

Managing your energy costs  
when you're affected by cancer



**KEEPING  
WARM  
WITHOUT  
THE  
WORRY**

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**

**As someone affected by cancer, you may find yourself feeling more cold. If you're spending longer periods of time at home, you'll probably need to use more heating and electricity.**

**This leaflet explains:**

- **why you should speak to your energy supplier**
- **how to look for cheaper alternatives**
- **government grants, payments and schemes that may help**
- **the changes you can make at home**
- **other support services available to you.**



**Nearly one in five people with cancer turned off the heating in 2009, even though they were cold, because they were worried about paying their bills.**

**Macmillan Cancer Support survey**

## Speaking to your energy supplier

If you're having trouble paying your bills or are worried about getting into debt, you should contact your energy supplier as soon as possible.

If you're living with cancer, you should let your supplier know. They should place you on the Priority Service Register, which gives you access to free extra services from your supplier. It also ensures your energy won't be cut off if you fall behind on your payments. Your supplier may also be able to help you with certain grants or payments.

### Warm Home Discount (WHD)

In England, Scotland and Wales, the Warm Home Discount (WHD) entitles those who are eligible to an annual rebate on electricity bills. From 1 April 2012, the rebate is fixed at **£130** with a small annual increase. The payment is made by your energy supplier.

### Your supplier may be able to help you with certain grants or payments.

Some people are automatically eligible for the WHD. This includes those in receipt of certain benefits including people receiving the guarantee element of Pension Credit. Participating energy companies may provide the WHD to people affected by cancer, but you will need to apply for it and meet certain criteria.

To apply for the WHD, contact your energy supplier. If you are not eligible under your supplier's scheme or they don't operate

the WHD, you could consider switching to another supplier.

For more information, visit [direct.gov.uk](https://www.direct.gov.uk) or [decc.gov.uk/en/content/cms/funding/whds](https://www.decc.gov.uk/en/content/cms/funding/whds) You can also contact our cancer support specialists on **0808 808 00 00** for information and support.

Please note, suppliers in Northern Ireland do not operate the scheme. Please see page 10 for information on the Warm Homes scheme, which is specific to Northern Ireland.

### **Grants and funds from suppliers**

Depending on your situation, you may qualify for certain payments or grants to help with your fuel costs. Most of the major energy companies have funds or trusts designed to help people in difficult situations. You can find out about some of these by visiting [charisgrants.com](https://www.charisgrants.com)

Energy companies have a variety of schemes to help people make their homes more energy efficient (see pages 10–11).

As well as talking to your energy supplier, you could also contact the Home Heat Helpline. It works with the six major energy companies in the UK (see page 18) and can provide information about any benefits or grants that you may be able to receive. Call free on **0800 33 66 99** or visit [homeheathelpline.org.uk](https://www.homeheathelpline.org.uk)

**Most of the major energy companies have funds or trusts designed to help people in difficult situations.**

You can also contact our cancer support specialists with any benefits questions.

## Looking for cheaper alternatives

There are many gas and electricity companies that offer a variety of tariffs. You may want to consider switching your energy provider to make sure you're getting the best possible deal. This could help reduce your bills. Generally, the best deals are those that involve paying by direct debit or online.

### Switching suppliers

Switching your energy supplier is easy, but you'll need to know how much energy you currently use and the cost of the tariff you are already on. This information should be on a recent bill. Remember that when you switch companies, your previous supplier will bill you for all of the energy you use until the date you switch. Make sure you can afford this before making the change.

To help compare prices you can:

- use the Consumer Focus energy price comparison tool at [energyapps.consumerfocus.org.uk/price](https://energyapps.consumerfocus.org.uk/price)

**Call us on 0808 808 00 00  
(Mon–Fri, 9am–8pm) for  
more information about  
available benefits.**

(if you live in Northern Ireland, visit [consumer council.org.uk/energy/price-comparison](https://www.consumer council.org.uk/energy/price-comparison))

- use an online price comparison website – a list of approved sites is available at [consumerfocus.org.uk/get-advice/energy/confidence-code](https://www.consumerfocus.org.uk/get-advice/energy/confidence-code)
- phone different gas and electricity companies and ask them for the best deal appropriate to you.

### Regular payment schemes

Energy suppliers may offer a regular payment scheme to help you budget for the cost of your energy bills. By choosing to pay a fixed amount on a regular basis (for example, every week or month), you can spread the cost of your bills.

### If you don't use a mains gas supply

If you use heating oil, you may be able to save money by stocking up on fuel early in the autumn rather than waiting until winter. Heating oil users can also sometimes receive discounts if they make a group purchase with their neighbours. Paying by direct debit (or through a monthly budget plan – ask your supplier whether they offer this) may help you spread the cost.

Solid fuel and LPG (liquefied petroleum gas) customers may also benefit from shopping around, stocking up on fuel in the autumn and speaking to their supplier if they are struggling to afford their bills.

**If your home is not connected to a mains gas supply, it may be worth getting several quotes when you buy fuel to make sure you're getting the best deal possible.**



## Payments, grants and schemes

In Northern Ireland, there are a limited number of energy companies so changing suppliers may not be possible. The Consumer Council for Northern Ireland has information about dealing with fuel bills. You can contact the council on **028 9067 2488** or by visiting **[consumerCouncil.org.uk/energy/fuel-poverty](https://www.consumerCouncil.org.uk/energy/fuel-poverty)**

People in Northern Ireland may also be eligible for a Northern Ireland-only scheme called Warm Homes (see page 10) as well as other UK-wide schemes discussed below.

The schemes listed below are designed to either help you pay your fuel bills or help you make your home more energy efficient, which can save you money. There is more information about making energy-saving changes to your home on pages 12–14.

### UK-wide payments

#### Cold Weather Payment

When a winter has been particularly cold (with temperatures of 0°C or lower for seven consecutive days), the government makes a weekly payment of **£25** to people who receive certain benefits. Cold Weather Payments will automatically be made on top of your usual benefits.

#### Winter Fuel Payment

Winter Fuel Payment is a government scheme to help older people keep warm during winter. A yearly payment is made to both men and women who have reached

the State Pension age for women. The amount you receive depends on your individual circumstances, such as whether you live with another qualifying person and how old they are.

Visit [direct.gov.uk](https://www.direct.gov.uk) or [nidirect.gov.uk](https://www.nidirect.gov.uk) to find out more about these payments.

## National schemes

### Warm Front (England)

In England, the Warm Front scheme provides heating and insulation improvements to make homes more energy efficient. Certain criteria apply – recipients must receive particular income-related benefits and live in properties that are poorly insulated or do not have an effective heating system. Visit [warmfront.co.uk](https://www.warmfront.co.uk) or call **0800 316 2805** to find out more.

### Warm Homes (Northern Ireland)

The Warm Homes Scheme provides grants to people who are receiving certain benefits to make energy-saving changes, such as putting in loft insulation, to their homes. Visit [warm-homes.com](https://www.warm-homes.com) or call **0800 988 0559** for more information.

### The Energy Assistance Package (Scotland)

The Energy Assistance Package is open to all people in Scotland. Depending on your circumstances, it offers a free home energy check; a benefit, tax credit and tariff eligibility check; free or subsidised

**These national schemes can help you make energy-saving changes to your home.**

insulation; and insulation and heating system improvements to your home. Visit [energyassistancepackage.com](http://energyassistancepackage.com) or call the Home Energy Scotland Hotline on **0800 512 012**.

### **Nest (Wales)**

Nest is the Welsh Assembly government's scheme to make homes warmer and more fuel efficient. Nest provides advice about saving energy, managing money, whether you're on the most appropriate tariff and whether any benefits are available to you. You may also be eligible to receive energy-saving home improvements, such as central heating and loft insulation, at no cost to you. You can call Nest free from a landline on **0800 512 012**, call **0300 456 2655** from a mobile or visit [nestwales.org.uk](http://nestwales.org.uk)

**Pages 12–14 suggest more ways you can save energy around the home.**

### **Other help**

#### **Charity grants**

A number of charities, including Macmillan, provide grants for people who are having

**You may be eligible to receive energy-saving home improvements at no cost to you.**

**Our booklets  
Help with the  
cost of cancer  
and It all adds  
up have more  
information  
about coping  
with the  
financial impact  
of cancer.**

## **Making changes in your home**

difficulty paying their fuel costs or meeting other expenses.

To find out more about Macmillan Grants, visit [macmillan.org.uk/grants](https://www.macmillan.org.uk/grants) or call our cancer support specialists on **0808 808 00 00**.

### **Crisis loans**

In extreme cases, if you don't have enough money to meet your (or your family's) immediate short-term needs, you can apply for a crisis loan from the government. You will need to pay this back, but you won't be charged any interest. To apply, call Jobcentre Plus on **0800 032 7952**. In Northern Ireland, call the crisis loan claim line on **0800 028 8822**.

There are many things you can do to keep your energy bill down and make your home warmer without turning up the heating.

- When you put the kettle on, only boil the amount of water you need.
- Turn off computers and other electrical devices when you're not using them. On average, IT equipment accounts for 13% of people's electricity bills.
- Energy-saving light bulbs can save you lots of money over time. Even turning lights off for a short period will save energy, so it's a good idea to always turn the lights off whenever you're not using a room.
- Keep the heat in by shutting doors and windows in the rooms you use the most.

- Don't cover radiators with curtains or furniture, and seal gaps around doors with draft excluders.

For more tips on making your home more energy efficient and saving money, visit [energysavingtrust.org.uk](http://energysavingtrust.org.uk)

Fitting insulation to your home is a big step but could make all the difference. The schemes listed on pages 10–11 and below may help with the cost. All of the major fuel companies (see page 18) also provide either free or discounted insulation. Many local authorities also have schemes. Contact the Energy Saving Trust on **0800 512 012** for information on schemes in your area.

### **The Green Deal – help with home insulation**

The Green Deal is a new scheme that the government introduced as part of the Energy Act 2011. The Green Deal is due to come into effect in late 2012 – so until then, you may be best off contacting your energy supplier to find out if you're eligible for free or discounted insulation.

# Fitting insulation to your home is a big step but could make all the difference.

**The cost should be less than the savings you make on your fuel bills.**

The Green Deal is designed to help you make energy-saving changes to your home without paying the costs up front. Instead, you can pay the cost through a regular payment on your electricity bill. The cost should be less than the savings you make on your fuel bills. The Green Deal charge is attached to the meter and will pass on to the next occupant of the home if you stop living there.

Some people who receive certain benefits will not have to pay any costs at all. The energy companies will pay these costs instead. Visit the Department of Energy and Climate Change's website at [decc.gov.uk](http://decc.gov.uk) to find out more about the scheme.

## **Further information**

We have more information about cancer types, tests, treatments and living with and after cancer. We also have details of other helpful organisations and support groups in your area. You can contact us using the following details:

**To order any of our booklets, log on to [be.macmillan.org.uk](http://be.macmillan.org.uk) or call 0808 808 00 00.**

### **Macmillan Cancer Support**

89 Albert Embankment, London SE1 7UQ

Questions about cancer? Call free on

**0808 808 00 00** (Mon–Fri, 9am–8pm)

**Hard of hearing?** Use textphone 0808

808 0121, or Text Relay.

**Non-English speaker?**

Interpreters available.

Alternatively, visit [macmillan.org.uk](http://macmillan.org.uk)



# HELP WITH THE COST OF CARE

A guide to help you understand the cost of care for people with dementia  
How to get help with the cost of care

## Other support services

### **The Consumer Council for Northern Ireland**

The Consumer Council,  
116 Hollywood Road, Belfast BT4 1NY

**Tel** 028 9067 2488

**Email** [info@consumercouncil.org.uk](mailto:info@consumercouncil.org.uk)

**[www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)**

Represents energy consumers in Northern Ireland and lobbies for fair deals for them.

### **Consumer Direct**

**Tel** 0845 404 0506 (Mon–Fri, 9am–5pm)

**Welsh helpline** 0845 404 0505

Government-funded consumer advice service. Offers information on problems with goods and services including energy.

### **Energy Saving Trust**

21 Dartmouth Street, London SW1H 9BP

**Advice line** 0800 512 012

**[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)**

Provides free information and advice about saving energy. Website includes a grants and discounts database, regional addresses and phone numbers.

### **Ombudsman Services: Energy**

PO Box 966, Warrington WA4 9DF

**Tel** 0330 440 1624 or 01925 530 263

**Email** [enquiries@os-energy.org](mailto:enquiries@os-energy.org)

**[www.ombudsman-services.org/  
energy.html](http://www.ombudsman-services.org/energy.html)**

Resolves complaints from consumers about energy suppliers if the dispute cannot be settled by the company.

## Financial advice and support

### Benefit Enquiry Line

Warbreck House, Warbreck Hill Road,  
Blackpool FY2 0YE

**Freephone** 0800 882 200

**Free textphone** 0800 243 355

**Email** BEL-Customer-Services@dwp.gsi.gov.uk

**www.direct.gov.uk/disability-money**

Provides advice about benefits. Can also help fill out disability-related claim packs.

### Citizens Advice

Provides free, confidential, independent advice on a variety of issues including financial, legal, housing and employment. Contact details for your local office can be found in the phone book or at **www.citizensadvice.org.uk** Find advice online, in a variety of languages and for each UK country, at **www.adviceguide.org.uk**

### Citizens Advice Scotland

**www.cas.org.uk**

### National Debtline (England, Scotland and Wales)

Tricorn House, 51–53 Hagley Road,  
Edgbaston, Birmingham B16 8TP

**Freephone** 0808 808 4000 (Mon–Fri,  
9am–9pm, Sat, 9.30am–1pm)

**www.nationaldebtline.co.uk**

A national helpline for people with debt problems. The service is free, confidential and independent, and the call handlers also distribute free self-help materials.

## Support for older people

### Age UK

1–6 Tavistock Square, London WC1H 9NA

**Advice line** 0800 169 6565 (8am–7pm)

**Email** [contact@ageuk.org.uk](mailto:contact@ageuk.org.uk)

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

Provides information and advice on the free national information line. Also publishes impartial fact sheets and advice guides.

## The six major UK energy companies

### British Gas

**Tel** 0800 048 0202

**[www.britishgas.co.uk](http://www.britishgas.co.uk)**

### EDF Energy

**Priority Services line** 0800 269 450

**[www.edfenergy.com](http://www.edfenergy.com)**

### E.ON UK

**Tel** 0845 052 0000

**[www.eon-uk.com](http://www.eon-uk.com)**

### npower

**Energy Services line** 0800 072 2999

**[www.npower.com](http://www.npower.com)**

### Scottish Power

**Tel** 0845 270 0700

**[www.scottishpower.co.uk](http://www.scottishpower.co.uk)**

### Scottish & Southern Energy

**Careline** 0800 622 838

**[www.sse.co.uk](http://www.sse.co.uk)**

## Disclaimer

We make every effort to ensure that the information we provide is accurate, but it should not be relied upon to reflect the current state of medical research, which is constantly changing. If you are concerned about your health, you should consult a doctor. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third-party information, such as information on websites to which we link. We feature real-life stories in all of our articles. Some photographs are of models.

## Thanks

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**Cancer is the toughest fight most of us will ever face. If you or a loved one has been diagnosed, you need a team of people in your corner, supporting you every step of the way. That's who we are.**

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community supporting you online, any time. The fundraisers who make it all possible.

You don't have to face cancer alone.  
We can give you the strength to get through it.  
We are Macmillan Cancer Support.

Questions about living with cancer?  
Call free on 0808 808 00 00 (Mon–Fri, 9am–8pm)  
Alternatively, visit [macmillan.org.uk](http://macmillan.org.uk)

Hard of hearing? Use textphone  
0808 808 0121, or Text Relay.  
Non-English speaker? Interpreters available.



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