

Cancer and Your Finances - Things to think about

An information guide



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Cancer can be expensive!

This may be because of changes to your work, additional heating bills, paying for parking and travel to hospitals. This leaflet suggests some practical ways to help people with cancer and their carers cope with the unexpected costs of cancer.

Free prescriptions

As a cancer patient you are entitled to free prescriptions if you are undergoing treatment for cancer, experiencing the effects of cancer, or experiencing the effects of treatment for cancer.

To get free prescriptions you need to ask your GP to complete and send off an FP92A form. You will then be sent an exemption card which you should present whenever you collect a prescription from the chemist. The card is valid for 5 years and will need to be renewed if you are still eligible.

If you need to get any prescriptions before your exemption card arrives ask for an NHS receipt (FP57) as you will be able to get the charges refunded. When your exemption card arrives take it to any chemist with the receipt and they will refund the charges.

If you already have a pre-payment card you can apply for a refund of the remaining period on the card. To do this write to the address on the back of the card explaining that you are now medically exempt from charges and asking for a refund.

Benefits and financial advice

Whatever your age or financial situation you may be entitled to certain benefits, whether you are the person with cancer or you are caring for someone with cancer. Not all benefits are means tested and some benefits automatically qualify you for further entitlements. So even if you have a good salary or pension and savings, it is worth checking what you are entitled to. You may also be entitled to benefits because of the circumstances of other people in your household. The benefits system is complex and changing constantly, and it is important to speak to an experienced adviser to get the most up to date information.

To find out about Macmillan Welfare Advice Services and benefits advice in your area, contact the Macmillan Information and Support Service – details are on page 7 of this leaflet. Information about finances, including benefits, is also available on www.gov.uk. The Macmillan helpline on 0808 808 0000 can also provide advice about benefits.

If you are struggling to cope with your finances or you are already in debt, help and advice is also available from your local Citizens' Advice Bureau (CAB). Your local library will be able to give you contact details for your local CAB or other advice services in your area, or go to www.citizensadvice.org.uk .

Transport and hospital parking

You may be able to get help with the cost of getting to hospital and parking. This may include free or reduced cost parking if you are attending for some treatments (such as radiotherapy). There may also be a parking area just for the unit where you are having treatment.

If free parking is not available, you may be able to buy a pass for cheaper parking if you are visiting often. Your Clinical Nurse Specialist (Key Worker), ward staff or Macmillan Information and

Support Service staff can advise you about this and about help with travel expenses you may be able to get if you are on a low income.

If you have mobility problems you may be able to apply for a 'blue badge'. Your local council will advise if you are eligible and how to apply.

Mortgages, loans and insurance

If you have life or critical illness insurance policies or income, mortgage or credit card protection check the terms of your policies or contact your insurer for advice. If you are finding it hard to pay your premiums or repayments you may be able to suspend them for a while or reach an acceptable agreement about payments.

If you pay into a health scheme or plan contact the scheme provider to see if you can claim for attendance at hospital for outpatient treatments such as chemotherapy or radiotherapy, not just for times when you have to stay overnight. You may also be able to claim for physiotherapy treatment, counselling, complementary therapy, wigs and in some cases for bras if you have breast cancer.

If you have private medical insurance and you are thinking about using it to pay for your treatment, contact your insurer to check what you are covered for and how much excess you will have to pay. Some private medical insurance also pays you for any NHS hospital stays you have had, so even if you don't use your private insurance to pay for your treatment you may be entitled to claim.

Work and cancer

Seek advice if you are considering resignation or retirement from your job as there may be important implications for benefits or pension payments. In some cases you may be able to apply to have your occupational pension paid earlier.

If your cancer or your treatment is making it difficult to work normally, talk to your employer and your trade union or professional body. Adaptations to your working hours or

environment may be possible as cancer is a condition which is included in the provisions of the Equality Act, and your employer should be expected to make reasonable adjustments to help you.

Specific free advice for employees, employers and carers about work and employment rights is available from the Maggie's job advice and support service by ringing 0161 446 8498. The service is available to support patients and carers with concerns about employment as a result of a cancer diagnosis. This includes support to carry on working during treatment, help to manage absence and to promote a successful return to work. It can also help unemployed patients back in to the workplace and support patients who have returned to work after treatment who are finding it difficult.

Your local job centre may also be able to help and can be contacted via Job Centre Plus on 0800 055 6688. You can also go to www.gov.uk/dwp for more information.

Financial support is sometimes available from trade unions or professional organisations so check if you could be eligible for assistance. Some trade organisations and services (e.g. armed forces) also offer grants, so it may be worth finding out about any help they are able to provide.

Macmillan Cancer Support also produces a range of free booklets about work and cancer and financial issues for patients, their carers and employers. These are available from the Macmillan Information and Support Service.

Utility bills

Contact your supplier for more information about whether you can get a lower tariff and to find out about any help they can provide if you are struggling to pay your bills. If you are having problems with your water supplier, contact the Consumer Council for Water (Tel 0300 034 2222), www.ccwater.org.uk) or for problems with energy suppliers ring the Citizens Advice Consumer Service on 0845 404 5056 or go to www.ofgem.gov.uk

Grants

There are several organisations which offer grants, such as Macmillan Cancer Support, or support organisations for specific types of cancer, such as The Brain Tumour Trust, CLIC Sargent (for children and young people) and Leukaemia Care. Your Clinical Nurse Specialist or the Macmillan Information and Support Service staff can advise you. Some organisations can also arrange for special experiences for some people with cancer free of charge, and centre staff can provide more information about this.

Travel insurance

If you are going on holiday, remember to make sure you have travel insurance and that it covers you for your cancer. If you need help to find an insurance company the Macmillan Information and Support Service can help. Macmillan Cancer Support produce a booklet about travel insurance and travelling abroad when you are affected by cancer, which are also available from the service or by calling the Macmillan Support Line.

This leaflet has been produced by cancer patients and their carers and health professionals.

Filling in forms

We understand that it can be stressful filling in forms, particularly when you are going through cancer. Staff in the Macmillan Information and Support Service can help with this. Ring the service to make an appointment if you would like to access this service.

The Macmillan Information & Support Service
Royal Oldham Hospital
Rochdale Road
Oldham OL1 2JH
Tel: 0161 656 1026

Email: macmillaninfocentre@pat.nhs.uk

Open Monday to Friday 9:00am to 4:00pm

The service offers free, confidential information and support to anyone affected by cancer.

Macmillan Cancer Support
Support line tel: 0808 808 00 00
www.macmillan.org.uk

If English is not your first language and you need help, please contact the Interpretation and Translation Service

Jeśli angielski nie jest twoim pierwszym językiem i potrzebujesz pomocy, skontaktuj się z działem tłumaczeń ustnych i pisemnych

اگر انگریزی آپ کی پہلی زبان نہیں ہے اور آپ کو مدد کی ضرورت ہے تو ، براہ کرم ترجمانی اور ترجمہ خدمت سے رابطہ کریں

Dacă engleza nu este prima ta limbă și ai nevoie de ajutor, te rugăm să contactezi Serviciul de interpretare și traducere

ইংরাজী যদি আপনার প্রথম ভাষা না হয় এবং আপনার সাহায্যের প্রয়োজন হয় তবে অনুগ্রহ করে দোভাষী এবং অনুবাদ পরিষেবাটিতে যোগাযোগ করুন

إذا لم تكن الإنجليزية هي لغتك الأولى وتحتاج إلى مساعدة ، فيرجى الاتصال بخدمة الترجمة الشفوية والتحريرية

☎ : 0161 627 8770

@ : interpretation@pat.nhs.uk

To improve our care environment for Patients, Visitors and Staff, **Northern Care Alliance NHS Group** is Smoke Free including buildings, grounds & car parks.

For advice on stopping smoking contact the Specialist Stop Smoking Service on 01706 517 522

For general enquiries please contact the Patient Advice and Liaison Service (PALS) on 0161 604 5897

For enquiries regarding clinic appointments, clinical care and treatment please contact 0161 624 0420 and the Switchboard Operator will put you through to the correct department / service

The Northern Care Alliance NHS Group (NCA) is one of the largest NHS organisations in the country, employing 17,000 staff and providing a range of hospital and community healthcare services to around 1 million people across Salford, Oldham, Bury, Rochdale and surrounding areas. Our Care Organisations are responsible for providing our services, delivering safe, high quality and reliable care to the local communities they serve.

The NCA brings together Salford Royal NHS Foundation Trust and the hospitals and community services of The Royal Oldham Hospital, Fairfield General Hospital in Bury, and Rochdale Infirmary (currently part of The Pennine Acute Hospitals NHS Trust).

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