

Top Tips – Richard Hardy

As a carer and a supporter of someone who is dealing with their cancer, you may be worried about financial matters, employment matters, insurance matters, any number of things like that. You may be entitled to financial help and support from a variety of different sources – for example, with travelling, with car-parking, and other needs like that – through charitable sources. You may well be able to get help with state benefits through the Social Security agency, and you may be able to get assistance with costs through the hospital itself. It would be fair to say that not all financial support is available to everybody. There are some small charities where there is a form of means-testing, but I would not let this put you off. It's about your overall circumstances, and simply not about your income.

The benefits system provided by the State is very complex and you are better to speak with a trained financial advisor. The social workers or the hospital can refer you to them, and they are available at all hospitals across Northern Ireland.

One of the situations that we know that patients and carers worry about is the amount of support that they're going to get from their employers. My advice would be that you should have a conversation with your employer, and make sure that they completely understand what it is that you're having to deal with at that point in time. I would also strongly suggest that you talk to the social worker who's available for you because they will be able, if you're happy with it, to talk to your employer on your behalf, so that the employer understands and is more supportive of your situation.

If you are coming under pressure to return to work and you remain worried about the care needs of the person that you've been supporting, please raise that and discuss that with either the hospital social worker or someone who has been looking after you. There is help and support that can be provided to look after that person in their own home while you return to work, which will help you manage your worry.

People will experience challenges with childcare - for example, taking your children to and from school, and other costs associated with that - and there is help available for that.

A lot of carers and supporters and patients will feel that, because of things like occupational pensions or state pensions, that they either are or are not entitled to receive any financial help. I would say, very clearly, it is quite a complicated and complex area, and we have financial advisors that we can direct you to who would be able to help you through that minefield.

Travel insurance is also raised with us as an issue. It is expensive, once you've been diagnosed with cancer, but there are a number of insurance companies that we can provide information about and signpost you to who do have a sympathetic approach.

The most important advice that I could give you if you are struggling or feel you need help and support is: please ask for it. You may not have seen a social worker before, but you will always see doctors and nurses and perhaps other hospital professions, so ask any one of them to get in touch with us or ask them for our phone number and feel free to contact us yourself. But don't not do it!