



# FINANCIAL AND PRACTICAL ASSISTANCE

## FACT SHEET

June 2013

This fact sheet was produced by Breast Cancer Network Australia

This fact sheet summarises the financial and practical assistance that may be available to you and your family to help reduce the financial impact of a diagnosis of breast cancer. It includes information on the following topics:

- Where to start
- Costs of tests and treatment
- Making the most of your GP
- Federal government assistance
- State government assistance
- Household expenses
- Community assistance
- Superannuation and insurance
- Employment
- Child care
- Travel
- Legal assistance

### Where to start

Your hospital social worker or breast care nurse may be able to tell you about any financial and practical assistance you may be eligible for, including information on the services that are available in your state and local area. They may also be able to help you in claiming benefits and assistance.

### Costs of tests and treatments

The costs of tests and treatment can vary, sometimes significantly, from provider to provider. It's a good idea to shop around beforehand as you may be able to find a better price.

*I had my surgery and chemo in the private system, but went public for radiotherapy. – Linda*

### Practical tips

- Ask your doctor upfront about the costs of tests and treatment. Think of health care as just another service you pay for, like plumbing. It is quite reasonable to ask for a quote first.
- If you have access to a social worker or breast care nurse, she or he can help you find out

about financial and practical support that may be available to you e.g. subsidised accommodation if you have to travel for treatment

- If you have a large bill – e.g. for radiotherapy – you can reduce your up-front costs by making the Medicare claim before you pay the bill. Medicare will make a cheque out to the provider for the rebate amount so that you just need to pay the gap amount.
- Ask your treating doctor if she or he can arrange for the imaging clinic to bulk-bill you for tests and scans. Your doctor can write 'please bulk-bill' on the referral form.
- Your doctor can tick the 'Medicare only payment' option on pathology request forms, even if you are being treated as a private patient. This will reduce the out-of-pocket cost of your pathology tests.

### As a public patient

You are entitled to be treated as a public (Medicare) patient in a public hospital even if you have private health insurance; however you must let your doctors know upfront.

#### Advantages

- You will not be charged for most of your treatment and care.
- You are more likely to have a multidisciplinary team (MDT) coordinating your care.
- You are more likely to have access to a breast care nurse, social worker, physiotherapist and other allied health professionals.
- You are more likely to have all of your treatment team in the same place.

#### Disadvantages

- You will be treated by doctors nominated by the hospital – you cannot choose your doctors.
- You may see many different health professionals during the course of your treatment.
- You may have to wait longer for appointments and treatment, but this should not affect the outcome of your treatment.





### **As a private patient**

If you don't have private health insurance you can pay to be treated as private patient; your doctors can tell you how much this will cost.

Before treatment you may want to clarify how much it will cost and exactly what your private health insurance will cover. Your doctor can provide a quote and your private health insurer can tell you which treatments are/are not covered by your insurance, what gaps you may have to pay, and what other services you can claim, e.g. a wig, post-surgery bra, or lymphoedema garment.

#### *Advantages*

- You can choose your specialists and the hospital in which you wish to be treated.
- Timelines for treatment are generally shorter.
- Depending on your level of cover, you may be able to stay in a private hospital and have a private room.

#### *Disadvantages*

- You could be faced with substantial out-of-pocket costs for your treatment, e.g. you may have to pay an 'excess' or gap for your surgery.
- Private health insurance only covers inpatient procedures, so you will not be covered for any treatment as an outpatient, e.g. radiotherapy, radiology, pathology tests and visits to specialists in their rooms. While these do attract Medicare rebates, the rebate may not always cover the whole fee.
- You are less likely to have access to allied health professionals such as a social worker or physiotherapist.

### **Changing systems**

- You can switch between the public and private health systems for different parts of your treatment.
- Ask your doctor or breast care nurse about the pros and cons of each system as they can vary from area to area.
- Ask about your out-of-pocket costs in advance.

### **Making the most of your GP**

#### **GP Management Plans and Team Care Arrangements**

These plans help people with chronic medical conditions, including cancer, by identifying their health care needs and providing an organised approach to their health care.

You may be eligible to receive a Medicare rebate for up to five visits per calendar year to the practitioners identified in your plan, e.g. a physiotherapist or dietitian.

For more information, speak with your GP or visit the Department of Health and Ageing website at [www.health.gov.au](http://www.health.gov.au) > A-Z index > Chronic Disease Management Medicare Items > Resources for patients

#### **GP Mental Health Plans**

If your GP believes that you would benefit from ongoing counselling, she or he can refer you to an appropriate specialist, e.g. a psychologist or social worker.

You will be entitled to up to 10 Medicare-subsidised appointments with the specialist.

For more information, speak with your GP.

### **Federal government assistance**

#### **Centrelink Payments**

If you are on a low income or unable to work because of your breast cancer diagnosis, you may be eligible for payments or services from Centrelink.

For help with applications and claims, talk to Centrelink or a social worker. Do this as soon as possible as there may be a waiting period. You can nominate your partner or a family member to represent you if you don't feel up to doing this yourself.

For more information, visit the Department of Human Services website [www.humanservices.gov.au](http://www.humanservices.gov.au) > Centrelink, or phone Centrelink on 13 27 17.



#### *Sickness Allowance*

If you are employed but unable to work, you may be eligible for a fortnightly Sickness Allowance.

#### *Disability Support Pension*

If you are unable to work for more than 15 hours per week, you may be eligible for a fortnightly Disability Support Pension.

#### *Health Care Cards*

A Health Care Card is available to people who receive certain payments from Centrelink. If you qualify, you will benefit from cheaper medicines and bulk-billing. You may also pay less for utilities, public transport and dental and eye care. If you are not receiving a Centrelink payment but are on a low income, you can apply for a Low Income Health Care Card. This provides the same benefits as a Health Care Card.

#### *Carer's Allowance*

If you have someone who cares for you, she or he may be entitled to a Carer's Allowance.

#### *Financial Information Service*

Centrelink Financial Information Service (FIS) officers can provide free support in financially difficult times.

#### *Utilities Allowance*

Helps you cover the cost of everyday household bills such as energy, rates, water and sewerage. It is not taxed and is not income or assets tested. You may be eligible for Utilities Allowance if you receive a Disability Support Pension, Partner Allowance, or Widow Allowance. Contact Centrelink on 13 23 00 or visit the Department of Human Services website [www.humanservices.gov.au](http://www.humanservices.gov.au) > View all payments and services > Utility allowance.

#### *Child Care Benefit (CCB)*

For more information, see the 'Child care' section of this fact sheet below.

### **Pharmaceutical Benefits Scheme (PBS)**

The PBS is an Australian Government scheme which subsidises the cost of some medications for

people who have a Medicare card. The subsidy may not cover all of the cost; you will probably have to pay a script fee.

- You will pay less if you have a Centrelink Health Care Card.
- For more information, talk to your pharmacist or visit the Department of Health and Ageing website at [www.health.gov.au](http://www.health.gov.au) > For Consumers > Health products and medicines > Medicines > Pharmaceutical Benefits Scheme. To find out whether a medicine is listed on the PBS, visit the PBS website at [www.pbs.gov.au](http://www.pbs.gov.au).

#### *PBS Safety Net*

When you and your family spend \$1390 on PBS-subsidised medications (the PBS Safety Net threshold), you can apply for a PBS Safety Net card. This will make PBS-subsidised medicines less expensive or free for the rest of the calendar year.

- For more information, talk to your pharmacist or visit the Department of Health and Ageing website at [www.health.gov.au](http://www.health.gov.au) > For Consumers > Health products and medicines > Medicines > Pharmaceutical Benefits Scheme. To find out whether a medicine is PBS-subsidised, visit the PBS website at [www.pbs.gov.au](http://www.pbs.gov.au).

### **Medicare Safety Net**

If you need to see a doctor frequently or have regular tests, the Medicare Safety Net may help you with the costs.

- Like the PBS Safety Net, once you have paid out enough to reach the threshold (\$1,221), visits and tests will cost you less.
- Services that count towards the Medicare Safety Net include GP and specialists' consultations, X-rays, and blood tests.
- The Safety Net doesn't apply to costs incurred when you're in hospital.

For more information or to register call Medicare on 13 20 11, visit your local Medicare office or visit the Department of Human Services website [www.humanservices.gov.au](http://www.humanservices.gov.au) > Medicare > Medicare services.



### **Department of Veterans' Affairs**

There are a number of benefits for veterans or partners of veterans. For more information, visit [www.dva.gov.au](http://www.dva.gov.au) > Eligibility and claims, or phone the department on 13 32 54.

### **External Breast Prosthesis Reimbursement Program**

This program allows women to claim the cost of an external breast prosthesis every two years, up to the value of \$400 per prosthesis per breast.

For more information visit the Department of Human Services on [www.humanservices.gov.au](http://www.humanservices.gov.au) > View all payments and services > External Breast Prosthesis Reimbursement Program

### **State government assistance**

#### **Patient Assisted Travel Schemes (PATS)**

These schemes provide people in rural areas with financial assistance towards the costs of travelling to and staying near specialist medical services.

BCNA's PATS fact sheet provides more information. Visit [www.bcna.org.au](http://www.bcna.org.au) > News > Resources > Fact Sheets, or phone BCNA on 1800 500 258 and we will send you a copy.

#### **Lymphoedema compression garment subsidies**

At the time of writing, all states and territories except Queensland and South Australia offer help with the cost of lymphoedema compression garments.

For more information visit [www.bcna.org.au](http://www.bcna.org.au) > News > Resources > Fact Sheets.

### **Household expenses**

*See your bank about reducing the weekly mortgage repayments or rolling credit card and other debt into your mortgage to reduce the monthly repayments. – Tara*

If you are having difficulty paying your household utility bills, for example, gas, electricity, and water, you may like to discuss this with your provider as many have compassionate arrangements that they may be able to offer you.

### **Utility Relief Schemes**

These schemes provide assistance for people who are having difficulty paying their utility bills (gas, electricity, water) because of financial crisis. Before applying, speak with your utility company to ask if they can provide you with any assistance directly. Most utility providers offer a regular discount if you hold a government concession card (such as a Pensioner Concession Card or Health Care Card).

#### *Vic – Utility Relief Grant Scheme*

Contact the Victorian Department of Human Services on 1800 658 521 or visit [www.dhs.vic.gov.au](http://www.dhs.vic.gov.au) > For Individuals > Financial Support > Concessions > Hardship > Utility Relief Grant

#### *NSW – Energy Accounts Payment Assistance Scheme*

Contact St Vincent de Paul, Salvation Army and Anglicare.

#### *SA – Energy Bills*

Contact the Department for Communities and Social Inclusion on 08 8226 8800 or visit [www.dcsi.sa.gov.au](http://www.dcsi.sa.gov.au) > Financial support and grants > Concessions > Energy Bills.

#### *WA – HUGS (Hardship Utility Grant Scheme)*

Contact your utility provider.

#### *ACT – Energy Concession*

Contact your utility provider.

#### *QLD - Home Energy Emergency Assistance Scheme*

Contact your utility provider.

### **Community assistance**

#### **Local councils, community health services, volunteer resource centres and support groups**

These services can provide practical help, such as home help services including household cleaning, gardening, delivering meals, patient transport, child care and respite care. They can also link you to financial advisors, social workers and other support.

### **Cancer Councils**

Cancer Councils in each state and territory offer a range of support and services during and after treatment, including financial counselling and



assistance schemes, accommodation options, travel assistance and practical assistance, such as home help. Eligibility criteria apply. Contact them on 13 11 20 or visit [www.cancer.org.au](http://www.cancer.org.au) > About us > State and Territory Councils.

#### **Australian Red Cross**

The Australian Red Cross provides services including patient transport and child care. Eligibility criteria apply. For more information, visit [www.redcross.org.au](http://www.redcross.org.au)

#### **Financial Counselling Australia (FCA)**

FCA financial counsellors provide information, support and advocacy to people in financial difficulty. Eligibility criteria apply. For more information, call 1800 007 007 or visit [www.financialcounsellingaustralia.com.au](http://www.financialcounsellingaustralia.com.au).

#### **The Salvation Army Moneycare**

The Salvation Army Moneycare service provides free financial counselling and advice. For more information, phone 1300 363 622 or visit [www.salvos.org.au](http://www.salvos.org.au) > Need help > Financial Troubles.

#### **Good Shepherd Youth & Family Service**

This service provides interest-free loans to individuals and families on low income. Loans are provided for the purchase of essential household items such as a fridge, or essential needs such as healthcare costs or rent. Eligibility criteria apply. For more information, visit their website [www.goodshepvic.org.au](http://www.goodshepvic.org.au).

#### **Eden Monaro Cancer Support Group ACT**

This group provides people diagnosed with cancer with financial assistance towards the cost of food, petrol, gas and electricity bills, and medication including chemotherapy. Eligibility criteria apply. Contact them on 02 6297 1261 or visit [www.actemcsg.org.au](http://www.actemcsg.org.au).

#### **Hunter Breast Cancer Foundation NSW**

This foundation provides women with breast cancer in the Newcastle and Hunter Region with financial assistance towards items such as treatment and

breast prosthesis, and practical assistance such as household chores, child care, and transport to/from treatment/medical appointments. Eligibility criteria apply. For more information, contact them on 0419 658 875 or visit [www.hbcf.org.au](http://www.hbcf.org.au).

#### **Can Assist NSW**

Can Assist provides people diagnosed with cancer and living in regional and rural areas of NSW with practical and financial assistance. Eligibility criteria apply. For more information, contact them on 02 8217 3400 or visit [www.canassist.com.au](http://www.canassist.com.au).

#### **Cindy Mackenzie Breast Cancer Foundation QLD**

This foundation provides women in the Sunshine Coast area diagnosed with breast cancer in the Sunshine Coast area with financial and practical support up to the value of \$250. Eligibility criteria apply. For more information contact them on 1300 557 710 or visit [www.cmbcf.com.au](http://www.cmbcf.com.au).

#### **Think Pink Living Centre Vic**

Think Pink Living Centre provides women diagnosed with breast cancer with free workshops such as Pilates, meditation and support groups, and services such as emergency accommodation for those living in regional areas. Contact them on 03 9820 2888 or visit [www.thinkpink.org.au](http://www.thinkpink.org.au).

#### **Breast Cancer Care WA**

Breast Cancer Care WA provides practical and financial support to people in Western Australia affected by breast cancer. Eligibility criteria apply. For more information, contact them on 08 9324 3703 or visit [www.breastcancer.org.au](http://www.breastcancer.org.au).

#### **Local breast cancer support groups**

Local breast cancer support groups can often provide information on financial and practical assistance available in your particular area. To find your local support group, visit BCNA's Local Services Directory at [www.bcna.org.au](http://www.bcna.org.au) > Sharing and Support.



## Superannuation and insurance

### Superannuation

Generally you cannot access your superannuation until you have reached the age of 65. However, under certain special circumstances, you can access it at any age, including:

- Severe financial hardship – if you are unable to meet immediate living expenses and have been receiving an income support payment through Centrelink for at least 26 continuous weeks, you may be able to access up to \$10,000 of your superannuation benefits.
- Specific compassionate grounds – if you cannot satisfy the severe financial hardship criteria you may be able to access your superannuation benefit under specific compassionate grounds. For example, you may be eligible for early release of superannuation to pay for medical treatment and/or transport expenses.
- Permanent incapacity – if your illness means you are unlikely to be employed you may be able to access your superannuation. Generally, two medical professionals are required to make this declaration. Benefits paid are taxed at concessional rates.
- Terminal medical condition – if you have secondary breast cancer, you may be able to access your lump-sum superannuation tax-free through this provision. You will require two health professionals, one of whom is a specialist, to certify that you have an illness resulting in a life expectancy of 12 months or less. You can continue to work after receiving this payment if you wish. For more information, visit <http://www.bcna.org.au> > News > Resources > Fact sheets > Tax free superannuation payments for people with a terminal illness.

Before you apply, check whether early access to your superannuation will impact any other area of your finances. If you receive a Centrelink payment, you can call Centrelink to find out whether this would be affected.

For more information on early access to superannuation, contact your superannuation fund, or the Department of Human Services on

1300 131 060 or [www.humanservices.gov.au](http://www.humanservices.gov.au) > View all payments and services > Early release of superannuation.

### Insurance

It can be a good idea to check your income and/or life insurance policies to see what you may be able to claim. Some superannuation policies also include insurance, so you may also like to check this with your superannuation company.

- A salary continuance policy will pay you an amount each month for a specified period of time.
- A trauma policy will pay a benefit if you suffer a specified trauma, which usually includes a diagnosis of cancer.
- Total and permanent disability insurance may pay a benefit if you are unable to return to work.
- Income protection provides payments during periods of sickness and temporary disability while you are working. If you have an income protection policy, you should check the details before you resign.
- In general, life insurance policies can only be accessed after death, although many policies now pay a terminal illness benefit if a medical professional believes that the policy holder has less than 12 months to live.

### Employment

*During chemo and radiotherapy I just worked half days. I worked in the mornings and had treatment in the afternoons. I found this worked well. – Kerrie*

#### If you will be staying at work

- Talk to your employer who may be able to help by reducing your hours or adjusting your role.
- Find out about any leave entitlements you may have.

Cancer Council Australia produces a free booklet, *Working with Cancer*, which includes useful information and suggestions. For a copy visit [www.cancer.org.au](http://www.cancer.org.au) > About cancer > Support > Working with cancer, or call the Cancer Council Helpline on 13 11 20 and they will send you a copy.





### **If you will be stopping work for a while**

If you feel your employer is treating you unfairly, you can talk to an adviser at the office of the Fair Work Ombudsman, who can provide advice and investigate complaints. For more information, call 13 13 94 or visit [www.fairwork.gov.au](http://www.fairwork.gov.au). The website has useful information about the rights and responsibilities of employees and employers. If you are receiving a Centrelink payment and decide to return to work, you are required to tell Centrelink as this may have an impact on your Centrelink payment.

### **Resources to help your colleagues**

- BCNA's *Helping a friend or colleague with breast cancer* brochure provides practical advice to those working with a woman diagnosed with breast cancer. Visit [www.bcna.org.au](http://www.bcna.org.au) > New diagnosis > Helping a friend or colleague with breast cancer, or phone BCNA on 1800 500 258 and we will send you a copy.
- Living Caring Working is an online resource produced by Palliative Care Australia which aims to help those living with, caring for or working with someone with a terminal illness. Information for those working with someone with a terminal illness can be found at [www.livingcaringworking.com](http://www.livingcaringworking.com) > Working with.

### **Child care**

If you already receive Child Care Benefit (CCB), you might be eligible for extra hours under the 'exceptional circumstances' provision. For more information, visit [www.familyassist.gov.au](http://www.familyassist.gov.au).

If your illness has caused financial hardship, you may be eligible for up to 13 weeks of Special Child Care Benefit (SCCB). For more information, talk to your child care provider.

To access approved child care while you are receiving treatment, contact the Child Care Access Hotline on 1800 670 305.

For more information, or to find a child care service in your area, including in-home services, you can also visit the Australian Government's website [www.mychild.gov.au](http://www.mychild.gov.au).

For more information on the Child Care Benefit visit the Family Assistance Office website at [www.familyassist.gov.au](http://www.familyassist.gov.au).

Some local councils also provide child care services. Talk to your local child care service, or your breast care nurse or social worker.

### **Travel**

#### **Domestic travel**

If you are planning to travel within Australia, your doctors may be able to suggest options for medical support for you to continue with your regular treatment.

#### **International travel**

You are not covered by Medicare once you leave Australia, so many medical expenses will need to be covered by you or your travel insurance. The exceptions are where Australia has reciprocal health care agreements (RHCA) with overseas governments. These countries are New Zealand, the UK, Ireland, Sweden, the Netherlands, Finland, Belgium, Norway, Italy, Malta and Slovenia. When in these countries, any medical care you need will be covered by the local public health system.

You are unlikely to be able to obtain travel insurance cover for medical costs related to your cancer as this is a 'pre-existing condition'. You should still be able to get cover for things like lost luggage.

It is a good idea to take a letter from your doctor detailing medications and breast prostheses you are carrying and the reasons you have them. Keep your medicines in their original packaging when travelling.

#### **Travelling for treatment**

For information on Patient Assisted Travel Schemes, which provide people in rural areas with financial assistance towards the costs of travelling to and staying near specialist medical services, see the 'State government assistance' section of this fact sheet.

- Angel Flight Australia coordinates non-emergency, free flights for people in medical and



financial need, and their carers, who need to travel to/from medical facilities anywhere in Australia. For more information call them on 1300 726 567 or visit [www.angelflight.org.au](http://www.angelflight.org.au)

1300 654 314

Some Cancer Councils also provide free legal advice. Contact your local Cancer Council on 13 11 20 to see if they can provide legal assistance.

### **Retreats for those affected by breast cancer**

The Otis Foundation provides retreats for women and men living with breast cancer at no accommodation charge. For more information, visit the Otis Foundation's website [www.otisfoundation.org.au](http://www.otisfoundation.org.au)

### **Feedback**

All information in this fact sheet is correct at the time of writing. We will review and update it regularly. If you come across any errors or have additional tips to share, please contact us at [policy@bcna.org.au](mailto:policy@bcna.org.au).

### **Legal assistance**

The impact of your diagnosis may result in the need for legal advice. The following organisations can provide free legal advice over the phone.

#### **Victoria Legal Aid**

[www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)

(03) 9269 0120 or 1800 677 402 (country callers)

Legal Aid NSW – [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au)

1300 888 529

Legal Aid Queensland – [www.legalaid.qld.gov.au](http://www.legalaid.qld.gov.au)

1300 651 188

Northern Territory Legal Aid Commission –

[www.ntlac.nt.gov.au](http://www.ntlac.nt.gov.au)

1800 019 343

Legal Aid Commission of Tasmania –

[www.legalaid.tas.gov.au](http://www.legalaid.tas.gov.au)

1300 366 611

Legal Services Commission of South Australia –

[www.lsc.sa.gov.au](http://www.lsc.sa.gov.au)

1300 366 424

Legal Aid Western Australia –

[www.legalaid.wa.gov.au](http://www.legalaid.wa.gov.au)

1300 650 579

Legal Aid ACT – [www.legalaidact.org.au](http://www.legalaidact.org.au)