

# Work and cancer FAQs – self-employment

We use the terms 'manager' and 'employer' in our information, but different people at your workplace may be involved. Many services may be able to help. The services we mention include:

- **Cancer team** – this is the cancer team at the hospital. It may include oncologists, radiologists and cancer nurses. In some services, it may also include a social worker.
- **GP services** – this is your doctor's surgery.
- **Occupational health professionals** – these may include workplace health and safety advisers, nurses, physiotherapists, counsellors and GPs. They may not be available at every workplace. Your work may offer an external occupational health service.
- **Line manager** – this is who you directly report to at work.
- **HR manager** – this is someone in the human resources or recruitment team at your work.
- **Advisory services** – these are organisations that offer guidance, including helping resolve work disputes.
- **Charities and support groups** – these may include a Macmillan work support adviser, other cancer support charities, carer organisations, local support groups and online forums.
- **Unions** – these are trade or labour unions you may be a member of.
- **Social services** – these are services provided by the government to help people in need. They can include care at home, specialist equipment and help at home, such as shopping or cleaning.

If you are unsure who to ask, you can call our support line on **0808 808 00 00**. They may be able to answer your question or tell you who would be best placed to answer it.

# Questions about work issues and time off work

These are questions you may have about work after being diagnosed, including questions about taking time off work.













- ✔ A tick in a circle shows the service or person most likely able to answer your question.
- ✔ A simple tick shows a service or person who may also be able to help.

## Health

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
How much time will I need to take off work for treatment?	✔	✔	✔					
When will each stage of my treatment happen? Will there be breaks between treatments?	✔	✔	✔					
Are there any treatment side effects that could cause me problems with work? When might these side effects happen and how long could they last?	✔	✔	✔					
What support services are available to me? For example, can I have counselling, occupational therapy, or get support from an employee assistance programme?	✔	✔	✔			✔	✔	✔

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## Money

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
How do I get benefits? Are there any benefits that I might be able to get? Could I apply for Employment and Support Allowance, Universal Credit or Personal Independence Payment?								
If I cannot work, will the benefits I get at the moment be affected?								
How long can I claim benefits for?								
If I cannot work, which insurance and payment protection policies can I use?								
If I am off work for a long time, could this affect my life insurance cover? For example, would it affect my death-in-service benefit?								

## Work

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
If I cannot go back to work, can I take ill-health retirement?								

# Questions about preparing to go back to work

These are questions you may have about preparing to return to work after time off. You might still be having treatment. Or you might have finished your treatment.

- ✔ A tick in a circle shows the service or person most likely able to answer your question.
- ✔ A simple tick shows a service or person who may also be able to help.

## Health

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
Are there any treatment side effects that could cause me problems with work? When might these side effects happen and how long could they last?	✔	✔	✔					
How might treatment affect my ability to do physical tasks and mental tasks at work? For example, will I be able to drive, climb ladders or concentrate for long periods of time?	✔	✔	✔					
What could I do to manage any problems I have at work with mental tasks? For example, what could help with difficulty concentrating?	✔	✔	✔			✔	✔	
What could help me cope with side effects at work?	✔	✔	✔			✔	✔	
Where can I get help if I am worried or anxious about going back to work?	✔	✔	✔			✔	✔	✔


## Work

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
Where can I find out my legal rights about cancer and work?			✓			✓	✓	✓
Can I have flexible working when I need to, to help me manage treatment side effects? For example, if I am feeling fatigued, could I work fewer hours or flexible hours, or work from home?			✓					✓
If I find it difficult to cope when I am back at work, where can I get support?			✓			✓	✓	✓








# Questions about going back to work

These are questions you may have about going back to work during or after treatment.







 A tick in a circle shows the service or person most likely able to answer your question.

 A simple tick shows a service or person who may also be able to help.

## Health



	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
How many follow-up appointments might I need after treatment? How much flexibility is there about when and where I have my appointments? For example, can I have them outside of working hours?								
I am not very confident about going back to work. I am worried about my cancer coming back. What support can I get?								

## Work





	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
Can we talk about any temporary change to my work that I might need?								
What might changes to my working arrangements mean for my pension when I retire?								

# Questions if you do not go back to work











These are questions you may have if you cannot go back to work or have decided to stop working because of the cancer.

-  A tick in a circle shows the service or person most likely able to answer your question.
-  A simple tick shows a service or person who may also be able to help.


## Health

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
How can I make sure I stay physically active when I am not working?								
I am worried about feeling lonely if I am not working. Where can I get support?								
How can I look after my mental health when I am not working?								

## Money

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
I cannot go back to work. Are there any benefits that I might be able to get?								
I am retiring. Where can I get information about my finances and pension?								
Changes in my health may stop me going back to work. Could I take ill-health early retirement?								

## Work


	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions
I left my job because of the cancer. Where can I get advice about changing careers?								










# Questions about caring during treatment

These are questions you may have if you work while caring for someone having cancer treatment.



 A tick in a circle shows the service or person most likely able to answer your question.












 A simple tick shows a service or person who may also be able to help.

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions	Social services
I would like to go to hospital appointments with the person I am caring for. How long is each appointment likely to be? Could they take longer than expected? How far in advance can appointments be made?									
If the person I am caring for has an appointment, do I need to do anything before it? For example, bring a list of their medication, or ask if they need a repeat prescription?									
If the person I am caring for needs to stay in hospital and visiting hours are only when I am at work, can I visit at different times?									
When am I most likely to need to take time off work or work less to provide care?									
Does the hospital have free Wi-Fi so I can access work emails?									
Can repeat prescriptions be delivered to my local pharmacy, so I can collect them outside working hours?									

# Questions about work arrangements



These are questions you may have about working while caring.


-  A tick in a circle shows the service or person most likely able to answer your question.
-  A simple tick shows a service or person who may also be able to help.

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions	Social services
Where can I learn about my legal rights as a working carer?									
I am self-employed. What support can I get to keep my business running while I am caring?									
How can I make sure I stay physically healthy and take care of my mental health while working and caring?									
Are there courses or counselling services that could help me manage my work and caring responsibilities better?									

# Questions about caring for someone at home

These are questions you may have about caring for someone at home.

-  A tick in a circle shows the service or person most likely able to answer your question.
-  A simple tick shows a service or person who may also be able to help.

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions	Social services
How do I apply for a carer's assessment? A carer's assessment is done by social services to decide what support you need to be able to care for someone.									
How can I organise extra support at home to help me manage my work and caring responsibilities? For example, can I get someone to be with them during the day or at night?									
How can I meet other working carers to share my experiences and learn from others?									


# Questions about finances

These are questions you may have about money and benefits.

- ✔ A tick in a circle shows the service or person most likely able to answer your question.
- ✔ A simple tick shows a service or person who may also be able to help.

	Cancer team	GP services	Occupational health professionals	Line manager	HR manager	Advisory services	Charities and support groups	Unions	Social services
What benefits can I get if I am self-employed?		✔				✔	✔		✔
What benefits could I get if I continue working, stop working or go back to work?		✔				✔	✔		✔
Does my employment status affect the benefits I can get? For example, what happens if I am on a short-term contract?						✔	✔		
If I am already getting benefits like Income Support, how will this affect the benefits I can get as a carer?						✔	✔		
The person I care for is getting benefits. Will this affect the benefits I can get as a carer?						✔	✔		
If I get benefits as a carer, will this affect the benefits the person I care for can get?						✔	✔		

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If I make adjustments such as working fewer hours, how will this affect my pay and benefits?									
I need evidence to support my claim for benefits as a carer. Who can help me get this?									
When will my benefits be confirmed?									
How long can I claim benefits for?									
How will my private pension or State Pension be affected if I cannot go back to work or work fewer hours to care?									