



# Financial support when you have cancer: quick guide

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This leaflet outlines what financial support is available for patients with a cancer diagnosis. Information is correct as of July 2020 (not including special Covid-19 arrangements)

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### Benefits available because you cannot work

If you are employed you are entitled to statutory sick pay from your employer and then could be eligible for new-style *Employment and Support Allowance* after 28 weeks. You may also be paid *contractual sick pay* from your company, according to your contract of employment. If you are self-employed you can claim *Employment and Support Allowance* (see also section on low income).

### Benefits because your illness causes you to have difficulty walking or taking care of yourself

- *Personal Independence Payment* is available if you are under retirement age (replacing Disability Living Allowance from 10 June 2013 for new claimants). To qualify you need to have had problems for 3 months and they need to be likely to exist for a further 9 months. This benefit is not means-tested or taxable.
- *Attendance Allowance* is available if you are over state retirement age. To qualify you need to have had problems for 6 months. This benefit is not means-tested.
- Either of the above could entitle someone else to claim *Carer's Allowance* for looking after you.

### Benefits because you are on a low income

- If you are under state retirement age and have savings of less than £16,000, you may be entitled to additional income related benefits, in the form of universal credit, even if you are working.

- If you are over state retirement age, you may be entitled to *Pension Credit*, *Housing Benefit* and *Council Tax Reduction*, even if you have savings over £16,000.
- *Universal Credit* replaces most means-tested benefits for working age people (except Council Tax Support – apply separately to Council). You will need to apply on-line and have an email address.
- Go to [www.gov.uk](http://www.gov.uk) to apply.

## Benefits because you have a terminal illness

If you have a terminal illness you are likely to have automatic entitlement to *Personal Independence Payment* or *Attendance Allowance*. Seek further advice as soon as possible.\*

## How to claim benefits

- For *Company and Statutory Sick Pay*, ask your employer (Personnel/Human Resources).
- For *Personal Independence Payment*, telephone 0800 917 2222.
- For *Attendance Allowance* application forms phone 0845 712 3456; and for *Carer's Allowance* claim packs phone 0845 608 4321 (or go to website [www.gov.uk](http://www.gov.uk)).
- For *Council Tax Reduction* forms, contact your local council benefits section.
- For *Pension Credit* phone 0800 99 1234.



## Further information:

More detailed information can be obtained from:



[www.gov.uk](http://www.gov.uk) (government website), [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) (Citizens Advice public website) and [www.macmillan.org.uk](http://www.macmillan.org.uk) (Macmillan website). The Macmillan information booklet 'Help with the Cost of Cancer' can be obtained from the Macmillan Information Centre in the Berkshire Cancer Centre at the Royal Berkshire Hospital and at the Macmillan Information Desk at Wexham Park Hospital.

## To seek further advice

To speak to someone on a more personal basis for detailed information and advice please contact:

1. Local Citizens Advice.
2. The Macmillan Support Line on 0808 808 0000
3. If you have followed the above advice and are having difficulty getting benefits into payment, need help with an appeal against a benefit decision or feel you need more help and advice regarding your benefit claim, then please either drop in to the Macmillan Information Centre in the Berkshire Cancer Centre, Mon-Thurs 9am-4pm or Fri 9am-2pm or ask your Clinical Nurse Specialist to make a referral to the Macmillan Berkshire Benefits Service based in the Royal Berkshire Hospital. This offers the option of face to face advice if required.

This document can be made available in other languages and formats upon request.