

Hawlio budd-daliadau pan mae gennych chi ganser

Mae'r wybodaeth hon ynghylch hawlio budd-daliadau pan mae gennych chi ganser.

Os oes gennych unrhyw gwestiynau ynghylch y wybodaeth hon, gallwch ffonio Cymorth Canser Macmillan ar **0808 808 00 00**, 7 diwrnod yr wythnos rhwng 8am a 8pm. Mae gennym gyfieithwyr, fel y gallwch siarad â ni yn eich iaith eich hun. Pan fyddwch yn ein ffonio, dywedwch wrthym yn Saesneg pa iaith yr ydych ei hangen.

Mae yna ragor o wybodaeth ar ganser mewn ieithoedd eraill ar macmillan.org.uk/translations

Mae'r wybodaeth hon yn trafod:

- Beth yw budd-daliadau?
- Os na chawsoch eich geni yn y DU
- Os oes gennych anghenion gofal neu symudedd
- Os na allwch weithio neu os ydych ar incwm isel
- Os ydych chi'n gofalu am rywun â chanser
- Help gyda chostau'r cartref
- Os ydych chi wedi cyrraedd oedran pensiwn
- Beth i'w wneud nesaf
- Sut gall Macmillan helpu
- Mwy o wybodaeth yn Gymraeg
- Cyfeiriadau a diolchiadau

Beth yw budd-daliadau?

Mae budd-daliadau'n daliadau oddi wrth y llywodraeth i bobl sydd angen help gyda chost byw. Pan fydd gennych chi ganser, efallai y gallech gael budd-daliadau os ydych:

- yn sâl
- yn anabl
- ar incwm isel
- yn gofalu am rywun.

Mae sawl math gwahanol o fudd-daliadau. Yn y daflen ffeithiau hon byddwn yn esbonio rhai o'r rhai cyffredin.

Os na chwsoch eich geni yn y DU

Efallai na chewch rai budd-daliadau os:

- ydych chi wedi dod o wlad arall i fyw neu i weithio yn y DU
- yn geisiwr lloches.

Gall y rheolau fod yn anodd eu deall a gallant ddibynnu ar o ba wlad rydych chi'ch a'ch teulu yn dod yn wreiddiol. Gallwch ffonio Macmillan ar **0808 808 00 00** a siarad gydag un o'n cynghorwyr hawliau lles am gyngor.

Os oes gennych anghenion gofal neu symudedd

Mae'r budd-daliadau y gallwch hawlio yn wahanol os ydych chi dros neu dan oedran Pensiwn y Wladwriaeth. Mae'r oedran hwn yn dibynnu ar bryd y chwsoch chi eich geni. Gallwch weld beth yw'ch oedran Pensiwn y Wladwriaeth yn

gov.uk/state-pension-age

- **Mae'r Taliad Annibyniaeth Personol** ar gyfer pobl sy'n 16 oed hyd at oedran Pensiwn y Wladwriaeth sydd â phroblemau gyda bywyd dyddiol neu symud o gwmpas. Mae'n rhaid i chi fod wedi cael y problemau hyn am o leiaf dri mis. Rhaid eich bod yn disgwyl iddynt barhau am 9 mis arall o leiaf. Os ydych yn oedolyn sy'n byw yn yr Alban, mae Taliad Anabledd Oedolion wedi disodli Taliad Annibyniaeth Personol.
- Mae'r **Lwfans Gweini** ar gyfer pobl sydd ar neu dros oedran Pensiwn y Wladwriaeth. Mae ar gyfer pobl sy'n cael problemau o ran edrych ar ôl eu hunain. Gallai hyn fod oherwydd salwch neu anabledd. Er enghraifft, mae'n bosibl y byddwch chi angen help i godi o'r gwely, i gael bath neu i wisgo amdanoch, ac ati. Rhaid eich bod wedi angen yr help yma am o leiaf 6 mis.

Os nad oes modd gwella eich canser, mae'n bosibl y byddwch yn gallu cael Taliad Annibyniaeth Personol neu Lwfans Gweini o dan reolau arbennig. Mae'r rheolau hyn yn golygu y cwch y budd-dal yn gyflym ac ar y gyfradd uchaf. Gall eich meddyg neu nyrs helpu gyda hyn.

Os na allwch weithio neu os ydych ar incwm isel

- **Mae Tâl Salwch Statudol** ar gyfer pobl y mae angen iddynt gymryd amser i ffwrdd o'r gwaith am eu bod yn sâl. Os ydych chi'n gymwys ar ei gyfer, bydd yn rhaid i'ch cyflogwr ei dalu i chi bob wythnos. Bydd yn ei dalu am hyd at 28 wythnos o salwch.
- **Mae'r Lwfans Cyflogaeth a Chymorth** ar gyfer pobl dan oedran Pensiwn y Wladwriaeth sydd wedi bod â salwch neu anabledd sy'n effeithio ar faint gallant weithio. Efallai y byddwch yn gallu cael y budd-dal hwn os na allwch weithio neu os mai dim ond ychydig o waith allwch chi ei wneud.

- Os nad ydych chi'n ennill llawer o arian neu os na allwch chi weithio, efallai y byddwch yn gallu cael **Credyd Cynhwysol**. Mae hyn yn dibynnu ar ble'r ydych chi'n byw. Bydd sut i hawlio yn ddibynnol ar ble rydych yn byw. Os ydych yn byw yng Nghymru, Lloegr neu'r Alban, ewch i
- gov.uk/universal-credit Os ydych yn byw yng Ngogledd Iwerddon, ewch i nidirect.gov.uk/universal-credit

Os ydych chi'n gofalu am rywun â chanser

- **Mae Lwfans Gofalwr** ar gyfer pobl sy'n gofalu am rywun gyda llawer o anghenion gofal. Mae'n rhaid i chi fod yn 16 oed neu hŷn. Mae'n rhaid i chi fod yn gofalu am y person am o leiaf 35 awr yr wythnos. Does dim angen i chi fod yn perthyn iddyn nhw nac yn byw gyda'ch gilydd. Gallwch gael y budd-dal hwn hyd yn oed os ydych yn gwneud rhywfaint o waith cyflogedig.
- **Nid yw Credyd Gofalwyr** yn rhoi unrhyw arian i chi. Ond mae'n helpu i ddiogelu eich hawl i Bensiwn Gwladol yn ddiweddarach yn eich bywyd. Mae'n rhaid i chi ofalu am o leiaf un unigolyn am 20 awr neu fwy'r wythnos i'w gael.

Help gyda chostau'r cartref

- **Mae'r Budd-dal Tai** yn helpu i dalu eich rhent os ydych chi ar incwm isel. Mae'r swm a gewch chi'n gallu dibynnu ar ble'r ydych chi'n byw, eich oedran a nifer yr ystafelloedd gwely sydd gennych chi. Mae Credyd Cynhwysol (CC) wedi disodli'r Budd-dal Tai yn y rhan fwyaf o achosion.
- Os gallwch gael **Credyd Cynhwysol**, efallai y byddwch yn gallu cael taliad i helpu gyda'ch rhent neu gostau tai eraill.

Os ydych chi wedi cyrraedd oedran pensiwn

- Mae **Pensiwn y Wladwriaeth** yn daliad wythnosol rydych yn ei gael gan y llywodraeth pan fyddwch yn cyrraedd oed penodol. Mae'r oedran hwn yn dibynnu ar bryd y cawsoch chi eich geni. Gallwch weld beth yw'ch oedran Pensiwn y Wladwriaeth yn gov.uk/state-pension-age
- **Mae Credyd Pensiwn** ar gyfer pobl sydd wedi cyrraedd oedran Pensiwn y Wladwriaeth ac sydd ar incwm isel. Mae'n rhoi swm ychwanegol ar ben eich Pensiwn y Wladwriaeth.

Beth i'w wneud nesaf

Yn yr wybodaeth hon, dim ond am rai o'r budd-daliadau sydd ar gael rydyn ni wedi sôn. Mae'n syniad da siarad ag un o'n hymgynghorwyr hawliau lles i weld a allwch chi hawlio unrhyw fudd-dal arall. Gallwch ein ffonio am ddim ar **0808 808 00 00**. Gallwn ddweud mwy wrthydych chi am ba fudd-daliadau y gallech chi eu hawlio. Gallen hefyd eich helpu i wneud cais.

Cewch ragor o wybodaeth a chyfle i wneud cais am fudd-daliadau ar-lein. Ewch i:

- gov.uk os ydych chi'n byw yng Nghymru, Lloegr neu'r Alban
- nidirect.gov.uk os ydych yn byw yng Ngogledd Iwerddon.

Cael y gofal a'r cymorth cywir i chi

Os oes gennych ganser a ddim yn siarad Saesneg, efallai eich bod yn poeni y bydd hyn yn effeithio ar eich triniaeth a'ch gofal canser. Ond dylai eich tîm gofal iechyd gynnig gofal, cymorth a gwybodaeth i chi sy'n bodloni'ch anghenion.

Gwyddom y gall pobl wynebu heriau ychwanegol weithiau wrth gael y cymorth cywir. Er enghraifft, os ydych yn gweithio neu os oes gennych deulu, gall fod yn anodd dod o hyd i amser i fynd i apwyntiadau ysbyty. Efallai y bydd gennych bryderon hefyd am arian a chostau cludiant. Gall hyn i gyd fod yn straen ac yn anodd ymdopi ag ef.

Rydym hefyd yn cynnig Grantiau Macmillan i bobl â chanser. Mae'r rhain yn daliadau untro y gellir eu defnyddio ar gyfer pethau fel parcio mewn ysbyty, costau teithio, gofal plant neu filiau gwresogi.

Gall ein llinell gymorth rhad ac am ddim 0808 808 00 00 gynnig cyngor, yn eich iaith, am eich sefyllfa. Gallwch siarad â nyrsys, pobl sy'n cynnig canllawiau ariannol, cynghorwyr hawliau lles a chynghorwyr cymorth gwaith.

Sut y gall Macmillan eich helpu chi

Yn Macmillan, rydym yn gwybod sut y gall diagnosis canser effeithio ar bopeth, ac rydym yma i'ch cefnogi.

Llinell Gymorth Macmillan

Mae gennym ni gyfieithwyr, felly gallwch chi siarad â ni yn eich iaith. Dywedwch wrthym, yn Saesneg, yr iaith rydych am ei defnyddio. Gallwn helpu gyda chwestiynau meddygol, rhoi gwybodaeth i chi am gymorth ariannol, neu fod yno i wrando os oes angen rhywun i siarad â chi. Mae'r llinell ffôn gyfrinachol am ddim ar agor 7 diwrnod yr wythnos, 8am i 8pm.

Ffoniwch ni ar **0808 808 00 00**.

Gwefan Macmillan

Mae ein gwefan yn cynnwys llawer o wybodaeth yn Saesneg am ganser. Mae mwy o wybodaeth hefyd mewn ieithoedd eraill ar macmillan.org.uk/translations

Gallwn hefyd drefnu cyfieithiadau ar eich cyfer chi yn unig. E-bostiwch ni ar cancerinformationteam@macmillan.org.uk a dywedwch beth rydych ei angen.

Canolfannau gwybodaeth

Mae ein canolfannau gwybodaeth a chymorth wedi eu lleoli mewn ysbytai, llyfrgelloedd a chanolfannau cymunedol. Ymwelwch ag un i gael y wybodaeth sydd ei hangen arnoch a siaradwch â rhywun wyneb yn wyneb. Cewch hyd i'ch canolfan agosaf ar macmillan.org.uk/informationcentres neu ffoniwch ni ar **0808 808 00 00**.

Grwpiau cefnogaeth lleol

Mewn grŵp cefnogaeth, gallwch siarad â phobl eraill wedi'u heffeithio gan ganser. Gallwch ddysgu am grwpiau cefnogaeth yn eich ardal ar macmillan.org.uk/supportgroups neu ffoniwch ni ar **0808 808 00 00**.

Cymuned Ar-lein Macmillan

Gallwch hefyd siarad â phobl eraill sydd wedi'u heffeithio gan ganser ar-lein ar macmillan.org.uk/community Gallwch gael mynediad iddo ar unrhyw adeg o'r dydd neu'r nos. Gallwch rannu'ch profiadau, gofyn cwestiynau, neu ddarllen yr hyn mae pobl wedi eu postio.

Mwy o wybodaeth yn Gymraeg

Mae gennym wybodaeth yn Gymraeg am y pynciau hyn:

- Ymdopi â chanser
- Canser a'r coronafeirws
- Gofal Canser yn y DU
- Hawlio budd-daliadau pan mae gennych chi ganser
- Problemau bwyta a chanser
- Diwedd oes
- Gofal iechyd ar gyfer ffoaduriaid a phobl sy'n ceisio lloches
- Bwyta'n iach
- Help gyda chostau pan fydd gennych chi ganser
- Os cewch ddiagnosis o ganser
- Pobl LHDTTC+ a chanser
- Sepsis a chanser
- Sgîl-ffeithiau triniaeth canser
- Blinder (lludded) a chanser

Mathau o ganser

- Canser y fron
- Canser ceg y groth
- Canser y coluddyn mawr
- Canser yr ysgyfaint
- Canser y brostad

Triniaethau

- Cemotherapi
- Radiotherapi
- Llawfeddygaeth

I weld y wybodaeth hon, ewch i macmillan.org.uk/translations

Cyfeiriadau a diolchiadau

Mae'r wybodaeth hon wedi ei hysgrifennu a'i golygu gan dîm Datblygu Gwybodaeth Canser Cymorth Canser Macmillan. Mae Cymorth Canser Macmillan wedi talu am gyfieithu'r wybodaeth hon i'r Gymraeg gan gwmni cyfieithu.

Mae'r wybodaeth hon yn seiliedig ar lyfryn Macmillan Help with the cost of cancer.

Mae'r wybodaeth hon wedi ei hadolygu gan yr arbenigwyr perthnasol a'i chymeradwyo gan Dîm Hawliau Lles Macmillan.

Diolch hefyd i'r bobl y mae canser yn effeithio arnynt a adolygodd y rhifyn hwn.

Mae'n holl wybodaeth yn seiliedig ar y dystiolaeth orau sydd ar gael. Am ragor o wybodaeth am y ffynonellau a ddefnyddiwn, cysylltwch â ni yn cancerinformationteam@macmillan.org.uk

Cynnwys wedi'i adolygu: 2022 Adolygiad arfaethedig nesaf: 2025

MAC15139_Welsh

Rydym yn gwneud pob ymdrech i sicrhau bod y wybodaeth a ddarparwn yn gywir ac yn gyfredol ond ni ddylid dibynnu arni yn lle cyngor proffesiynol arbenigol sydd wedi'i deilwra i'ch sefyllfa. Cyn belled ag y caniateir gan y gyfraith, nid yw Macmillan yn derbyn atebolrwydd mewn perthynas â defnyddio unrhyw wybodaeth a gynhwysir yn y cyhoeddiad hwn neu wybodaeth trydydd parti neu wefannau a gynhwysir neu y cyfeirir atynt ynddo.

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Claiming benefits when you have cancer

This information is about claiming benefits when you have cancer.

If you have any questions about this information you can call Macmillan Cancer Support on **0808 808 00 00**, 7 days a week, 8am to 8pm. We have interpreters, so you can speak to us in your own language. When you call us, please tell us in English which language you need.

There is more cancer information in other languages at macmillan.org.uk/translations

This information is about:

- What are benefits?
- If you were not born in the UK
- If you have care or mobility needs
- If you cannot work or have a low income
- If you look after someone with cancer
- Help with housing costs
- If you are of pension age
- What to do next
- How Macmillan can help
- More information in your language
- References and thanks

What are benefits?

Benefits are payments from the government to people who need help with the cost of living. When you have cancer, you might be able to get benefits if you:

- are ill
- have a disability
- have a low income
- are looking after someone.

There are many different benefits. In this factsheet we explain some common ones.

If you were not born in the UK

You may not be able to get some benefits if you:

- have come from another country to live or work in the UK
- are an asylum seeker.

The rules can be hard to understand and can depend on which country you and your family are from. You can call Macmillan on **0808 808 00 00** and speak to one of our welfare rights advisers for advice.

If you have care or mobility needs

The benefits you can claim are different if you are above or below the State Pension age. This age depends on when you were born. You can find out your State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)

- **Personal Independence Payment** is for people aged 16 to State Pension age who have problems with daily living or moving around. You must have had these problems for at least 3 months. You must expect them to last for at least 9 months. If you are an adult living in Scotland, Personal Independence Payment has been replaced by Adult Disability Payment.
- **Attendance Allowance** is for people who are at or above State Pension age. It is for people who have problems looking after themselves. This can be because of an illness or disability. For example, you might need help with things like getting out of bed, having a bath or dressing yourself. You must have needed this help for at least 6 months.

If your cancer cannot be cured, you may be able to get Personal Independence Payment or Attendance Allowance under special rules. These rules mean you will get the benefit quickly and at the highest amount. Your doctor or nurse can help you with this.

If you cannot work or have a low income

- **Statutory Sick Pay** is for people who need to take time off from their job because they are ill. If you qualify for this, your employer must pay it to you each week. They will pay it for up to 28 weeks of illness.
- **Employment and Support Allowance** is for people under State Pension age who have an illness or disability that affects how much they can work. You may be able to get this benefit if you cannot work or can only do a small amount of work.
- If you do not earn much money or cannot work, you may be able to get **Universal Credit**. This will depend on where you live. The way to make a claim will depend on where you live. If you live in England, Scotland and Wales, visit [gov.uk/universal-credit](https://www.gov.uk/universal-credit) If you live in Northern Ireland, visit nidirect.gov.uk/universal-credit

If you look after someone with cancer

- **Carer's Allowance** is for people looking after someone with a lot of care needs. You must be aged 16 or over. You must be caring for the person for at least 35 hours a week. You do not need to be related to them or living together. You can get this benefit even if you do some paid work.
- **Carer's Credit** does not give you any money. But it helps protect your right to a State Pension later in life. You must look after at least one person for 20 hours or more a week to get it.

Help with housing costs

- **Housing Benefit** helps you to pay your rent if you have a low income. The amount you can get depends on where you live, your age and the number of bedrooms you have. Universal Credit (UC) has replaced Housing Benefit in most cases.
- If you are able to get **Universal Credit**, you might be able to get a payment to help with your rent or other housing costs.

If you are of pension age

- **State Pension** is a weekly payment you can get from the government when you reach a certain age. This age depends on when you were born. You can find out your State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)
- **Pension Credit** is for people who have reached State Pension age and have a low income. It gives you an extra amount on top of your State Pension.

What to do next

In this information, we have only talked about some of the benefits that are available. It is a good idea to talk to one of our welfare rights advisers to see if you can claim any other benefits. You can call us free on **0808 808 00 00**. We can tell you more about which benefits you may be able to claim. We can also help you apply.

You can find more information and apply for benefits online. Visit:

- [gov.uk](https://www.gov.uk) if you live in England, Scotland or Wales
- [nidirect.gov.uk](https://www.nidirect.gov.uk) if you live in Northern Ireland.

Getting the right care and support for you

If you have cancer and do not speak English, you may be worried that this will affect your cancer treatment and care. But your healthcare team should offer you care, support and information that meets your needs.

We know that sometimes people may face extra challenges in getting the right support. For example, if you work or have a family it can be hard to find time to go to hospital appointments. You might also have worries about money and transport costs. All of this can be stressful and hard to cope with.

We also offer Macmillan Grants to people with cancer. These are one-off payments that can be used for things like hospital parking, travel costs, childcare or heating bills.

Our free support line 0808 808 00 00 can offer advice, in your language, about your situation. You can speak to nurses, financial guides, welfare rights advisers and work support advisers.

How Macmillan can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are here to support you.

Macmillan Support Line

We have interpreters, so you can speak to us in your language. Just tell us, in English, the language you want to use. We can help with medical questions, give you information about financial support, or be there to listen if you need someone to talk to. The free, confidential phone line is open 7 days a week, 8am to 8pm. Call us on **0808 808 00 00**.

Macmillan website

Our website has lots of information in English about cancer. There is also more information in other languages at [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

We can also arrange translations just for you. Email us at cancerinformationteam@macmillan.org.uk to tell us what you need.

Information centres

Our information and support centres are based in hospitals, libraries and community centres. Visit one to get the information you need and speak with someone face to face. Find your nearest centre at [macmillan.org.uk/informationcentres](https://www.macmillan.org.uk/informationcentres) or call us on **0808 808 00 00**.

Local support groups

At a support group, you can talk to other people affected by cancer. Find out about support groups in your area at [macmillan.org.uk/supportgroups](https://www.macmillan.org.uk/supportgroups) or call us on **0808 808 00 00**.

Macmillan Online Community

You can also talk to other people affected by cancer online at [macmillan.org.uk/community](https://www.macmillan.org.uk/community). You can access it at any time of day or night. You can share your experiences, ask questions, or just read through people's posts.

More information in your language

We have information in your language about these topics:

- Coping with cancer
- Cancer and coronavirus
- Cancer care in the UK
- Claiming benefits when you have cancer
- Eating problems and cancer
- End of life
- Healthcare for refugees and people seeking asylum
- Healthy eating
- Help with costs when you have cancer
- If you are diagnosed with cancer
- LGBTQ+ people and cancer
- Sepsis and cancer
- Side effects of cancer treatment
- Tiredness (fatigue) and cancer

Types of cancer

- Breast cancer
- Cervical cancer
- Large bowel cancer
- Lung cancer
- Prostate cancer

Treatments

- Chemotherapy
- Radiotherapy
- Surgery

To see this information, go to [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

References and thanks

This information has been written and edited by Macmillan Cancer Support's Cancer Information Development team. Macmillan Cancer Support has paid for this information to be translated into your language by a translation company.

This information is based on the Macmillan booklet Help with the cost of cancer.

This information has been reviewed by relevant experts and approved by Macmillan's Welfare Rights and Team.

Thanks also to the people affected by cancer who reviewed this edition.

All our information is based on the best evidence available. For more information about the sources we use, please contact us at cancerinformationteam@macmillan.org.uk

Content reviewed: 2022 Next planned review: 2025

MAC15139_English

We make every effort to ensure that the information we provide is accurate and up-to-date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication or third party information or websites included or referred to in it.

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