Financial Support for People Affected by Cancer Information for patients and carers

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Introduction

This leaflet identifies some of the organisations that may be able to help you and your family cope with the unexpected cost associated with your illness.

As a cancer patient or carer you may need to reduce your working hours or give up work altogether. You may have additional temporary costs for example increased heating bills as you may be spending more time at home and of course there may be hospital parking charges.

Benefits and Financial Guidance Services

It is important that benefits and financial guidance services are offered to you and your family at all stages of your diagnosis and treatment. You are likely to need up-to-date, good quality help and information about benefits and finances. Whatever your age, financial situation or diagnosis, you may be entitled to certain benefits, some of these are not backdated, so don't delay in seeking advice on these matters.

Not all benefits are 'means tested' and some benefits automatically qualify you for further entitlements. Even if you have a reasonable salary, a pension or savings it may be worth checking if you are entitled to anything to support you financially during this time. There are local services designed to help you make sense of financial matters at this time.

In both Calderdale and Kirklees the following services are available for you to access. They deliver advice and support for people affected by cancer and can also check whether you are entitled to any financial support or further help.

For patients living in the Kirklees area:

Advice Kirklees
Eileen Murray
Macmillan Benefits Adviser
Advice Kirklees Council, Ground Floor
Civic Centre, 3 Market St,
Huddersfield, HD1 2EY
Tel: 01484 221000

Age UK
Information and Advice Service
12 New Street
Huddersfield HD1 2AR
Tel: 01484 535994

For patients living in the Calderdale area:

Age UK
Information and Advice Service
Halifax Choices Centre
4-6 Woolshops
Halifax HX1 1RJ
Tel: 01422 399830

Help with Housing and Mortgages

Your local Council may offer help with housing problems, such as council tax payments, rent issues and any other housing queries you may have.

Breathing Space offers an interest free secured loan that may help you to pay your mortgage. You will of course need to repay this loan, but it may help you when you need it most. The loan is variable and eligibility will be decided on following an application. Of course this offers short term help, but may be worth discussing. Contact your local Housing Authority Housing Options Team.

Help with Travel Costs

Patients on certain benefits can claim back the cost of travel and parking for their hospital appointments.
Parking permits are often available for patients undergoing cancer treatments.

You may wish to consider applying for a Blue badge which will make parking easier for you when you are out and about. Your local Authority website or local Benefits Advisor will provide you with more information about how to apply for one.

Help with Energy Costs

If you are struggling to pay energy bills, contact your energy supplier as soon as possible. You should let them know that you have cancer as they may be able to offer you support. You may also like to contact Macmillan Cancer Support on 0808 800 00 00 to ask to speak with one of their energy advisors for more information.

Help for Carers

Carers over the age of 16 may also be able to apply for financial benefits. Your local support organisation for Carers or local Benefits Advisory Service should have information as to whether there are additional payments to which you or your main carer may be eligible.

The national organisation, CARERSUK can help with the things you find troubling.
Their website is www.carersuk.org.uk or phone 0808 080 7777.

Employers and Financial Organisations

You may find it helpful to talk to your employer or a Union Welfare Officer. You may have paid into a health protection scheme, if you have, you may be able to have some of your costs reimbursed. Your bank, building society or mortgage provider and insurance company may be able to talk you through some of the options open to you. Planning and seeking advice early can often stop difficulties arising later.

For Advice and Support in the Workplace:

Macmillan Cancer Support can offer help and support for patients in work, off work, returning to work and not returning to work. They can also offer help and support for individuals working whilst caring for someone with cancer.

Please call 0808 800 00 00 to ask to speak with one of their employment advisors for more information or visit macmillan.org.uk

The Macmillan Financial Guidance Team offer support and information with pensions, insurance, mortgages, budgeting, wills and estate planning.

Support Grants

Some national and local charities may offer grants which can be used to help with the cost of living with cancer. It may be worth trying national and local charities to see if they are able to assist you.

You may also like to contact Turn2Us to search for additional financial support. www.turn2us.org.uk

Prescription Charges

As a patient undergoing treatment for cancer you are eligible for free prescriptions. You can apply for an exemption certificate (MedEx) by collecting a signed FP92A form from your GP surgery or Oncology Clinic.
The FP92A form must be signed by a GP or a hospital doctor. It is valid for 5 years and should be renewed after this time. It is a card rather than a certificate. You will need to show this to your pharmacist when you have medicines dispensed.

If you have any queries about it you can call the national helpline 0300 330 1341. Alternatively, you can find out more on the website. If you are over 60, you will automatically be exempt from prescription charges. www.nhs.uk/nhsengland/healthcosts/prescriptioncosts

You may wish to use an HC1 form entitled Help with health Costs as in some circumstances you may be eligible with your health costs.

For more information access the website www.dh.gov.uk

Further Information and Support

Macmillan Information Service
Calderdale Royal Hospital – 01422 222 709
Huddersfield Royal Infirmary – 01484 343614
Email: cancerinformationandsupport@cht.nhs.uk

Carers UK
Tel: 028 9043 9843
Web: www.carersuk.org

Citizens Advice
Web: www.citizensadvice.org.uk

Department for Work & pensions – DWP
Web: www.gov.uk

The Money Advice Service
Tel: 0300 500 5000
Web: www.moneyadviceservice.org.uk

Disability Rights UK
Tel: 020 7250 8181
Web: www.disabilityrightsuk.org

Dept. for Transport – Blue Badge Scheme
Web: www.gov.uk/browse/driving/blue-badge-parking

HM Revenue & Customs
Web: www.gov.uk/government/organisations/hm-revenue-customs

Law Centre network
Web: www.lawcentres.org.uk
Local law centres provide advice and legal assistance particularly with welfare issues and aspects of disability.

Macmillan Cancer support
Macmillan helpline 0808 800 0000
Web: www.macmillan.org.uk

Macmillan Benefits and Financial Guidance Team
Tel: 0808 808 00 00 Textphone 0808 808 0121
Email: financialguidance@macmillan.org.uk
Web: www.macmillan.org.uk

National Debt Line
Tel: 0808 808 4000
Web: www.nationaldebtline.co.uk

Step Change Debt Charity
Tel: 0800 138 1111
Web: www.stepchange.org

Turn2Us
A charity that offers online services for people in financial need in the UK
Web: www.turn2us.org.uk

Patient Advice and Complaints Service
Calderdale and Huddersfield NHS Foundation Trust
Acre Street
Lindley
Huddersfield HD3 3EA

Tel: 0800 013 0018 or 01484 342825
Email: patientadvice@cht.nhs.uk
Text only on 07766905817

For more Information, please contact:

The Macmillan Cancer Information Service

Calderdale Royal Hospital
Tel: 01422 222709
Huddersfield Royal Infirmary
Tel: 01484 343614
Email: cancerinformationandsupport@cht.nhs.uk

If you have any comments about this leaflet or the service you have received you can contact :

Macmillan Information Team
Tel No: 01422 222709 or 01484 343614

www.cht.nhs.uk

If you would like this information in another format or language contact the above.

Potřebujete-li tyto informace v jiném formátu nebo jazyce, obrat'te se prosím na výše uvedené oddělení

Jeżeli są Państwo zainteresowani otrzymaniem tych informacji w innym formacie lub wersji językowej, prosimy skontaktować się z nami, korzystając z ww. danych kontaktowych

ਜੇ ਤੁਸੀਂ ਇਸ ਜਾਣਕਾਰੀ ਕਿਸੇ ਹੋਰ ਪਾਰੂਪ ਜਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ,
ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਉਪਰੋਕਤ ਵਿਭਾਗ ਵਿੱਚ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

اگر آپ کو یہ معلومات کسی اور فارمیٹ یا زبان میں درکار ہوں، تو
براۓ مہربانی مندرجہ بالا شعبے میں ہم سے رابطہ کریں۔

"إذا احتجت الحصول على هذه المعلومة بشكل مغاير أو مترجمة إلى لغة مختلفة فيرجى منك الاتصال بالقسم المذكور أعلاه"

CHFT