

患癌症時如何申領福利: 中文(繁體香港)

Claiming benefits when you have cancer: Chinese (Traditional Hong Kong)

本資訊有關如果您患有癌症,可申請的福利。

若您對此資訊有任何疑問,請詢問您正在接受治療的醫院的醫生或護士。

您亦可於每週7日、上午8時至晚上8時, 致電免費電話08088080000 聯絡麥克米倫癌症援助機構(Macmillan Cancer Support)。我們有傳譯員, 所以您可以使用您自己的母語與我們溝通。當您致電我們時, 請以英文告訴我們您所需要的語言。

如需更多本語言或其他語言的癌症資訊, 請瀏覽 macmillan.org.uk/translations

本資訊主要介紹:

- 有哪些福利?
- 如果您不是在英國出生
- 如果您在護理或行動方面需要協助
- 如果您無法工作或屬於低收入人士
- 如果您需要照顧癌症患者
- 協助支付住屋費用
- 如果您已達到領取退休金的年齡
- 下一步要做的事
- 獲得合適的護理和支援
- 麥克米倫 (Macmillan) 能夠如何幫助您
- 更多繁體中文資訊
- 參考文獻與致謝

有哪些福利?

福利是指政府向需要幫助解決生活成本的人提供資助。如果您患有癌症並有以下情况,您可能會獲得福利:

- 患病
- 殘疾
- 低收入
- 現時需要照顧他人。

第1頁/共13頁 — 麥克米倫(Macmillan)資料單張2025: 患癌症時如何申領福利

有許多不同類型的福利可供申請。在本資料單張中,我們解釋了一些常見問題。

如果您不是在英國出生

並屬於以下情況, 您可能不能獲得某些福利:

- 從其他國家來到英國居住或工作
- 您是尋求庇護人士。

取決於您和您的家人來自哪個國家,您可能難以理解以下規則。您可致電麥克米倫 (Macmillan) 的電話 0808 808 00 00,與我們的顧問討論並獲取意見。

如果您在護理或行動方面需要協助

您可申領的福利會因您居住的地區,以及您是否已達國家退休金年齡而有所不同。該年齡視您的出生日期而定。您可在 gov.uk/state-pension-age 查詢您的國家退休金年齡。

適用於居住在英格蘭、威爾斯或北愛爾蘭的人士:

- **個人獨立生活資助金** (Personal Independence Payment) 適用於未達國家退休金年齡,並在日常事務、外出或兩者方面遇到困難的人士。這些困難是由長期健康狀況或殘疾所引致。
- **出席津貼 (Attendance Allowance)** 適用於已達或超過國家退休金年齡,並因疾病或殘障而需要個人照顧的人士。

適用於居住在蘇格蘭的人士:

- 成人殘疾津貼 (Adult Disability Payment) 適用於未達國家退休金年齡,並在日常事務、外出或兩者方面遇到困難的人士。這些困難是由長期健康狀況或殘疾所引致。
- 退休年齡殘疾津貼 (Pension Age Disability Payment) 適用於達至或超過國家 退休金年齡,且因病或殘疾而需要個人護理之人士。

如癌症無法治癒, 您或許可以根據特別規則申領這些福利。這些規則代表您會更快和 獲得最高金額的福利。您的醫生或護士可以在這方面幫助您。

如果您無法工作或屬於低收入人士

- **法定病假薪金** (Statutory Sick Pay) 是向因為生病而需要請假的人提供的。如果您符合這個條件,您的僱主必須每週向您支付這個薪金。他們需要最長支付28 週的病假薪金。
- **就業和支援津貼** (Employment and Support Allowance) 是向未達到國家退休金年齡的人提供的,而這些人是由於疾病或殘障而影響他們能做到的工作量。如果您無法工作或只能做少量工作,您可能會得到此項福利。

第2頁/共 13 頁 — 麥克米倫(Macmillan)資料單張 2025: 患癌症時如何申領福利

• 如果您收入不多,或無法工作,您可能可以獲得**統一福利救濟金 (Universal Credit)**。這將取決於您在哪裡居住。申請的方式將取決於您在哪裡居住。如果您在英格蘭、蘇格蘭和威爾斯居住,請瀏覽 gov.uk/universal-credit 如果您在北愛爾蘭居住,請瀏覧 nidirect.gov.uk/universal-credit

如果您需要照顧癌症患者

若您照顧之對象需較多護理支援, 您可能可獲得以下福利:

- 您可申請護理者津貼 (Carer's Allowance), 適用於居住在英格蘭、威爾斯或 北愛爾蘭的人士
- 您可申請護理者支援津貼 (Carer Support Payment) 適用於居住在蘇格蘭的人士。

您必須是 16 歲或以上。您必須每週至少照顧該人 35 小時。您不需要和他們有任何關係或住在一起。即使您從事一些有薪工作,亦有可能獲得這項福利。

• **護理者積分 (Carer's Credit)**。該積分本身並不會直接提供現金款項。但有助 於保障您在以後生活中獲得國家退休金的權利。要獲得該積分,您每星期須至 少照顧一人 20 小時或以上。

協助支付住屋費用

- 如您有資格獲得**統一福利救濟金**,則可能會獲發一筆款項,以協助支付租金或 其他住屋費用。
- 如您屬低收入人士且已達國家退休金年齡,**住屋福利 (Housing Benefit)** 可協助支付租金。若您居住於受支援、庇護或臨時性住屋,亦可能獲得住屋津貼。

如果您已達到領取退休金的年齡

- **國家退休金 (State Pension)** 是政府於您達到指定年齡後定期支付之款項。該年齡視您的出生日期而定。您可在 gov.uk/state-pension-age 查詢您的國家退休金年齡。
- 退休金補助 (Pension Credit) 適用於已達國家退休金年齡且收入偏低之人士。 這是您除了可以獲得國家退休金以外的額外補助金額。

下一步要做的事

在本資訊中,我們只談及一些可提供申請的福利。建議您與我們的顧問聯繫,以獲取 更多有關福利之詳情。您可以致電我們的免費號碼:0808 808 00 00。

您可以在網上找到更多資訊和申請福利。請瀏覽:

- 如您居住於**英格蘭、蘇格蘭或威爾斯**, 請瀏覽 gov.uk
- 如您居住於**蘇格蘭**,請瀏覽 <u>socialsecurity.gov.scot</u>
- 如您居住於**北愛爾蘭**, 請瀏覽 <u>nidirect.gov.uk</u>

第3頁/共13頁 — 麥克米倫(Macmillan)資料單張2025: 患癌症時如何申領福利

獲得合適的護理和支援

如果您患有癌症並且不會說英語,您可能會擔心會影響您的癌症治療和護理。但是您的醫療團隊應該可以為您提供能滿足您需要的護理、支援和資訊。

我們知道,有時尋找合適的支援可能會面對額外的困難。例如,若您有工作或家庭,亦可能有金錢及交通費用方面的憂慮。所有這些事情都會讓人感到壓力和難以應對。

麥克米倫(Macmillan)能夠如何幫助您

在麥克米倫(Macmillan),我們知道癌症確診後會如何影響您的各方面生活,我們隨時為您提供支援。

麥克米倫支援熱線(Macmillan Support Line)

我們提供傳譯服務,所以您可以用自己的語言與我們溝通。您只需用英語告訴我們您希望使用哪種語言即可。

麥克米倫(Macmillan)支援熱線之專家顧問可就您的醫療疑慮提供幫助或於您有需要時聆聽您的傾訴。我們也可以就您在金錢方面的憂慮與您討論或推薦其他可幫助您的機構。此免費且保密之熱線服務時間為每星期七天,每日上午8時至晚上8時。請致電 0808 808 00 00 聯絡我們。

麥克米倫(Macmillan)網站

我們的網站有很多關於癌症的英文資訊。另可於 macmillan.org.uk/translations 查閱 其他語言之更多資訊。

我們亦可視需要為您安排專屬翻譯服務。如需協助,請發電子郵件至informationproductionteam@macmillan.org.uk 告知您的需求。

資訊中心

我們的資訊和支援中心設在醫院、圖書館和流動中心。您可以前往任何一個中心,獲取您需要的資訊並與工作人員面對面交談。請瀏覧 macmillan.org.uk/informationcentres 查找離您最近之中心,或致電 0808 808 00 00。

本地支援團體

您可以在支援團體中與其他受癌症影響的人交流。請瀏覽 macmillan.org.uk/supportgroups 查閱您所在地區之支援團體資訊,或致電 0808 808 00 00。

麥克米倫網上社群 (Macmillan Online Community)

您亦可在 macmillan.org.uk/community 與其他受癌症影響人士在網上交流。

您可以在任何時間訪問該網站,無論白天或晚上。您可以分享您的經驗、提出問題,或者只是閱讀其他人的帖子。

更多繁體中文資訊

我們提供更多有關下列主題的繁體中文資訊:

癌症的徵兆與症狀

• 徵兆及症狀卡

若您被診斷患有癌症

- 英國的癌症護理
- 難民和尋求庇護人士的醫療保健
- 若您被診斷患有癌症

癌症類型

- 腸癌
- 乳癌
- 子宮頸癌
- 肺癌
- 前列腺癌

癌症治療

- 化療
- 放射治療
- 敗血症和癌症
- 癌症治療的副作用
- 手術

與癌症共處

- 患癌症時如何申領福利
- 飲食問題與癌症
- 健康飲食
- 當您患有癌症時可在費用方面獲得的幫助
- LGBTQ+人士與癌症
- 疲憊(疲勞)與癌症

生命末期

• 生命末期

欲查閱該資訊,請瀏覽 macmillan.org.uk/translations

第5頁/共13頁 — 麥克米倫(Macmillan)資料單張2025: 患癌症時如何申領福利

如需進一步協助以理解資訊,請瀏覽 macmillan.org.uk/understandinginformation

參考文獻與致謝

本資訊由麥克米倫癌症援助機構(Macmillan Cancer Support)癌症資訊開發團隊編寫和編輯。由翻譯公司提供繁體中文的翻譯版本。

本資訊內容是根據我們網站上英語版福利資訊整理而成。

本資訊已由相關專家審核,並獲麥克米倫(Macmillan)臨床專業中心或其他高級臨床 醫生及專家批准。

同時感謝審閱本資訊的癌症患者。

我們所有資訊的依據都是來自最佳的證據。如欲了解更多有關資料來源之資訊,請聯絡 informationproductionteam@macmillan.org.uk

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我們盡一切努力確保我們提供的資訊是準確和最新的,但請不要依賴這些資訊來替代針對您情況的專業 建議。在法律允許的範圍內,麥克米倫(Macmillan)不承擔與使用本出版物中的任何資訊或其中包含 或提及的第三方資訊或網站相關的責任。

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Patient Information Forum



Claiming benefits when you have cancer: English

This information is about claiming benefits when you have cancer.

If you have any questions about this information, ask your doctor or nurse at the hospital where you are having treatment.

You can also call Macmillan Cancer Support on freephone **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 this language and 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
- Getting the right care and support for you
- How Macmillan can help you
- 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 a person seeking asylum.

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 advisers for advice.

If you have care or mobility needs

The benefits you can claim are different depending on where you live and 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

For people living in England, Wales or Northern Ireland:

- Personal Independence Payment is for people under State Pension age who have problems with everyday tasks, getting around, or both. The problems are because of long-term health conditions or disability.
- Attendance Allowance is for people who are State Pension age or over who have personal care needs because of an illness or disability.

For people living in Scotland:

- Adult Disability Payment is for people under State Pension age who have problems with everyday tasks, getting around, or both. The problems are because of long-term health conditions or disability.
- Pension Age Disability Payment is for people who are State Pension age or over who have personal care needs because of an illness or disability.

If the cancer cannot be cured, you may be able to apply for these benefits 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
 If you live in Northern Ireland, visit
 nidirect.gov.uk/universal-credit

If you look after someone with cancer

If you look after someone with a lot of care needs, you may get:

- Carer's Allowance if you live in England, Wales or Northern Ireland
- Carer Support Payment if you live in Scotland.

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 may get this benefit even if you do some paid work.

• Carer's Credit. This 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

- If you can get Universal Credit, you may be able to get a payment to help with your rent or other housing costs.
- Housing Benefit can help you pay your rent if you have a low income and are State Pension age. It may also help if you are living in supported, sheltered or temporary housing.

If you are of pension age

- State Pension is a regular 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
- 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 advisers to find out more about benefits. You can call us free on 0808 808 00 00.

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

- gov.uk if you live in England, Scotland or Wales
- socialsecurity.gov.scot if you live in Scotland
- <u>nidirect.gov.uk</u> 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 you might also have worries about money and transport costs. All of this can be stressful and hard to cope with.

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.

Our expert advisers on the Macmillan Support Line can help with medical questions or be there to listen if you need someone to talk to. We can also talk to you about your money worries and recommend other useful organisations that can help. 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

We may also be able to arrange translations just for you. Email informationproductionteam@macmillan.org.uk to tell us what you need.

Information centres

Our information and support centres are based in hospitals, libraries and mobile 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 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 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

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:

Signs and symptoms of cancer

• Signs and symptoms cards

If you are diagnosed with cancer

- Cancer care in the UK
- Healthcare for refugees and people seeking asylum
- If you are diagnosed with cancer

Types of cancer

- Bowel cancer
- Breast cancer
- Cervical cancer
- Lung cancer
- Prostate cancer

Treatment for cancer

- Chemotherapy
- Radiotherapy
- Sepsis and cancer
- Side effects of cancer treatment
- Surgery

Living with cancer

- Claiming benefits when you have cancer
- Eating problems and cancer
- Healthy eating
- Help with costs when you have cancer
- LGBTQ+ people and cancer
- Tiredness (fatigue) and cancer

End of life

• End of life

To see this information, go to macmillan.org.uk/translations

For more support to understand information, go to macmillan.org.uk/understandinginformation

References and thanks

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

The information included is based on our benefits content available in English on our website.

This information has been reviewed by relevant experts and approved by members of Macmillan's Centre of Clinical Expertise or other senior clinicians or experts.

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

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

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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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