Maternity Support Guide **For Employees**

If you're not eligible for Statutory Maternity Pay (SMP), your employer must give you an SMP1 form. This form explains the reason(s) you do not qualify.

Common Reasons You May Not Qualify for SMP

You might not be eligible for SMP if any of the following apply.

- You were not employed by your employer for long enough.
- Your average weekly earnings were too low.
- You did not notify your employer early enough that you would need to stop work to have your baby.
- You did not provide medical evidence (such as your MATB1 form) soon enough.
- You did not tell your employer soon enough that your baby had been born.
- You were in legal custody.
- You started work after your baby was born.

If you are not eligible for SMP, you may still be able to claim Maternity Allowance instead.

Maternity Allowance

Maternity Allowance is a payment available to people who take time off to have a baby. It is paid by the government, through Jobcentre Plus, and it can be paid for up to 39 weeks.

You can apply for Maternity Allowance as soon as you've been pregnant for 26 weeks. Payments can start from:

- The 11th week before your baby is due, or
- The day after the baby is born.

Please note: Receiving Maternity Allowance may affect other benefits you receive.

Eligibility

You must meet certain criteria to qualify for Maternity Allowance.

You can find full guidance on eligibility on the HMRC website.

What You'll Get

You can use the HMRC Maternity Allowance Calculator to work out how much you could get.

If you're employed or have recently stopped working

You may receive:

- £187.18 a week, or
- 90% of your average weekly earnings (whichever is lower), for up to 39 weeks

If you're self-employed

You may get between £27 to £187.18 a week for up to 39 weeks, depending on how many Class 2 National Insurance contributions you've made in the 66 weeks before your due date.

More information is available on the HMRC website.

How to Claim

You can apply for Maternity Allowance once you've been pregnant for 26 weeks. Jobcentre Plus is responsible for processing these claims and will act as your main contact for any questions or updates.

Step 1: Get the MA1 Claim Form

You can:

- Print a blank MA1 and fill it in,
- Fill it in online and then print it, or
- Order a paper copy if you cannot print it

The form includes notes to help you complete it. If you need help please contact Jobcentre Plus.

Step 2: Provide Information About Your Work

You'll need to give details about your employment during the 66-week 'Test Period' before your baby is due. You can use the Test Period Calculator to work out the dates.

Step 3: Send Your Completed Form

Once completed, post your application to the address provided on the form.

If you need another format (e.g., braille, large print or audio CD), contact Jobcentre Plus.

What to Include With Your Claim

Include the following documents with your MA1 form:

- Proof of income
- Proof of a due date and birth
- Additional documents, such as your SMP1 form.

Full details of required documents are available on the HMRC website.

When You'll Hear Back

You should receive a decision on your claim within 20 working days.

If you are eligible, you'll be sent a confirmation form that will also ask you to confirm your last working day before maternity leave.

Other Income Support Options

If you don't qualify for Maternity Allowance, it's a good idea to try applying for Universal Credit.

You can check your eligibility for Universal Credit on the GOV.UK website

Universal Credit – Help to Claim (Free Support)

Citizens Advice offers a free service to help you apply:

- England: 0800 144 8444
- Wales: 0800 024 1220
- Scotland: 0800 023 2581
- Northern Ireland (Advice NI): 0800 915 4604

Universal Credit: Contact Universal Credit – GOV.UK