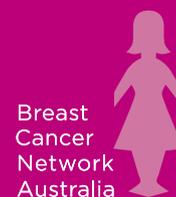


MANAGING THE FINANCIAL IMPACTS OF BREAST CANCER



FACT SHEET

JUNE 2022

WHAT'S IN THIS FACT SHEET FOR ME?

Once you have been diagnosed with breast cancer, your focus is often on your treatment. But the cost and impact of that treatment can contribute to what is already an overwhelming time for you and your family.

Everyone's circumstances will be different. This fact sheet is intended to provide general information and advice about financial and practical assistance that may be available to reduce your out-of-pocket costs or help you pay for them.

The information is structured around:

- Common types of costs
- Choosing between the private and public health systems
- Understanding financial consent
- Income options, including financial supports
- Help with paying for expenses
- Where to go for further information or help.

You will also find:

- Practical tips including questions you may wish to ask your health care provider or private health insurer
- Details of national and local (state/territory) support services.

For additional information, you can download BCNA's My Journey app or visit myjourney.org.au.

The breast cancer [Optimal Care Pathway guidelines](#) will help you understand what type of treatment to expect from your health care team. It is available in English and seven other languages.

COMMON TYPES OF COSTS

Your financial costs will depend on the type of tests and treatment your health care team recommends. There are two main types of expenses: out-patient and in-patient.

1. Out-patient expenses

These relate to appointments that you attend without being formally admitted into a hospital. Common out-patient expenses include:

- Diagnostic tests (e.g. pathology tests, CT scans, bone density scans)
- Pre-surgical procedures (e.g. to insert a clip or marker)
- Medical consultations (e.g. oncologist, surgeon)
- Radiotherapy treatment.

Private health insurance does not cover out-patient procedures, although many (but not all) are covered by Medicare. Your out-of-pocket costs will depend on the available Medicare rebate but will usually be higher if you attend a private hospital or clinic.

2. In-patient expenses

If you are formally admitted as a patient into a hospital or clinic, you may incur in-patient expenses – even if you have private health insurance. Common examples for breast cancer include:

- Chemotherapy (excluding clinical trials or non-PBS drugs – refer PBS section)
- Surgery
- Overnight hospital stays.

In the public health system, all or most of your in-patient expenses will be covered by the federal and state/territory governments.

In the private health system, your out-of-pocket costs will depend on the type of service you are receiving and the hospital excess and/or co-payment you have to pay. Chemotherapy costs are often fully covered by a combination of Medicare rebates and private health insurance. Your hospital room accommodation, e.g. for your surgery, is also usually covered. But if you have a private surgeon, there may be out-of-pocket costs to cover their fees and any related costs such as anaesthetist or surgical assistants' fees.

As a private patient, you may incur a one-off private health fund 'excess' payment each calendar year. This amount is based on the type of insurance policy you have, and is payable to the hospital.

CHOOSING BETWEEN THE PRIVATE OR PUBLIC HEALTH SYSTEMS

You will have options to receive any part of your treatment in both the public and private health systems, regardless of whether you have private health insurance.

These discussions are important to have with your doctors, such as your GP, as early as possible because they will determine which medical specialists you are referred to for treatment and where you will receive your treatment.

Any costs related to your breast cancer treatment in the **public health system** should be fully covered through the federal and state/territory governments. Depending on the seriousness of your diagnosis, you will be prioritised for treatment as soon as possible.

If you choose to receive your treatment in the private health system, you will likely start your treatment quickly because private hospitals tend to have shorter wait times. However, the costs of tests and treatment can vary, sometimes significantly, depending on the specialist treating you or the hospital/clinic that you attend.

It's a good idea to ask for a quote from your specialists, such as your breast surgeon, upfront. If the costs seem too much for you, you can ask to be referred to a specialist who charges lower fees or someone who works in a public hospital - your GP can help you with this.

As a public patient

You are entitled to be treated as a public patient in a public hospital even if you have private health insurance. However, you must let your doctors know upfront.

Primary benefits of being a public patient include:

- You will not be charged for most of your treatment and care
- Public hospitals may be linked to other services such as community health nursing, assistance with personal care and home help.

Things to be aware of:

- You will be treated by doctors nominated by the hospital - you cannot choose your doctor.
- You may see many different doctors during 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

Primary benefits of being a private patient include:

- You can choose your specialist doctors and where you will 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 single room.

Things to be aware of:

- 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. While these do attract Medicare rebates, the rebate may not cover the whole fee.

Changing systems

You can switch between the public and private health systems for different parts of your treatment.

For example, if you have private health insurance, you could have your surgery and chemotherapy in a private hospital but have radiotherapy in the public system.

If you have private health insurance, you can be treated as a private patient in a public hospital. You may be able to choose your treating doctor (this can vary between hospitals and states) and, in some public hospitals, will have no out-of-pocket expenses (the excess is waived).

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

Questions to ask your healthcare team

Talk to your treating doctor about where they offer their services – some will work in public and private hospitals.

Hospital social workers or breast care nurses can tell you about financial and practical supports that may be available to you e.g. subsidised accommodation and travel assistance if you have to travel long distances for treatment.

If you are attending a private hospital or clinic, e.g. for radiotherapy, ask the administrative team at the start of your treatment what options are available to reduce your costs. Sometimes their fees are negotiable. Some clinics will claim the Medicare rebate on your behalf when you pay your bill so that you only need to pay the gap amount. Other clinics may have a payment plan to make gap payments more manageable.

Ask your treating doctor if they 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.

Your specialist or breast care nurse will have information about accommodation for people needing to travel, as well as other supports available.

Questions to ask your private health insurer

Before starting treatment, ask what average costs could be expected based on your diagnosis and insurance policy coverage. They 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. wig, external breast prosthesis or lymphoedema garment. But it is important to remember that private specialists set their own fees.

UNDERSTANDING FINANCIAL CONSENT

Before you start treatment, you are entitled to ask your doctor, health care provider, hospital or private health fund about any out-of-pocket costs you may have to pay. This is commonly referred to as the gap payment. Knowing how

much your treatment will cost you is called 'Informed Financial Consent'.

In the private health system, you should be asked to sign financial consent forms where you are expected to incur out-of-pocket expenses, such as from your surgeon and anaesthetist before surgery.

Cancer treatment is unfortunately not always straight forward or predictable – sometimes different tests or procedures are required that were unexpected.

Even if your private health practitioner has provided you with a quote and you have signed a consent form, it is important to remember that you may receive additional bills that are higher than the original quote.

If your bill is much higher than expected contact the doctor's office to check whether you agreed to these charges before treatment and to discuss the reasons for the charges.

If the difference in costs is significant and you are unable to negotiate a suitable outcome with your doctor and/or private health insurance fund, the office of the [Commonwealth Ombudsman](#) may be able to assist. For information on how the Ombudsman can help you, visit the Commonwealth Ombudsman website or call on **1300 362 072**. Information about informed financial consent as a private patient is also available [on the website](#).

INCOME OPTIONS INCLUDING FINANCIAL 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.

Applying for a Centrelink payment can be confusing and time consuming. If you need to speak to someone about your options, especially by phone, you may have a long wait.

For help with applications and forms, it is possible to make an appointment to speak to a Services Australia social worker or financial information officer in person at a local service centre. Sometimes the social worker at your treating hospital may be able to offer guidance in applying for Centrelink entitlements.

Do this as soon as possible as there may be a waiting period while your claim is processed. 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 [Services Australia website](#) or phone Centrelink on **13 23 00** to contact the financial information service. You can contact a social worker by visiting your local service centre or by phoning **13 28 50**.

JobSeeker

If you are employed but unable to work, you may be eligible for a fortnightly JobSeeker Payment. You can claim up to 13 weeks before your circumstances will change. You can find out more at the [Services Australia website](#).

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, they 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

A 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 a Utilities Allowance if you receive a Disability Support Pension, Partner Allowance, or Widow Allowance.

Contact Centrelink on **13 23 00** or visit the [Services Australia website](#).

Additional information is set out in the local state/territory section of this fact sheet.

Mobility Allowance

You may be able to claim the Mobility Allowance if you do paid or volunteer work, study or are looking for work and cannot use public transport. Your doctor will need to complete the Centrelink form confirming

you cannot use public transport without help because of disability, illness or injury. If you receive the Mobility Allowance, you may also be able to access a Health Care Card even if you do not meet the financial criteria that normally apply. You can find out more and download the forms from [Services Australia](#).

Child Care Subsidy (CCS)

For more information, see the 'Childcare' section of this fact sheet.

Pharmaceutical Benefits Scheme (PBS)

The PBS is an Australian Government scheme that subsidises the cost of some medications for people who have a Medicare card.

You will pay less if you have a Centrelink Health Care or pension card.

The subsidy may not cover the costs of all your medications. For example, you may have to pay additional expenses for some medications if your doctor recommends trialling new medications or chemotherapy options that are not subsidised by the PBS.

For more information, talk to your pharmacist or visit the [Department of Health website](#). To find out whether a medicine is listed on the PBS, visit [PBS](#).

PBS Safety Net

When you and your family reach 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. The Safety Net threshold amount is updated every year.

For more information, or to find out the current PBS Safety Net threshold, talk to your pharmacist or visit [Services Australia](#).

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 enough to reach the threshold, visits and tests will cost you less for the rest of the calendar year. 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 are in hospital.

Information is available on the [Services Australia website](#).

There is also the Extended Medicare Safety Net, which is a benefit paid in addition to the original Medicare Safety Net. For more information or to register, phone Medicare

on **13 20 11**, visit your local Medicare office or visit the Services Australia website at servicesaustralia.gov.au.

Department of Veterans' Affairs

There are several benefits for veterans or partners of veterans. For more information, visit dva.gov.au, or phone **13 32 54**.

Rural Financial Counselling Service – for people living in rural or remote areas

Living in a rural or remote area has additional challenges for people affected by cancer. If you are facing financial hardship, the Rural Financial Counselling service is available to help by providing information about government and other assistance schemes, referrals to services, help in negotiating with your financial institution and aid you in developing an action plan. The financial counsellors do not provide financial advice. To find a counsellor near you, visit agriculture.gov.au or call **1800 900 090**.

Philanthropic Support

There are foundations and trusts in each state and territory that sometimes offer financial support, subject to eligibility criteria. Contact your breast care nurse or social worker for more information and to see if you may be able to access their assistance.

Superannuation

Generally, you cannot access your superannuation until you have reached preservation age (between 55 and 60 depending on when you were born) and retired, or when you turn 65 (even if you have not retired).

Under certain special circumstances, however, you may be able access it earlier. Grounds for early access include:

- Severe financial hardship – if you have been receiving an eligible income support payment through Centrelink for at least 26 continuous weeks and you are unable to meet immediate living expenses
- Specific compassionate grounds – if you have unpaid expenses, including for medical treatment and/or medical transport services, and have no other way of paying them
- Temporary incapacity – if you are temporarily unable to work, or need to work reduced hours, because of your illness
- Permanent incapacity – if your illness means you are unlikely to ever work again in a job you are qualified to do.

- Terminal illness – if you have metastatic breast cancer, you may be able to access your lump-sum superannuation tax-free through this provision. You can apply directly to your superannuation fund for the early release of your superannuation. 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 24 months or less. You can continue to work after receiving this payment if you wish. Your superannuation fund will let you know what documents you need to submit and will decide if your benefits will be released. For more information go to [My Journey](#) 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 phone Centrelink to find out whether this would be affected.

Getting early access to superannuation is not an easy process. For some of these grounds, you need to apply through the Australian Taxation Office (ATO); for others you can apply to your super fund. You can read more about accessing superannuation on [the ATO website](#).

It is important to talk to your superannuation fund to check their policies and your entitlements. If you have a financial adviser, it is also wise to talk to them about your personal situation.

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 if you are unable to work due to your diagnosis. These payments can reduce Centrelink benefits, so it's important to check this.
- A trauma policy (also referred to as critical illness cover or recovery insurance) will pay a lump sum if you suffer a specified trauma, which usually includes a diagnosis of cancer. This can be used for medical costs not covered by (or above) your private health insurance, transport to and from treatment, adjustments to your lifestyle and housing, income if you stop working and debt repayments.
- Total and permanent disability insurance may pay a lump sum 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 from your work.
- Most life/death insurance policies can be claimed early if you have a life expectancy of less than 24 months (or 12 months for some policies). This is similar to the arrangements for accessing lump sum superannuation early under the terminal illness criteria.

Employment

BCNA work and breast cancer hub

On the BCNA website there is a [section on work and breast cancer](#). It gives useful information for employees, employers, self-employed and colleagues of someone with breast cancer. There are also links to other resources which provide information on:

- Managing work, finances and breast cancer
- Work rights and responsibilities for employees
- Legal rights and responsibilities for employers
- Tips for managers of people with breast cancer

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 have.

Cancer Council Australia produces a free booklet, *Cancer, Work & You*, which includes useful information and suggestions. To download a copy, visit cancer.org.au, or phone Cancer Council **13 11 20** information and support and ask to be sent 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, phone **13 13 94** or visit 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 person diagnosed with breast cancer. Visit bcna.org.au to download a copy or phone us on **1800 500 258** and we will send you a copy.

HELP WITH PAYING FOR EXPENSES

Medical expenses

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.

If you have these arrangements in place, you are eligible to claim a Medicare rebate for up to five visits per calendar year to the allied health practitioners identified in your plan, such as a physiotherapist or dietitian.

For more information, speak with your GP, read the information in [My Journey](#) or visit the Department of Health website at health.gov.au.

GP Mental Health Treatment Plan

If you and your GP believe you would benefit from ongoing counselling, the GP can create a mental health treatment plan for you. They can use the plan to refer you to an appropriate specialist, such as a psychologist or social worker.

You will be entitled to up to 20 Medicare-subsidised appointments in a calendar year, for counselling. For more information, speak with your GP or read the information in [My Journey](#).

The same threshold applies to individuals, couples and families, so if you have a partner or children you can register to link all individuals as one family (this ensures the costs of all family members are taken into account so that you reach the threshold as soon as possible).

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. If you have private health insurance that covers breast prostheses, once you have claimed from them, you can claim any difference so that you will still be reimbursed a total of \$400 per prosthesis.

If you receive certain Centrelink income support payments, you may be able to apply for an advance payment. This can be used to assist in covering the upfront cost of a prosthesis before you claim. For more information, visit [Services Australia](#).

Lymphoedema compression garment subsidies

All Australian states and territories offer help with the cost of lymphoedema compression garments. For more information, visit [lymphoedema.org.au](#) or go to [My Journey](#).

Cancer Council Wig library

Most state Cancer Councils offer a wig library service. A range of synthetic wigs, turbans, beanies and scarves can be loaned to people having cancer treatment for as long as required.

Practical assistance (e.g. transport)

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.

For information on Patient Assisted Travel Schemes (PATS), 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.

In the Northern Territory, remote patients can sometimes access the treating hospital bus for transport from provided accommodation.

Angel Flight Australia coordinates non-emergency, free flights to assist country people to access specialist medical treatment that would otherwise be unavailable to them because of vast distance and high travel costs. For more information, phone **1300 726 567**, or visit [angelflight.org.au](#).

BCNA's PATS fact sheet provides more information. Visit [bcna.org.au](#), so that you can download a copy.

Cancer Council volunteers

Cancer Council volunteers work with local communities to provide transport to help people who may have difficulty in travelling from their homes to their cancer-related medical appointments. This includes transport for treatment at a hospital. Eligibility criteria apply.

Local community support

Local councils, community health services, volunteer resource centres and support groups can provide practical help, such as home help services including household cleaning, gardening, delivering meals, patient transport, childcare and respite care. They may also have vouchers available for supermarkets, petrol, etc for people experiencing severe financial hardship.

They can also link you to financial advisors, social workers and other support.

Respite / Holidays

The Otis Foundation provides retreat accommodation for people living with breast cancer at no charge, in all states and territories. For more information, visit [otisfoundation.org.au](#).

Living expenses

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 offer compassionate arrangements. Most utility providers offer a regular discount if you hold a government concession card, such as a Pensioner Concession Card or Health Care Card.

Utility relief schemes

These schemes help people who are having difficulty paying their utility bills (gas, electricity, water) because of financial crisis. Before applying, speak with your utility company.

For people living in rural or remote areas: Farm Household Allowance

This allowance provides eligible farmers (and their partners) experiencing financial hardship, with income support, financial planning and training to support long term financial improvements. Visit [Services Australia](#) to obtain a claim form.

Childcare

If you already receive a Child Care Subsidy (CCS), you may be eligible for extra hours under the 'exceptional circumstances' provision. This is called the Additional Child Care Subsidy (ACCS). For more information, visit the Families section of the Services Australia website: [servicesaustralia.gov.au](#) or call **1300 363 079**.

If your illness has caused financial hardship, you may be eligible for the Temporary Financial Hardship Subsidy, (ACCS). If your children are not already in childcare and you would like to access approved childcare while you are receiving treatment, contact the Child Care Access Hotline on **1800 670 305**.

For more information or to find a childcare service in your area visit the [Department of Education and Training website](#).

The Australian Government's in-home care program provides childcare in your home through an approved educator. The program has limited places and to be eligible you must meet a set of criteria. To find out more visit the childcarefinder.gov.au website or phone **13 61 50**.

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

Where to go for general information and 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. Most also offer telephone support groups for people affected by cancer. Call **13 11 20** in your state or territory.

To find out what supports and services your state Cancer Council can offer, phone **13 11 20** or visit cancer.org.au.

Australian Red Cross

The Australian Red Cross provides services including patient transport. Eligibility criteria apply. For more information, visit redcross.org.au.

Legal assistance

The impact of your diagnosis may result in the need for legal advice. There are local organisations that can provide free legal advice over the phone (refer to 'local supports in your state/territory' section).

Some Cancer Councils also provide free legal advice. Contact your local Cancer Council on **13 11 20**.

National Debt Helpline

If you are experiencing financial difficulty, financial counsellors are available to provide information, support and advocacy. They

provide an online chat as well as financial counselling. Their services are free, independent and confidential. Phone **1800 007 007** to be put through to a financial counsellor in your state or territory or visit ndh.org.au.

The Salvation Army Counselling

The Salvation Army offers a free financial counselling service. Counsellors can provide information, help you to develop a plan to improve your finances and, if required, act as your advocate and negotiate with creditors. They also have a No Interest Loans Scheme (NILS), which provides loans to people on low incomes who need to purchase essential household items (eligibility criteria necessary). For more information, phone **13 72 58**, or visit salvationarmy.org.au.

Good Shepherd

The No Interest Loan Scheme (NILS) provides individuals and families on a low income with access to fair and affordable credit. Loans are generally available for the purchase of essential goods and services, e.g. a fridge, freezer, stove, some medical and dental services, and education essentials. Phone **13 64 57** for more information or visit goodshep.org.au.

Wecan.org.au

This Australian supportive care website helps people affected by cancer to find information, resources and support services, including practical issues such as childcare, accommodation, insurance and financial issues.

Lifeline

Lifeline offers financial counselling at some of its community centres. Its telephone service can provide advice and assistance for people with financial stress. Phone **13 11 14** or visit lifeline.org.au.

Local breast cancer support groups

Local breast cancer support groups can often provide information on financial and practical assistance available in your area. To find your local support group, visit BCNA's Local Services Directory at bcna.org.au.

If you are travelling during treatment

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.

Remote and regional areas

(Healthdirect.gov.au)

If you live in a regional or remote area and need to travel for medical treatment, [this website](#) provides advice on all aspects such as planning ahead and financial travel assistance. It also has links to government and non-government organisations that can assist.

International travel

You are not covered by Medicare once you leave Australia, so any medical expenses will need to be covered by you or your travel insurance. The exceptions are where Australia has a reciprocal health care agreement (RHCA) with an overseas government. These countries are Belgium, Finland, Italy, Malta, the Netherlands, New Zealand, Norway, the Republic of Ireland, Slovenia, Sweden and the UK. When in these countries, medical care you need will be covered by the local public health system. However, the amount that they will cover varies depending on which country.

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.

Local supports in your state/territory

VICTORIA

Think Pink

Think Pink's The Living Centre provides support to people affected by breast cancer, including yoga, meditation and tai chi, art therapy, and 'days of indulgence'. It also has several support groups, educational workshops including financial workshops, and a booked consultation with a breast care nurse., Phone **(03) 9820 2888** or visit thinkpink.org.au.

Victoria Legal Aid

legalaid.vic.gov.au

1300 792 387

Utility Relief Grant Scheme

Contact the Victorian Department of Health and Human Services on **1300 475 170**, or visit services.dffh.vic.gov.au

NEW SOUTH WALES

Hunter Breast Cancer Foundation

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, childcare, and transport to/from treatment/medical appointments. Eligibility criteria apply. For more information, phone **0419 658 875**, or visit hbcf.org.au.

Can Assist

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, phone **(02) 9216 9400**, or visit canassist.com.au.

Legal Aid NSW

legalaid.nsw.gov.au

1300 888 529

Energy Accounts Payment Assistance Scheme

Contact Service NSW on **13 77 88** or visit service.nsw.gov.au. Charities such as St Vincent de Paul, Salvation Army and Anglicare may also be able to offer assistance.

SOUTH AUSTRALIA

Utility concessions

Contact the Department of Human Services on **1800 307 758**, or visit sa.gov.au.

Legal Services Commission of South Australia

lsc.sa.gov.au

1300 366 424

WESTERN AUSTRALIA

Breast Cancer Care WA

This organisation provides practical support such as counselling, accessing support groups and financial support to people in Western Australia affected by breast cancer. Eligibility criteria apply. For more information, phone **(08) 9324 3703** or visit breastcancer.org.au.

Legal Aid Western Australia

legalaidwa.gov.au

1300 650 579

HUGS (Hardship Utility Grant Scheme)

Visit [Concessions WA](#) or contact your utility provider.

ACT

Energy Concession

Visit revenue.act.gov.au or contact your utility provider.

Rise Above – Capital Region Cancer Relief

This group provides financial assistance and support to cancer patients and their families in the ACT, Queanbeyan and the surrounding area who are suffering financial hardship. This includes assistance with the cost of food, petrol, gas and electricity bills, and medication including chemotherapy. Eligibility criteria apply. Phone **(02) 6297 1261** or visit thecancersupportgroup.org.au.

Legal Aid ACT

legalaidact.org.au
1300 654 314

QUEENSLAND

The Buderim Private Hospital Cindy Mackenzie Breast Cancer Program

This foundation supports families in the Sunshine Coast area affected by breast cancer. Eligibility criteria apply. For more information, phone **1300 557 710** or visit Buderimprivatehospital.com.au

Legal Aid Queensland

legalaid.qld.gov.au
1300 651 188

Mummy's Wish

Mummy's Wish is a Queensland-based organisation that provides practical support to Australian families with a child under 13 while a mother is having cancer treatment. For more information, phone **1300 045 741** or visit mummyswish.org.au

Home Energy Emergency Assistance Scheme

Visit qld.gov.au or contact your utility provider.

TASMANIA

Utility concessions

Visit concessions.tas.gov.au or contact your utility provider.

Cancer Council Tasmania

Cancer Council Tasmania has three Support Centres across the state. The Support Care staff provide information and support, either face to face or by phone. Tasmania is the only Cancer Council that has this type of service, where people can go to a specific place to access support. Services include cancer support groups and accessing complementary therapies such as yoga, Tai Chi and mindfulness.

For more information, visit cancer.org.au/tas.

Legal Aid Commission of Tasmania

legalaid.tas.gov.au
1300 366 611

NORTHERN TERRITORY

Northern Territory Legal Aid Commission

legalaid.nt.gov.au
1800 019 343

Feedback

If you come across any errors in this fact sheet or have additional tips to share, please email contact@bcna.org.au.

Disclaimer

Information in this factsheet is correct at the time of printing. It is not intended to be a substitute for professional financial, legal or medical advice.