



**Emma B:** What financial support is available for people living with cancer who are having money worries during the pandemic?

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**Emma:** Hello. I'm Emma B, and welcome to our Coronavirus Series of *Talking Cancer*. A podcast from Macmillan and Boots, where I talk to the experts to get answers to the questions Macmillan is hearing the most. Today, I'm joined by Eve Byrne, Head of Campaigns and Public Affairs at Macmillan Cancer Support to talk about the money worries people with cancer may be having during the pandemic and the financial support available.

**Eve Byrne:** It's really, really important that people get tailored and personalized advice for their own set of circumstances.

**Emma:** We'll also hear some words of advice from Ruth.

**Ruth:** I asked the little Macmillan unit about a wig because my hair would literally come out, and they were fantastic. They took me through all the grants that you can get.

**Emma:** We're Macmillan, and we are *Talking Cancer*.

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**Emma:** Eve, welcome.

**Eve:** Thank you.

**Emma:** It's lovely to have you with us, and thank you so much for joining us on the podcast series. Now, as in all the other episodes we've recorded, I'm going to timestamp this. We're recording this over Zoom on the 6th of November, 2020, and all the information that we talk about is correct at the time of recording. Since our last episode, since the last 10 minutes, there have been some major changes to the government guidance. Before we start delving into the financial impact of COVID, Eve, do you want to give us just a brief update on what the latest guidance means for people living with cancer?

**Eve:** Yes, absolutely. As we know, the Prime Minister has announced new restrictions to cover England. I think the big difference here is that previously over the past few months, we've had local restrictions affecting local areas. The difference now is that these are national, so across the whole of the country.

People are being advised to stay at home. Unless you can't do your job from home and you have to go to work, unless it's for a medical appointment or essential shopping, everyone is being asked to stay at home. For people with cancer, the big difference here again is for those who are clinically, extremely vulnerable. These are the people who in the first lockdown were the shielded group, those people are now being asked to stay at home.

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Apart from medical appointments or medical care and apart from exercise, they're being asked to stay at home. The big thing here is, of course, for work. Even if people with cancer who are clinically extremely vulnerable and can't do their job from home, they're being asked not to go to work. I know we'll be talking about some of the financial support available to those people today.

**Emma:** It's such a rollercoaster for everybody. It really is, but with people with a cancer diagnosis, this is just being thrown from pillar to post with so many different concerns and worries. It is affecting people with cancer in lots of different ways. One of those, as you mentioned is obviously going to be financial, tied up with work. What other kind of things that Macmillan have been hearing about people's financial concerns during this time?

**Eve:** Well, as you would imagine, this is an incredibly anxious time for people with cancer, and our support line is getting lots and lots of calls from people about lots of things to do with coronavirus, but also about money worries, in particular. People who previously would have gone to their banks who are now worried because they don't want to go to busy places or get on public transport, or worried about how they can speak to someone about their financial worries. We're hearing calls from people who are concerned about being made redundant. Other people were helping access benefits for the first time. There's a lot of different situations affecting people in different ways at the moment, and Macmillan's support line is there to help.

**Emma:** Coronavirus has caused some short-term financial difficulties for lots of people with cancer out there, including those who had to miss out on work that you mentioned earlier, Eve, in order to shield or care for someone shielding, and people on Furlough may perhaps have lost their jobs. Now, with the second lockdown, are there special financial resources or support on offer for those people who are finding themselves in one of those situations during this ongoing nightmare pandemic?

**Eve:** Yes, there is. The good news is that the Furlough Scheme has been extended until March 2021. We know that that support is available for those people who can't do their job because of the restrictions and they could be eligible for Furlough Pay. If they are not eligible for that and they are clinically extremely vulnerable, then people could also be eligible for Statutory Sick Pay as well.

You mentioned a lot of the short-term pressures that people are facing. Maybe they're out of work temporarily at the moment because of the restrictions. We know that there's a lot of support that banks have put in place, whether that be flexibilities around mortgage repayments, so potentially short-term three-month mortgage holidays, or also flexibilities with loan or credit card repayments as well.

There's lots of different measures out there, and more information is available on the Financial Conduct Authority's website. I think the most important thing to remember here is that the situation is different for everybody, and it's really, really important that people get tailored and personalized advice for their own set of circumstances.

**Emma:** It is so complicated, isn't it? I think from an emotional point of view, the big change knowing that Furlough is extended till March, it must be a massive relief because one of the things that induces so much anxiety is not being able to plan and not being able to look ahead. That's at least a handful of months into the future that's going to help. Are the benefits that you've mentioned that are available, is this the same process as before COVID? Has it changed slightly? What are the differences?

**Eve:** There's been lots of new and good things that have happened with the benefit system because of coronavirus. Previously, a person with cancer would have had to have gone to a job center maybe for a face-to-face assessment or a face-to-face appointment. Because that's not safe anymore, people are now having assessments over the phone or not needing to travel into a job center to have that face-to-face assessment or appointment.

People with cancer are telling us that that is much, much better for them because it's more flexible and if they're having treatment, for example, chemotherapy, and they're just too ill to travel somewhere, it's much, much better for them to be able to pick up the phone and do the assessments that way.

Other flexibilities that have happened because of coronavirus is around the type of medical evidence that's needed sometimes to help people with cancer complete their welfare applications. Again, because of coronavirus, because clinicians and doctors and nurses are so busy at the moment, there's been a reduction in the type of medical evidence that's needed to make it less onerous process.

**Emma:** There's been a reduction. That's very encouraging. That's very encouraging. Any simplification of massively complicated situations is always welcome.

**Eve:** Absolutely.

**Emma:** Also, I think as well, it's important to say that for many people with cancer, the financial impact of the pandemic is in addition to the cost of cancer that exists in normal life as well. What are the cost of cancer that people should be aware of and what kind of support is there for them?

**Eve:** You're absolutely right. I think one of the biggest things that people with cancer tell us about the financial cost of cancer is that it's so unexpected. No one expects for a cancer diagnosis, and certainly, when they do get one, no one then expects for the additional costs that come with that.

That could be anything from needing to pay higher heating bills because you feel the cold more because of your treatment, or needing to pay for hospital car parking or transport to your treatment and all your hospital appointments, or indeed losing your income because you've had to give up work or you've had to take time off work to help you get through the treatment. There's a big combination of different factors here from loss of income, but also additional costs.

We're seeing because of coronavirus, again, those costs are becoming more exacerbated. People are now feeling unsafe to get on public transport, so they're



taking taxis to their appointments instead, or because they're not going outside, they're at home all the time, so their heating bills are going up as well. It's almost a double whammy of cancer costs and COVID costs together.

**Emma:** We know that the Furlough has been extended, we know that there are benefits available, but these hidden financial costs of cancer, they are obviously going to be worse during the pandemic. You've mentioned public transport, taxis, are there specific grants, for example, that are available to cover those additional costs that you've mentioned?

**Eve:** We do have a grant scheme that can help people with those one-off discretionary costs. If people do feel as though they need that extra help or an emergency grant of support, then I'd encourage them to get in touch with Macmillan and we can have that conversation. There are some charity schemes out there.

We've got a dedicated support line. We've got a team of welfare advisors. We've got a team of financial advisors and we've got a team of energy advisors, so whatever your financial worry, whether that be keeping up the repayments on your mortgage or which benefit to access, or indeed, how to get the best energy deal, we've got the right people there to help people with those questions.

**Emma:** I do say this in pretty much every podcast because I know that there are one of the things that has been highlighted during the pandemic is that not everybody has got a lovely new laptop and not everybody is tech-savvy and is confident on the internet. Although there's a huge amount of information there, it is really important to know that you can pick up the phone to you guys. There are people you can talk to.

**Eve:** That's absolutely right. We're hearing from people all the time that are saying, they miss that face-to-face contact from having someone to talk to. In the absence of that, our support line is fully staffed. It's open seven days a week. I'd encourage anyone who's got a question about cancer or who's struggling with the pandemic to give us a call, and we're there to help and answer questions and support people through this.

**Emma:** Similarly, people in active cancer treatment or shielding, we've mentioned this, might be understandably reluctant or unable to go to busy places like banks to seek out that financial support. What are their options?

**Eve:** That's right. Of course, a lot of people are really worried at the moment about going out, going to busy places. I think the good news here is that there's lots of online support available for people to do their banking, so online banking, mobile banking, and even video banking, for people to have video calls with their bank.

There's lots of solutions out there and alternatives to actually physically going into your bank branch. Also, lots of support from banks at the moment to help people with setting up online banking, particularly for those elderly people at the moment who may not have online banked before, are used to going into their branch or speaking to someone face-to-face. There are dedicated teams that banks are providing at the moment to support people to set up accounts.

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**Emma:** My dad is in his 80s now, and if he can't speak to somebody face-to-face, he just has a mild panic every single chance, so that's good to know. There is a little dark side to this situation, which I think many people have heard about and sadly have fallen victim to, but there are scammers taking advantage of the pandemic situation when people are banking from home or doing a lot more online shopping generally. What are the warning signs? What are the red flags that you should look out for?

**Eve:** Yes. This is a really sad consequence of more people banking online, even though it's never been safer to bank online. Of course, there are people that are trying to take advantage of the situation. What we would say to everyone listening is, if anyone is asking for any personal banking details, whether that be your PIN code, or your bank account number, or other personal details, that would be very, very unusual. We would encourage anyone to not give those details out over the phone, in any way, to either hang up or end the call and to report that to their bank.

It would be very, very unusual for someone to ask for details over the phone. If that is happening, it's really, really important that you report that to your bank, particularly from people who are phoning you. Unsolicited phone calls from people who are either claiming to be your bank getting in touch, or we've even had situations from people who have had people claiming to be from the NHS getting in touch as well. Again, if anyone is calling and asking for personal banking details over the phone, don't give them to them, hang up the phone and report them to your bank.

**Emma:** Eve, don't go anywhere, we're going to be back with you shortly.

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**Emma:** Next, then, we have some words of wisdom from Ruth who is sharing her advice and ideas on how to cope with money worries during the pandemic with a cancer diagnosis.

**Ruth:** My name is Ruth. I live in Norfolk and I was diagnosed with breast cancer in December 2019. Once you get your diagnosis, you've obviously got hospital appointments, which is car parking fees, petrol fees, and you might be stopping working. I asked the little Macmillan unit about a wig because my hair would literally come out, and they were fantastic. They took me through all the grants that you can get, then you can use that for your wigs, you can use it towards transport.

The check was fantastic because it came out of hospital and I got no waiting, and it was March, so that £100, I was then able to top up which was just at the right timing. Always ask for help. If you put out an SOS, people will really help out. I have people come back and said, "No, I'll drive you every Monday. I'll drive you every Friday. I'll drive you." First tip is ask questions. Second tip is go to Macmillan because the advice there was phenomenal. They can set you up and they have financial advisors there, so they were ready to tell me if I got stuck.

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**Speaker 1:** Questions about cancer, Boots and Macmillan are by your side for the moment you're diagnosed, through your treatment and beyond. Our Boots Macmillan Information Pharmacists are on hand with specialist support from helping you make sense of your diagnosis to advice about living with cancer. You can find them in your local Boots pharmacy or online via video appointment. Visit [boots.com/macmillan](https://boots.com/macmillan) for more information, subject to pharmacist availability.

**Emma:** Some really useful tips from Ruth there. Now one of the wonderful reasons why Macmillan is able to do all these wonderful things that you've mentioned, Eve, is because you work in partnership with a number of financial organizations to support customers who may be impacted financially following their cancer diagnosis. What can these partnerships that you guys I know work so hard to maintain and to create, what can they offer for people living with cancer?

**Eve:** Well, we're really proud of our partnerships, and particularly, our partnerships with some of our biggest banking partners. For example, the Lloyds Banking Group. This is a really fantastic partnership that helps us get help to people with cancer as soon as possible when they enter their bank. This is a dedicated team at Lloyds Banking Group that know to refer people with cancer to Macmillan Support Line.

As soon as they come in and share that they've had this cancer diagnosis or they're struggling with whatever it may be, whether that be debt or their mortgage or potentially losing their income, our partners at Lloyds Banking Group know to refer them over to us and we can help them through it. We've got other partnerships as well, for example, with Scottish Widows. We know that people with cancer sometimes struggle to get their insurance paid out when they need it to. Again, our brilliant Macmillan nurses work with Scottish Widows to ensure that we can verify the claims and get those insurance claims paid out as quickly as possible.

**Emma:** What you've just talked about there from Lloyds does an incredible setup. Are there any other partnerships for those people listening who don't perhaps bank with Lloyds?

**Eve:** Yes. If you bank with the Nationwide Building Society, you can call and speak to their specialist support team. This service can help you if you've got money problems or if you're struggling to keep up your mortgage loan or credit card repayments. Similarly, if you've got a bank account, I mentioned Lloyds, but also Halifax and Bank of Scotland, you can speak to their dedicated Cancer Support Team, and they'll ensure that they can help you with whatever questions that you've got. All of the numbers and all the details of our brilliant partnerships are on the financial support and Coronavirus page of our website.

**Emma:** There are ways through this, just make sure that you pick up the phone and speak to somebody. I love that partnership with Lloyds. Banks can be scary at the best of times, but with a cancer diagnosis and going through what we're going through at the moment, it's an absolute lifeline to know about that partnership there.



There's a lot of information. I guess for some people listening, it's all good information, but it might be quite nerve-racking. If you've just been recently diagnosed, where do you start? If you have been affected financially, how do you start doing that? How do you start organizing and planning your finances during this time? What's your best advice, Eve?

**Eve:** Of course, it is such an anxious time for people with cancer when they get that diagnosis. A million things going through people's minds, whether that be treatment or work or where to start. I'd encourage anyone who's listening to take their time to know that Macmillan is there, but also to know that there's lots of steps that they can take.

You could start by completing a budget, so really having a good understanding of what's coming in money-wise, but also what's going out that would put you in a really good position to start having those conversations, whether that be with your bank or with Macmillan to help you understand what type of support is out there. You could check your insurance and what insurance protections that you've got.

Of course, you can contact your bank, and I'd encourage everyone to do that as well as soon as possible to ensure that they understand that you've got this diagnosis and that could start to have an effect on your income or on your finances. Pensions, another really good one to start having a think about as soon as you can, and of course, completing a will.

No one likes to talk about completing a will. It's one of the most difficult things as part of a cancer journey, but we know that a lot of people say it's a big weight lifted off their mind if they know that they've gone through that and that's all up to date. Macmillan's got a dedicated guide on our website to help people write their will and know that everything is going to be taken care of if they need it to be.

**Emma:** As always, amazing, so full of information and helpful support and advice. Eve, thanks so much for joining us this week.

**Eve:** Thank you for having me.

**Emma:** For more information about the areas even I have talked about in the episode, head to our website, [macmillan.org.uk/talking-cancer](http://macmillan.org.uk/talking-cancer), for resources, advice, and support. It's also where you can find out more about donating to Macmillan. Join us next time for our final episode of the series. I can't believe it, we're at the end of *Talking Cancer* series two already. Subscribe if you'd like to hear that, and every new episode whenever it's ready. If you enjoy the series, please give us a rating or a review because it helps others to find the podcast more easily. I'm Emma B. *Talking Cancer* is a Macmillan Cancer Support Podcast.

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