The clock runs from the date on the letter.

7 Mandatory Reconsideration

ASK WITHIN 1 MONTH

Ask DWP to look again, and say which parts you disagree with and why. Ask for the assessment report first if you have not seen it.

8 Appeal to tribunal

1 MONTH FROM MR NOTICE

Heard by HM Courts and Tribunals Service, independent of DWP. An award can go up, stay the same, or go down.

Before you start: Special Rules for End of Life is a separate, faster route for someone nearing the end of life — contact DWP directly. **And at the end:** most awards have an end date, and a review letter usually arrives before it runs out. **Next:** find where you are above, then turn to that page for exactly what to do.

What Personal Independence Payment is

PIP is money towards the extra costs of being disabled or having a long-term health condition. It is not a payment for being ill, and it is not connected to whether you can work.

Daily Living

Preparing food, eating, washing, dressing, managing medication, reading, talking to people, managing money.

Mobility

Planning and following a journey, and moving around. Physical and cognitive difficulties both count.

Not means tested. Savings, and in most cases income, do not affect it.

Not based on diagnosis. The questions are about what you can and cannot do.

Paid on top of other support. It does not replace other benefits, and it is not taxed.

THE FOUR-PART TEST

The question is never just “can you do it”

For every activity, the test is whether you can do it in all four ways below. If any one fails on more than half your days, that matters.

Safely

Without risk of harm to you or anyone else.

To an acceptable standard

Properly, not just barely managed.

Repeatedly

As often as you need to, not once.

In reasonable time

Not far longer than someone without your condition.

The rates, from 6 April 2026

PER WEEK

Daily Living, standard	£76.70	Mobility, standard	£30.30
Daily Living, enhanced	£114.60	Mobility, enhanced	£80.00

Usually paid every four weeks. Source: GOV.UK, benefit and pension rates 2026 to 2027.

NEXT — Ready to claim? Turn to page 5. Already claiming? Skip to page 6 for the form itself.

ABOUT PIP

Starting your claim

The first call is short and mostly about identity and contact details. You do not need to explain your condition, and no paperwork needs to be ready.

01 **Start your claim**
Call DWP on 0800 917 2222. Someone else can make the call with you, as long as you are there to give permission.

02 **Receive your form**
Arrives in the post, usually within a couple of weeks. The return date is printed on it.

03 **Return it before that date**
If you cannot finish in time, call and ask for more time before the date passes.

04 **Gather supporting evidence**
Send what you already have with the form rather than waiting for something perfect.

05 **Assessment, if required**
By phone, video or face to face. You will be told which, and when.

06 **Decision**
A letter tells you the outcome, the rate, and how long the award runs.

PRINT AND KEEP

Four habits worth starting today

None of these are difficult. All of them are hard to do backwards, months later, when you need them.

- [ ] **Copy everything**
  Photograph the form before you post it.
- [ ] **Record important dates**
  The day you called, the day letters arrive.
- [ ] **Keep the envelopes**
  The postmark proves when it was sent.
- [ ] **Write down phone calls**
  Date, time, who you spoke to, what was said.

NEXT — Once the form is in your hands, turn to page 6 to fill it in.

Completing your form

One of the most common problems is answering as though every day is your best day. Most people do it without noticing.

The form is asking about how things are most of the time. If something is true on more than half of days, describe it that way.

INSTEAD OF	SOMETHING CLOSER TO
"I cook."	"On a better day I can prepare something simple. Most days I cannot stand at the hob long enough, so I use a microwave meal or skip it. Afterwards I need to sit down for an hour."

WHAT IS WORTH SAYING, AND OFTEN LEFT OUT

Good days and bad days

Say roughly how many of each in a week. "Four or five days out of seven" tells them something; "sometimes" does not.

What happens afterwards

If doing something costs you the rest of the day, that is part of the answer.

Help you already have

Prompting, reminders, someone doing part of the task. It counts even when it's family.

Why, not just what

"I cannot reach my feet because of pain in my back" says more than "I need help dressing".

Not enough room on the form? Continue on a separate sheet. Write your name and National Insurance number on every extra page, and note which question it belongs to.

NEXT — Once it is answered, gather your evidence (page 7) before you send it back.

Supporting evidence

Evidence backs up what you have written. A short letter describing your daily difficulties is worth more than a thick file that only proves you have a diagnosis.

01
Medical letters
Consultant letters, clinic summaries, discharge notes.

02
Care plans
Social care assessments, OT reports, support plans.

03
Medication
A repeat prescription list, showing what and how much.

04
A diary
Two weeks of what actually happened. Simple, powerful.

05
Statements
From a partner, carer, support worker or friend.

06
Anything practical
Photos of aids in use, a blue badge, an equipment list.

You do not need all six. Two or three that describe your daily life clearly will do more than everything you can find.

WORTH DOING

- Send copies, keep every original.
- Write your NI number on each page.
- Note which question each item relates to.
- Send what you have now; add more later.

COMMON MISTAKES

- Missing the deadline waiting on a consultant's letter.
- Sending originals you cannot get back.
- Sending fifty pages that all say the same thing.
- Assuming DWP will request your medical records.

NEXT — Send the form and your evidence together, then see page 8 for what happens at assessment.

Understanding the assessment

Not everyone has one. If you do, it is a conversation with a health professional working for an assessment provider on DWP's behalf. They do not make the decision.

By phone	By video	Face to face
Most common now	You can ask not to	At a centre or at home

You can have someone with you
In the room or on the call. They often remember things you will not think to mention.

Take your time answering
There is no prize for being quick. Ask what an unclear question means before answering it.

Answer for a typical day, not today
“How are you?” is small talk, but it's fine to say “today is a better day than most.”

Do not play it down
Most people minimise out of politeness or pride. Be accurate instead.

Say if something is not possible
If asked to move in a way that would hurt you, say so and explain why.

Write it down afterwards
Date, length, who was there, anything that felt wrong — the same day, while it's fresh.

Why the notes matter
This report is one of the main things the decision maker reads. If you later disagree with the decision, your own notes are the only independent record of what was actually said. **Next:** write them the same day, then wait for your decision letter (page 9).

The assessment report is not the decision

These two get confused constantly. They are written by different people, for different purposes, and they arrive separately.

THE APPOINTMENT	**Assessment** A conversation with a health professional.
WHAT THEY WRITE	**Assessment report** Their opinion and recommendation — not binding.
WHO DECIDES	**Decision maker at DWP** Reads the report, your form, and your evidence.
WHAT YOU GET	**Decision letter** The outcome, the rate, and the dates. This is the decision.

The report

Written after your appointment. You are not sent it automatically — you have to ask for a copy.

The decision letter

Your one month to ask for Mandatory Reconsideration runs from the date on this letter, not the report.

Ask for the report. Call DWP and ask for a copy of your assessment report — it is about you, and you are entitled to see it.

Reading it is often uncomfortable. It is also the fastest way to understand a decision, because it shows what it was based on. **Agree with the decision?** Nothing more to do. **Disagree?** Turn to page 11.

If the report does not match what happened

This is one of the most common things people tell us: you read the report and it describes an appointment you do not recognise.

Work through it line by line and write down where it differs from your own record.

THE REPORT SAYS	WHAT ACTUALLY HAPPENED	SUPPORTING INFORMATION

Stick to what you can describe factually. This worksheet cannot tell you how a difference will be treated, and it is not a way of predicting an outcome. Keep it with your papers — attach it if you ask for Mandatory Reconsideration on page 11.

If you disagree with the decision

You cannot appeal straight to a tribunal. Mandatory Reconsideration is a step in between, and it has to happen first.

1. **Decision**
   The letter arrives. Note the date — everything after this counts from there.

2. **Ask for Mandatory Reconsideration** WITHIN 1 MONTH
   In writing. Say which parts you disagree with, and why. Send any new evidence.

3. **Mandatory Reconsideration Notice**
   A different decision maker looks again and writes to you. It can go up, stay the same, or go down.

4. **Appeal, if still unhappy** 1 MONTH FROM THE NOTICE
   You need the Mandatory Reconsideration Notice to appeal, so keep it safe.

What to put in the request

Name, address and National Insurance number.

The date of the decision you are challenging.

Which activities you disagree with, one at a time.

What actually happens for you, on most days.

Any new evidence, listed clearly.

If you have missed the month

Ask anyway, and explain why it is late. A late request can sometimes still be accepted, up to 13 months after the decision date.

Do not let a missed deadline stop you — speak to a benefits adviser about your options.

NEXT — Send your request, then wait for the Mandatory Reconsideration Notice. Still unhappy afterwards? Turn to page 12.

Tribunal

An appeal is heard by an independent panel, part of HM Courts and Tribunals Service. It is not part of DWP, and it is not another assessment.

Who is in the room

A judge, who chairs it.

A doctor, not there to examine you.

A disability member, on most panels.

Sometimes a DWP representative. Often not.

What happens

They have read your papers before you arrive.

They ask questions about your daily life.

You can bring someone with you.

It usually takes under an hour.

You are often told the outcome the same day.

POSSIBLE OUTCOMES

It goes up

An award is made or increased, usually backdated.

It stays the same

The panel agrees with the original decision.

It goes down

Less common, but possible. The whole decision is reviewed.

The part nobody prepares for

Waiting is the hardest part, and it can take months. Most people describe the day itself as calmer than they expected.

Ask a local advice service whether they can represent you, and ask early — the good ones book up.

NEXT — Ask a local advice service now, even before a hearing date arrives.

Keep everything together

Print this page and keep it at the front of a folder. When you are asked a date on the phone in four months, it will be here.

REFERENCE NUMBERS

National Insurance no.

Claim reference

Date claim started

Form return date

Assessment date

Decision letter date

PHONE LOG

DATE	TIME	WHO I SPOKE TO	WHAT WAS SAID

EVIDENCE TRACKER

WHAT IT IS	ASKED FOR ON	WHICH QUESTION IT SUPPORTS	SENT

KEEP USING THIS — update it every time you send or receive something, right through to your decision.

Questions we get asked most

Can I send more evidence later?

Yes. Send what you have with the form rather than missing the deadline, then send anything else as soon as it arrives. Evidence can also go in during a Mandatory Reconsideration or an appeal.

Should I keep copies?

Yes, of everything, including the form. Photos on your phone are fine. Send copies of medical letters and keep the originals.

How long does it all take?

It varies, and waiting times change. GOV.UK publishes current timescales, and a local advice service will know what's typical near you right now.

What happens after my assessment?

The report goes to a decision maker at DWP, who decides and writes to you. The assessor does not decide.

What if the report doesn't match what happened?

Ask for a copy, read it against your own notes, and use the worksheet on page 10 to list the differences.

Do I have to have a face-to-face assessment?

Most are now by phone. If the format offered would be difficult for you, say so when you're contacted, and explain why.

Will claiming PIP affect my other benefits?

PIP is not means tested and is not taxed, and it can passport you to other help. Worth a free benefits check with an adviser.

I am in Scotland. Does this apply to me?

No. PIP has been replaced in Scotland by Adult Disability Payment, a different system with different rules. Start at mygov.scot instead.

NEXT — Still unsure? Turn to page 15 for where to get free, independent advice.

Where to get help

This guide explains the process. Advice about your own claim should come from a qualified advice service, and it is free.

GOV.UK
OFFICIAL

Rules, current rates, forms and timescales. If anything else contradicts GOV.UK, GOV.UK is right.

Citizens Advice
FREE

Help with forms, benefit checks, and often tribunal representation. Ask early — they book up.

Local welfare rights
COUNCIL

Many councils fund one; independent advice centres exist in most areas too.

A condition charity
SPECIALIST

Many run a benefits helpline familiar with how your condition is usually described.

If you are struggling to cope

This process is hard, and it lands on people who are already unwell. If it's getting on top of you, talk to your GP. Samaritans is free, day or night, on 116 123.

Written for England and Wales, where PIP is administered by DWP. In Scotland PIP has been replaced by Adult Disability Payment. Northern Ireland is administered by the Department for Communities. Educational guidance only, not legal or welfare rights advice.