Cancer Council

EASY READ

Help with money

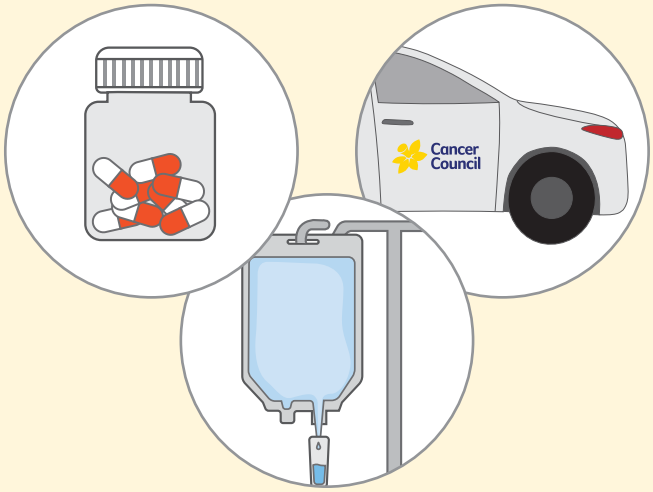


Visit our website: connect.cancer.org.au/easy-read

Introduction



This information is about help with money when you have cancer.



You can learn how to get help paying for:

- medicine
- treatment
- transport to the hospital.



You can ask someone for help to read this information.

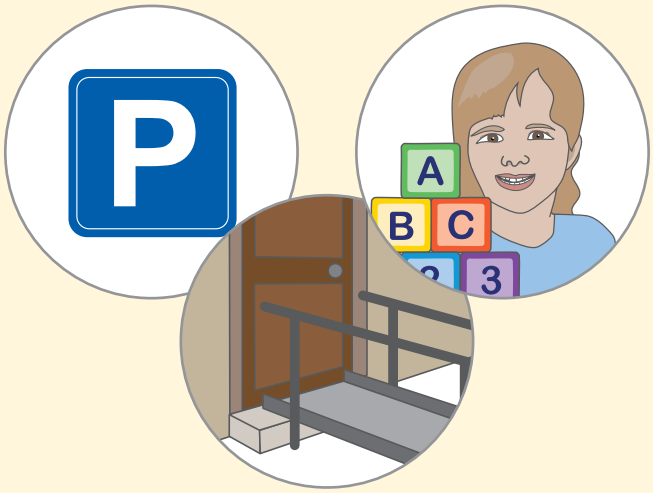
The cost of cancer



Having cancer can be expensive.



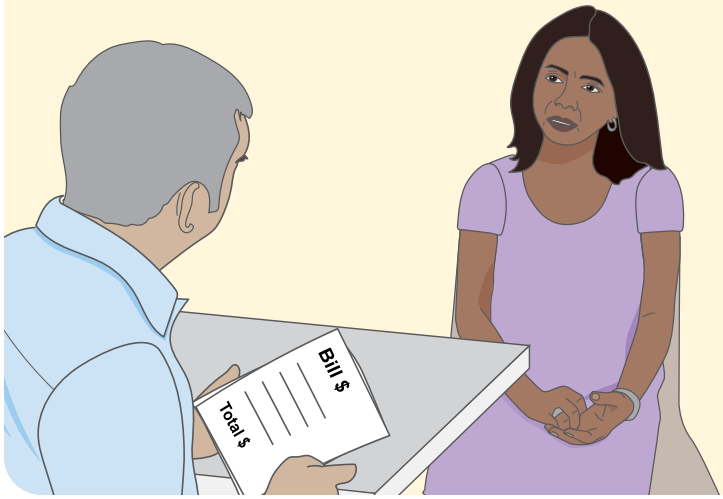
What you pay depends on what cancer you have and where you get treatment.



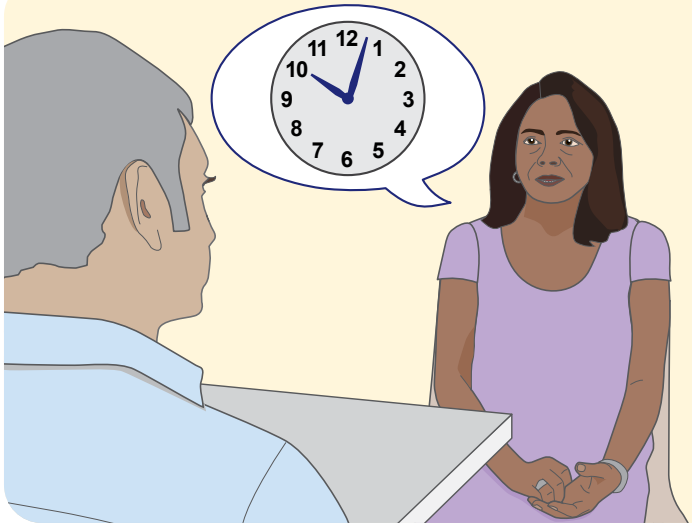
You may have to pay for:

- getting to the hospital
- parking
- childcare
- changes to your house.

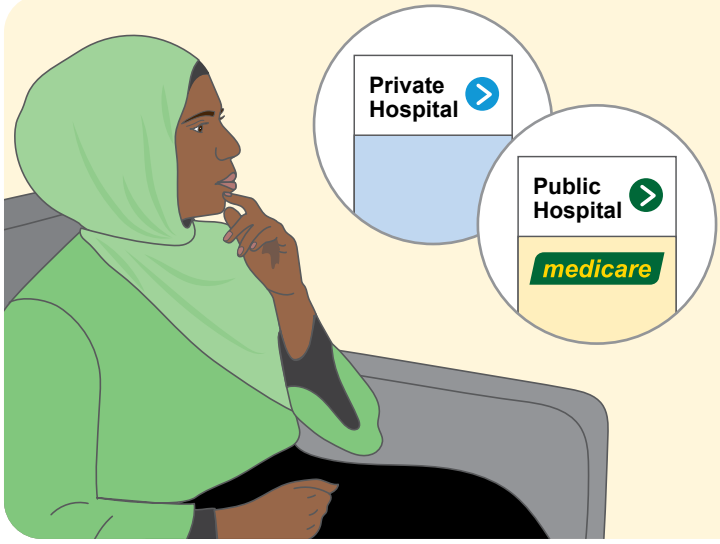
Ask about the costs



Ask your doctor and hospital what tests and treatment will cost.



Ask if you can pay a little bit at a time or have more time to pay your bill.



Knowing the costs can help you make decisions about treatment.

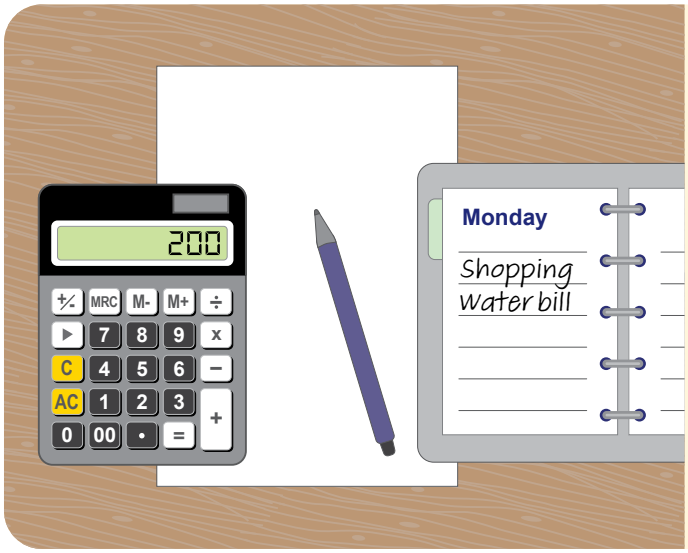
Making a budget



Cancer may mean you stop working for a while. This may mean you have less money.

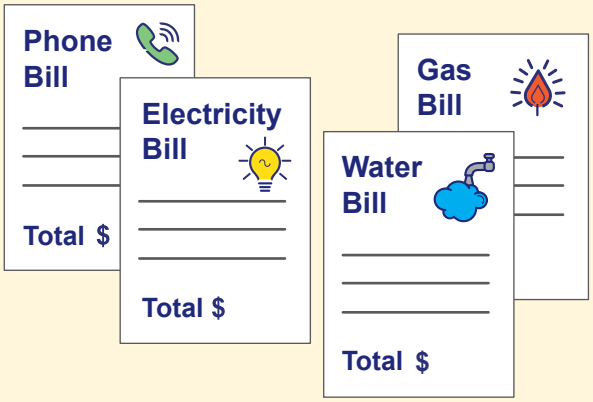
Budget	
Pay	$600
Rent	-$300
Food	-$200
Total	$100

It is a good idea to write down how much money you have, what you spend and what you need for bills.



We call this a **budget.**
A budget lets you work out what you can afford and when you need help.

Paying bills



Some people have trouble paying bills for:

- phone
- electricity
- water
- gas.



Phone, electricity, water and gas companies must help you if you cannot pay your bills.

We call this a **hardship policy** or **assistance program**.

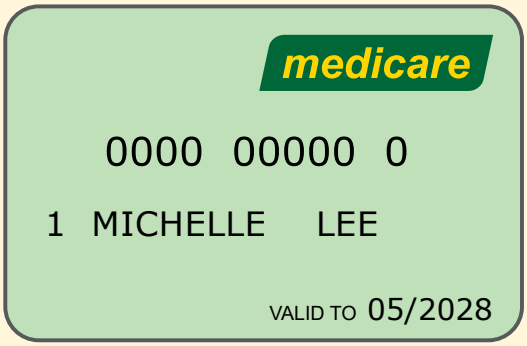


They might let you pay later or pay a little bit at a time.

Help from the government



The Australian Government can help pay for some cancer costs.



Medicare can make some health care free or cheaper.

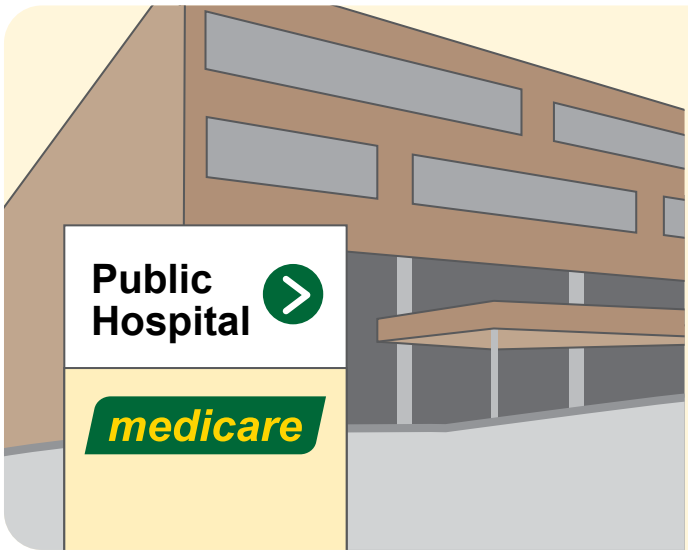


Centrelink has payments to help some people.

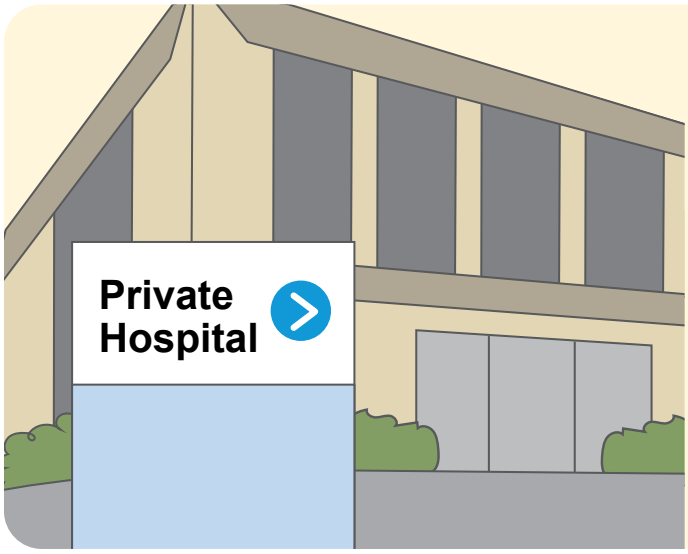
Going to hospital



How much you pay depends on the type of hospital.



Going to a **public hospital** is free if you have a Medicare card.



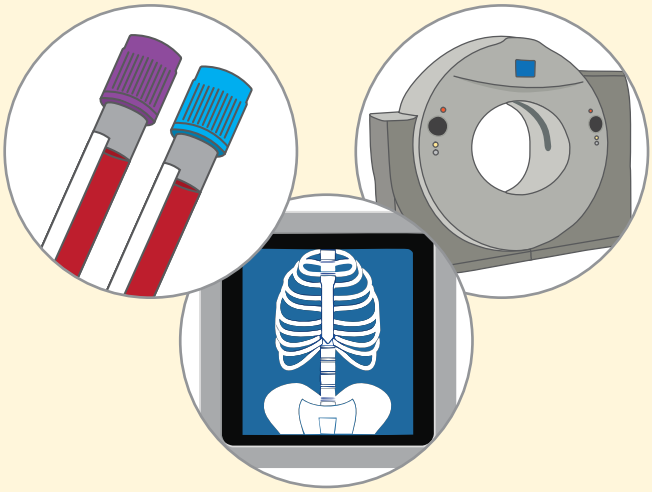
Going to a **private hospital** usually costs more.

Medicare

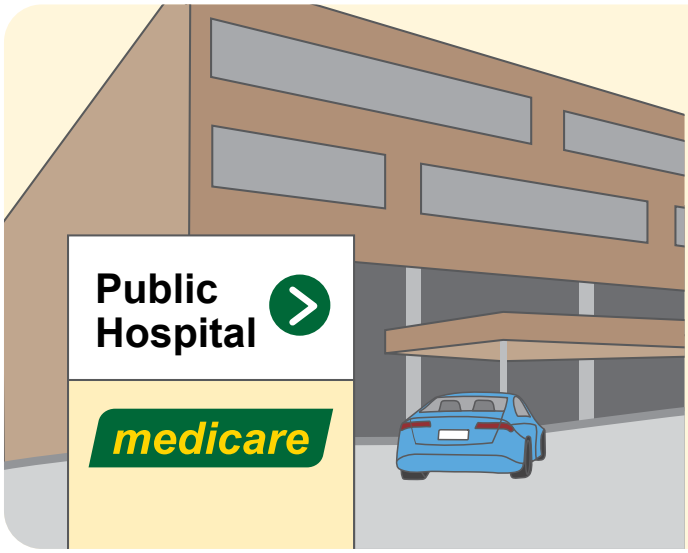


Medicare covers:

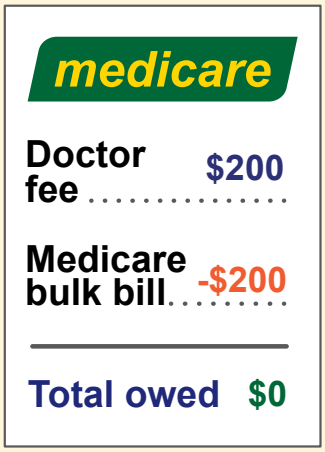
- seeing a doctor



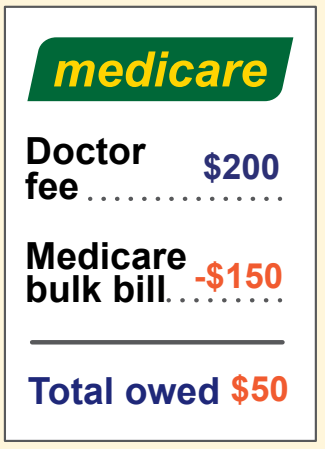
- having blood tests, x-rays and scans



- going to a public hospital.



Sometimes the doctor sends the bill to Medicare and you do not have to pay anything. We call this **bulk billing**.



Sometimes Medicare does not pay the full cost.



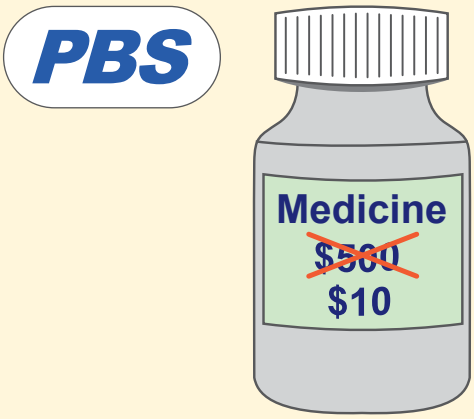
You need to pay the rest. We call this the **gap**.

Paying for medicines

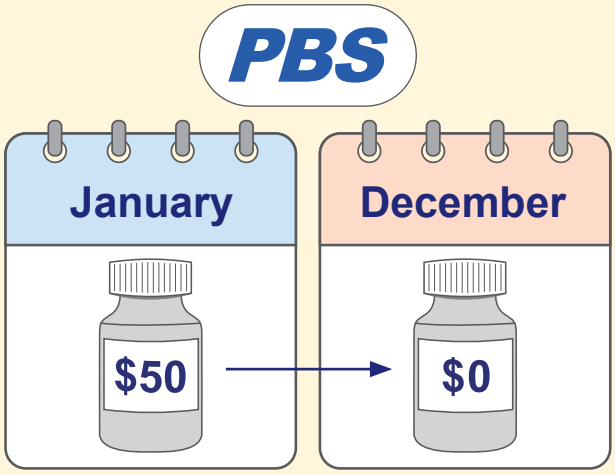


The Australian Government helps with the cost of many medicines.

This is through the **Pharmaceutical Benefits Scheme** or **PBS**.

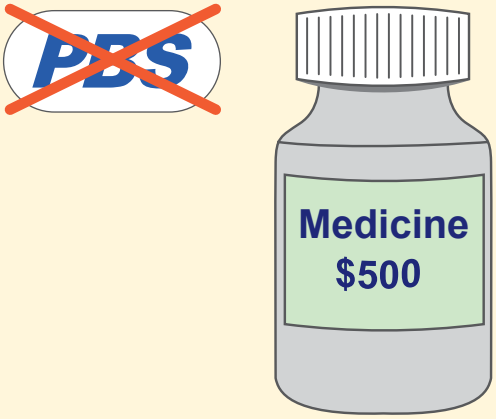


Medicines on the PBS are cheaper. You only pay part of the cost.

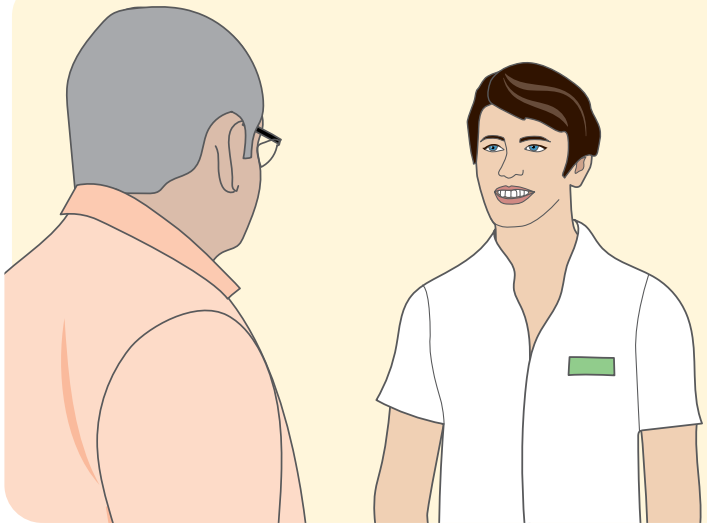


If you spend a lot of money on medicines, you can get a **PBS Safety Net** card.

This makes medicines cheaper or free for the rest of the year.



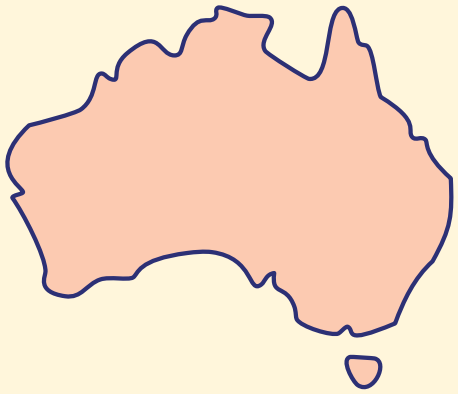
If your medicine is not on the PBS, you pay the full price.



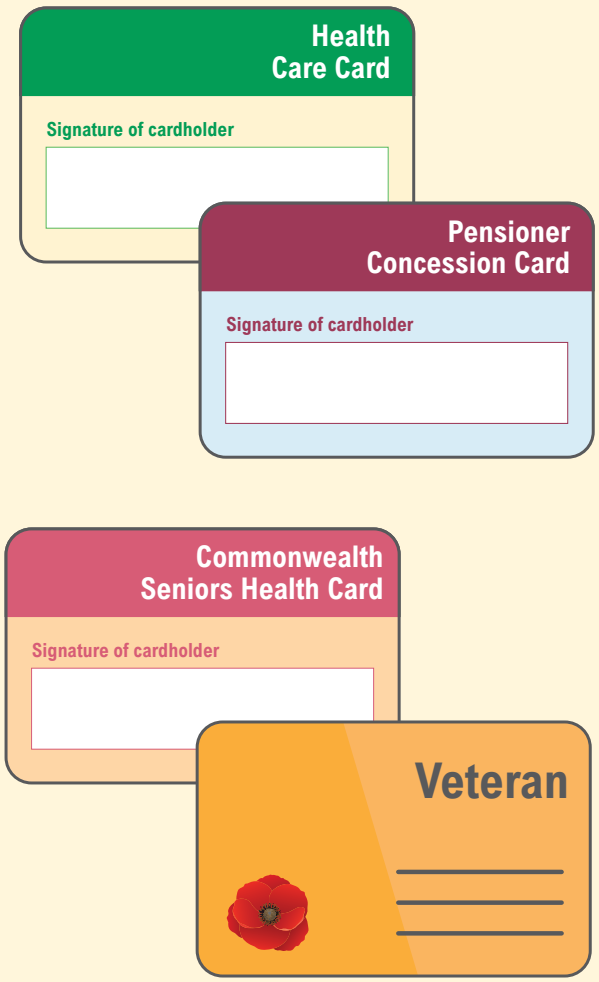
Ask your pharmacist:

- how to save money on medicines
- how to get a PBS Safety Net card.

Concession cards



The Australian Government has special cards to help you pay less for doctors, medicine and transport. We call these **concession cards.**



Some concession cards include:

- Health Care Card
- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Veterans Card.

Centrelink

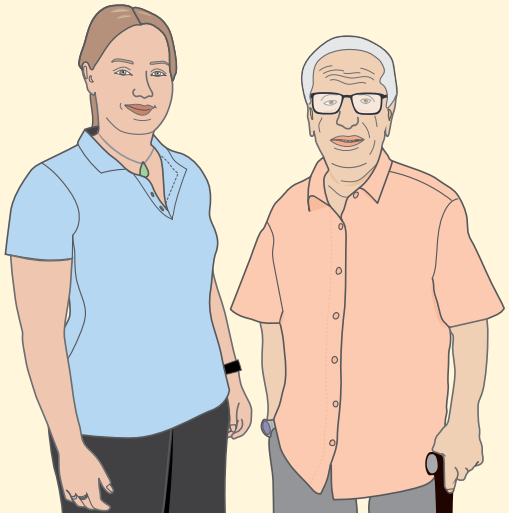


Centrelink might help with money if:

- you are looking for work

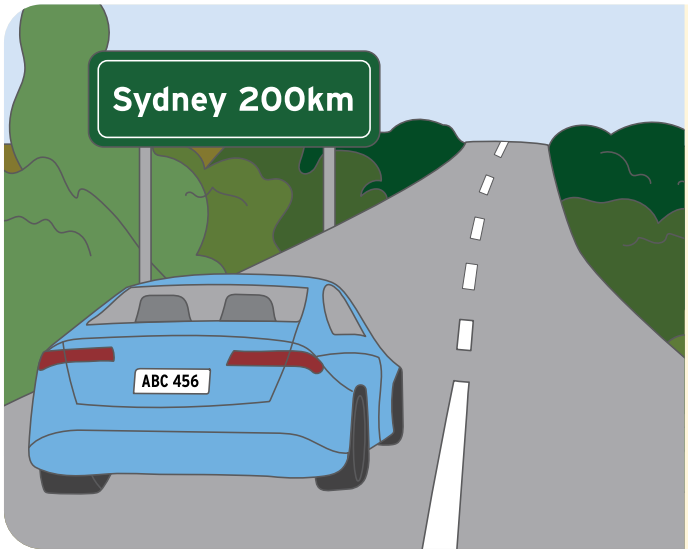


- have a disability

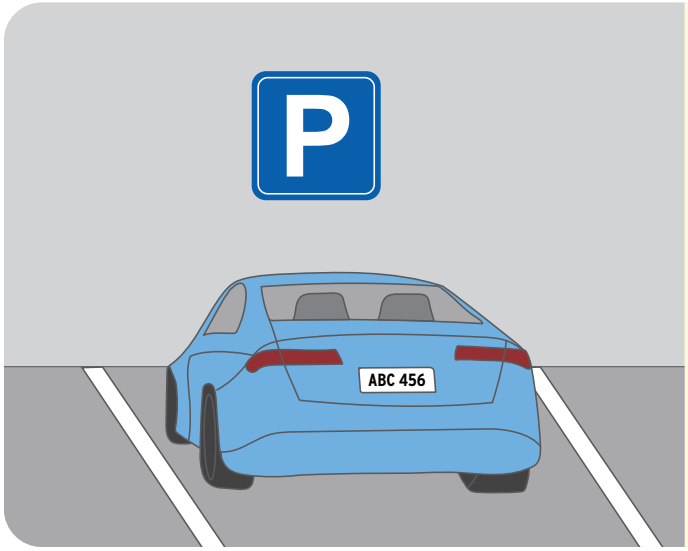


- are looking after someone.

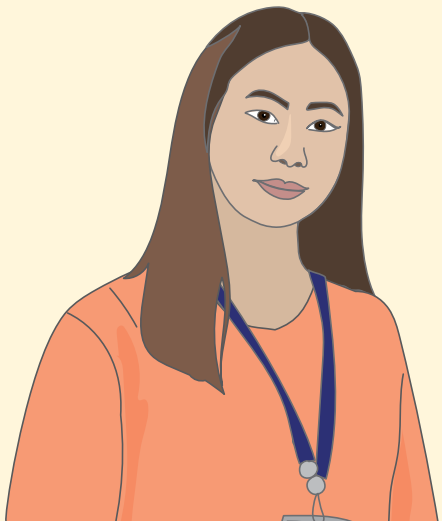
Getting to treatment



You may get help if you need to travel a long way for treatment. This is called a travel and accommodation scheme.

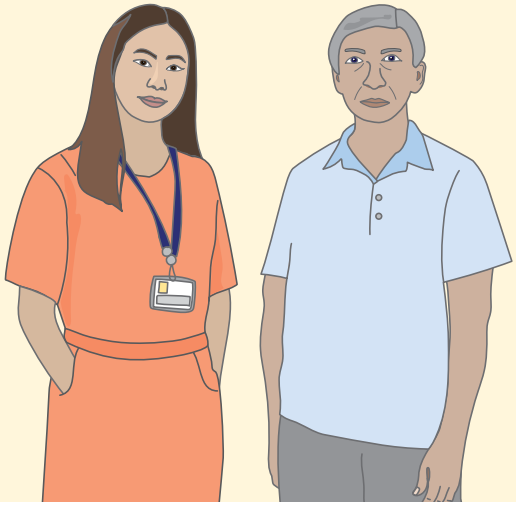


Sometimes you can get a discount to park at the hospital.



Ask the hospital social worker how to get free or cheaper transport to hospital.

Where to find help



A **social worker** can help you find information about services that can help with money.



A **financial counsellor** can help you:

- make a budget
- give you tips for paying your bills and money you owe.



To find a financial counsellor, call:

- Cancer Connect on **13 11 20**
- National Debt Helpline on **1800 007 007**.



For tips on managing your money visit the website **moneysmart.gov.au**.



To learn more about Medicare and Centrelink visit the website **servicesaustralia.gov.au.**

For family, friends and carers



If you are supporting someone with cancer, you may need help too.

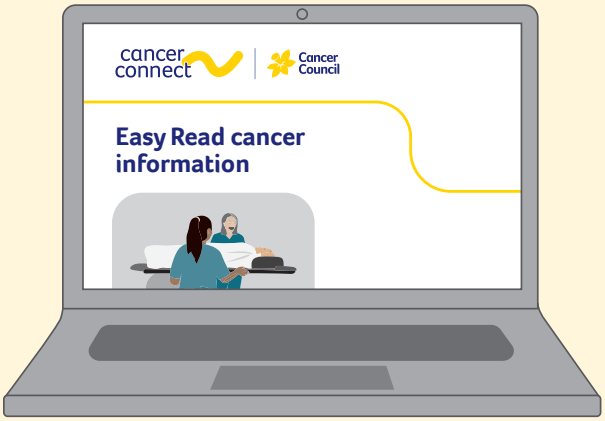


Call **Cancer Connect on 13 11 20** to find out about help and support for carers.

How Cancer Connect can help you



You can speak to us on the phone. We can help you find free cancer information and support. Call Cancer Connect on **13 11 20** Monday to Friday.



You can find fact sheets like this one at our website **connect.cancer.org.au/easy-read.**



We also have:

- booklets and fact sheets
- information in other languages.

You can call **Cancer Connect on 13 11 20** for information and support.

Visit the Cancer Connect website. We have information on cancer, treatment and support. Scan this QR code or go to **connect.cancer.org.au/easy-read.**

If you need information in a language other than English, an interpreting service is available. Call **131 450.**

If you are Deaf or find it hard to hear or speak to hearing people on the phone, you can contact us through the National Relay Service (NRS). **accesshub.gov.au**

Easy Read fact sheet: *Help with money*
This information was reviewed by health professionals, other experts, and people affected by cancer. To see a list of reviewers, visit our website **connect.cancer.org.au/easy-read.**

Words: Jenny Mothoneos. Design and illustrations: Caen Clasby, Eleonora Pelosi and Ali Wright, with support from Tracey Nearhos.

This fact sheet is part of a series of Easy Read resources. Cancer Council also has a longer booklet called *Cancer and Your Finances*.

Note to reader
Always consult your doctor about matters that affect your health. This fact sheet is intended as a general introduction and is not a substitute for professional medical, legal or financial advice. Information about cancer is constantly being updated and revised by the medical and research communities. While all care is taken to ensure accuracy at the time of publication, Cancer Council Australia and its members exclude all liability for any injury, loss or damage incurred by use of or reliance on the information provided in this fact sheet.

This fact sheet is funded through the generosity of the people of Australia. To make a donation and help change the future of cancer, visit **cancerconnect.org.au** or call **13 11 20.**

Cancer Council acknowledges Traditional Custodians of Country throughout Australia and recognises the continuing connection to lands, waters and communities. We pay our respects to Aboriginal and Torres Strait Islander cultures and to Elders past and present.

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