



HEAD & NECK CANCER
AUSTRALIA
ENGAGE • EDUCATE • EMPOWER

FINANCIAL ASSISTANCE



FINANCIAL ASSISTANCE

For many people living with head and neck cancer, the financial costs associated with treatment and care may be substantial. It can be a struggle to cope with a reduced income because of a cancer diagnosis and the increased expenses from travel, accommodation, medical costs and an assortment of other cancer-related costs. Therefore, financial support is critical to the wellbeing of people living with cancer and their families.

FINANCIAL COSTS

Some costs associated with cancer include:

- treatments, hospital stays and caregivers
- travelling for appointments and treatment
- loss of income from being off work
- tools or aids to help in daily life, such as communication tools and eating aids.

FINDING SUPPORT

There are several organisations and services that can help lighten the financial burden and worries that cancer may bring.

Depending on your situation, you may be able to get financial support to help you during and after your treatment. Your cancer nurse specialist or social worker will be able to tell you if you are eligible for any government benefits or pensions. There are also other things that can be done to ease financial stress, such as suspending mortgage or other loan repayments, or accessing your superannuation.

A social worker or a clinical psychologist will help you to talk about any stress you are feeling about money. If needed, they can put you in contact with services that help you with your accommodation, food and transport needs.

A financial adviser can give you advice and strategies for managing your money while you are off work during your treatment and recovery.

- **The Cancer Council** have a free program which provides financial planners, lawyers, accountants and human resource professionals to help you to navigate this information. Contact the [Cancer Council helpline](#) for more information 13 11 20. There are a range of legal and financial fact sheets available on the [Cancer Council website](#).
- Income protection insurance pays out benefits to policyholders who are temporarily unable to work because of an illness or accident. Check whether you have an income protection insurance policy.
- **Centrelink** provide social care for people living with an illness, injury or disability. If you find yourself on a low income or unable to work because of your head and neck cancer, you may be eligible for payments or services, which may include:
 - Sickness Allowance
 - Disability Support Pension
 - Health Care Card
 - Carer's Allowance, for someone who cares for you
 - Financial Information Service, for financial advice

You can visit a Centrelink office or call Centrelink on 13 27 17 for help with applications and claims or to talk to someone about your financial situation.

- No-interest loan schemes are available to people on low incomes with affordable credit (usually under \$2,000). These schemes are offered by more than 250 local community organisations in over 650 locations across Australia.
- **Your state government** may have schemes to assist with travel and accommodation. You can find out about any assistance that you may be eligible for in your state by visiting the [Cancer Council website](#).
- **Qualified financial planners** can help you with applying for Centrelink benefits, budgeting, transitioning to retirement, planning for your children's future, debt management, superannuation and insurance.
- **Can Assist** understands the financial burden a cancer diagnosis may put on families and individuals. They provide financial and accommodation assistance to people in country NSW affected by cancer. Visit a [local branch](#) or call them on 02 9216 9400.
- **Royal Far West** is an organisation caring for children and their families living in rural areas/remote communities in Australia. They may be able to help with costs associated

with traveling for treatment and accommodation. Contact [Royal Far West](#) online or by calling 1800 500 061.

QUESTIONS YOU MAY ASK YOUR DOCTOR

- How much will the operation cost?
- What out of pocket costs can I expect when I use my private health insurance?
- Will my health insurance cover it?
- Who can I speak to for financial support?
- How long until I can return to work?
- How much will the radiotherapy and/or chemotherapy cost?
- What help is available to me?

You may want to write specific questions here to ask your doctor or cancer care team

About Head and Neck Cancer Australia

Head and Neck Cancer Australia (formerly Beyond Five) is Australia's only charity dedicated to providing information and support to people living with head and neck cancer, caregivers, family and healthcare professionals.



Head and Neck Cancer Australia's mission is to improve the quality of life of everyone affected by head and neck cancer through education and access to support and to raise awareness of head and neck cancer nationally.

Head and Neck Cancer Australia supports people through their cancer journey, from diagnosis to treatment and life after cancer by providing comprehensive, easy to understand and easy to access information. We have the only Directory of Head and Neck Cancer services and support groups available in Australia and New Zealand helping people to find the right services and support when they need it most.

Phone: 1300 424 848

Email: contact@headandneckcancer.org.au

Web: www.headandneckcancer.org.au

***Head and Neck Cancer Australia Disclaimer:** You acknowledge and accept that the information in this factsheet is for general information purposes only. It is not intended, nor should it be relied on, as medical or legal advice, or as a substitute for consultation with a physician or other licensed healthcare provider. You agree that if you have individual healthcare-related questions you should contact your doctor promptly and should not disregard professional medical advice, or delay seeking it, because of information contained here. You also agree that Head and Neck Cancer Australia is not liable for any injury or damage to persons or property (howsoever caused, including by negligence) arising out of or related to any use of Head and Neck Cancer Australia's patient education materials, or for any errors or omissions.*

First Published: 2016

Last updated: November 2020