



Shola, diagnosed with thymus cancer

Cancer – a costly diagnosis?

Stories of the financial impact of cancer

MACMILLAN
CANCER SUPPORT
RIGHT THERE WITH YOU

'The stress of the financial impact of cancer is worse than cancer itself.'

Ignaty, London, diagnosed with tongue cancer in June 2015, had to put his flat up for sale to manage the financial impact of his diagnosis

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Can I afford my diagnosis?

The financial impact of cancer is real. Macmillan talk to people affected by cancer every day and for many, money is their biggest worry.

We know that the physical and emotional consequences of cancer can start from the moment of diagnosis and continue after treatment has ended, but what about the financial impact of cancer?

Improvements to diagnostics and treatments mean that people are now twice as likely to survive for ten years after a cancer diagnosis than they were 40 years ago. But surviving does not always mean living well.¹

Across the UK, people living with cancer are forced to contend with the double hit of reduced income and increased costs.

4 million

UK cancer population by 2030

Yet, the question of how to solve this problem isn't easy - there is no silver bullet. But financial issues faced by those living with cancer can be addressed through a range of different ways, with a range of different actors, organisations and institutions playing their part.

**83% of people living with cancer are
£570 a month worse off on average²**

Cancer diagnoses are typically sudden and people often don't realise the extent to which their finances are likely to be affected. **45% of people are taken by surprise by the extent of the financial impact of their diagnosis.**³

With improvements to diagnostics and treatments, the cancer population is increasing, but surviving cancer doesn't mean living well. Everyone's priority should be ensuring every person living with cancer gets the financial support they need when they need it.

400,000

UK cancer population who struggle to pay household bills⁴

Whether it is giving up work while having treatment, a reduced income, facing increased household costs, or higher transport bills, we know the devastating impact a cancer diagnosis can have on someone's finances. This is why Macmillan have continuously campaigned for changes to help tackle the financial impact of cancer.

¹ Macmillan Cancer Support (2016) 'Cancer: Then and Now'. Available online at: <https://www.macmillan.org.uk/documents/campaigns/cancer-then-now-report-final-online.pdf>

² Research commissioned by Macmillan Cancer Support, carried out by researchers from the University of Bristol Personal Finance Research Centre in partnership with TNS BMRB, and part-funded by our partner The RBS Group.

³ Macmillan Cancer Support/Truth online survey of 955 adults in England, Scotland and Wales who have a cancer diagnosis. Fieldwork was undertaken between 3–21 September 2015. Data has been weighted.

⁴ Macmillan Cancer Support/YouGov online survey of 2,011 UK adults who have ever been diagnosed with cancer. Fieldwork conducted 7–11 November 2014. Survey data has been weighted by age and gender to match the known profile of people living with cancer (using 2008 cancer prevalence estimates).

The financial cost of cancer: our priorities

While this booklet does not seek to address all the factors that contribute to the financial impact of cancer, the real-life stories reveal just some of the ways in which a diagnosis can create financial difficulties for people living with cancer and highlight the institutional barriers people face on a daily basis.

We will look at three different areas where people living with cancer are not getting the support they need:

1. Universal Credit

The welfare system provides a vital safety net for people when they need support the most – yet, following feedback from our support line and benefit advisors, Macmillan is concerned that Universal Credit is failing to meet the needs of people with cancer, with too many losing out on vital support.

Macmillan is calling for fundamental changes to be made to Universal Credit, to ensure that it provides the support people with cancer need to manage the financial impact of their diagnosis.

2. Banking sector

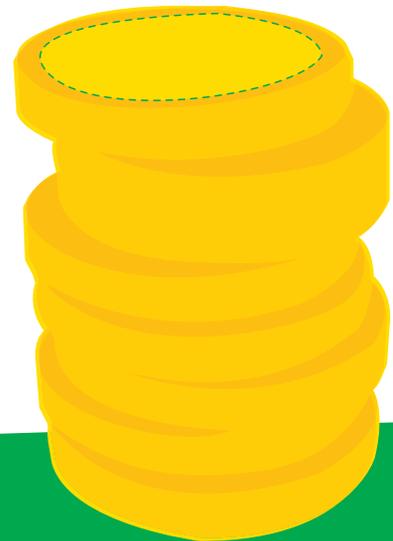
Our ambition is that every person affected by cancer can rely on their financial services provider to give the support they need to cope with the financial impact of a diagnosis and help to end the unfair ‘banking lottery’ people find themselves playing; always worrying, asking themselves: can or will my bank help me?

We are calling for a legal Duty of Care to ensure all financial services providers act in the best interests of their customers, encouraging banks to take a pre-emptive approach, identifying the needs of their customers and ensuring they do not experience harm.

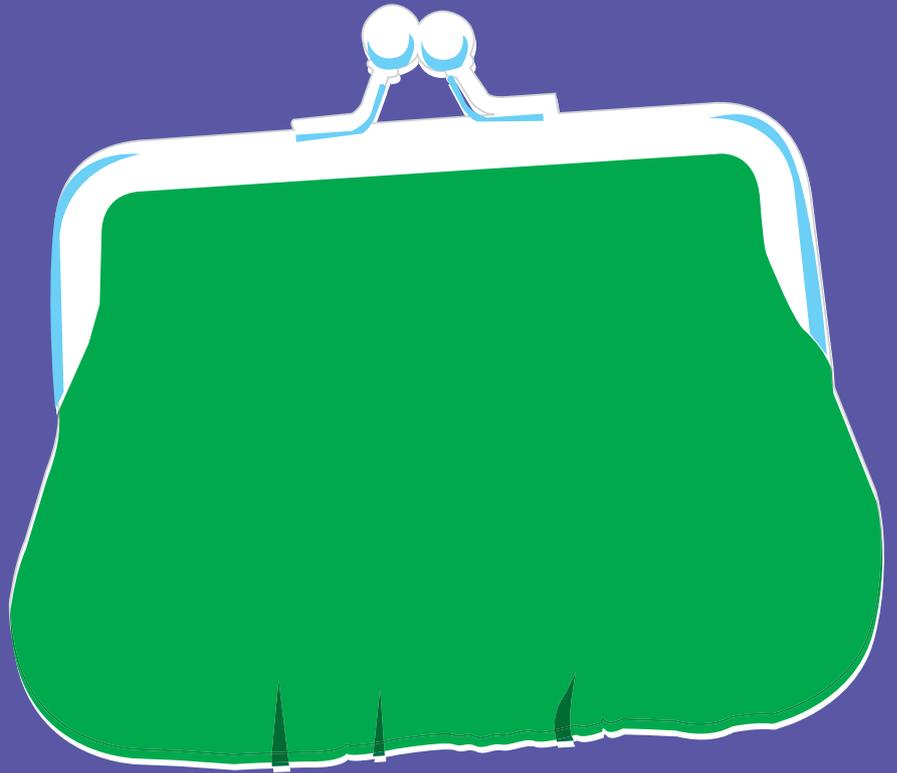
3. Travel insurance

People living with cancer deserve a break, but the current system is stacked against those affected by cancer – even if they are in remission. Vulnerable customers continuously face disproportionately high premiums, some of which have been as high as £10,000.

While we understand pre-existing conditions will lead to higher premiums, **Macmillan are calling on the FCA to undertake a market study to investigate on pricing practices in the travel insurance industry, which are causing harm to people's finances and their wellbeing.**



1. Universal Credit: denied and delayed



Neil's story

'Applying for Universal Credit was horrendous, it made me feel like I should be embarrassed for asking for help. I never thought I'd ever be applying for Universal Credit, but after treatment for the brain tumour I was diagnosed with in 2016 I had to – but I never thought the process would be as appalling as it was.

Making those first attempts to navigate the system were so hard. Going to the job centre after my treatment to apply for Universal Credit was mind-numbing – sitting in front of a computer for six hours to fill the thing in. No one told me how the benefit system worked.

But what was more shocking was the way in which I was spoken to. Told I should just move back home with my parents, despite them living hundreds of miles away in Scotland, away from London my home of 7 years.

Yet I had no choice. I wanted to continue my life in London, but it was impossible. Initially, I applied for housing benefit, but that didn't cover my rent. Because I was under 26 I wasn't deemed an adult, meaning I got less financial help. I had to

borrow from family and friends and use all my savings. Honestly, if it wasn't for me being able to do this I would be homeless.

I got absolutely no help through Universal Credit to continue my life. Told to move 'home' back to Scotland, yet it would have just been me, mum and dad. And I'm not allowed to drive, so what would I do?

The whole Universal Credit system just made me feel I'd been penalised for having cancer. I mean, it's not my fault.

Honestly, that phone line is horrendous, it made me feel so embarrassed. Surely there needs to be support for people with cancer or illnesses?

The funny thing is that every bit of my cancer journey has been amazing. The NHS, my oncologist, my family, the sense of community. I even had neighbours filling up the fridge. The only thing that wasn't amazing was Universal Credit. I could deal with the cancer and the treatment but not Universal Credit – it really was the worst part.'

‘The whole universal credit system just made me feel I’d been penalised for having cancer. I mean, it’s not my fault.’

Neil, 28, Inverness; diagnosed with a brain tumour in 2016.



Christina's story

'I was pregnant with my son when I found a lump. Those first trips to the doctor it went unnoticed; I was sent away with antibiotics. When I went back I asked to see a specialist. There I received the devastating news that I had breast cancer, but I couldn't start treatment until after I'd given birth.

But it got worse. As soon as my job found out about my cancer they let me go without warning, due to 'certain circumstances.' Pregnant, just finding out I had breast cancer, and now unemployed, it wouldn't be an exaggeration to say I stood there feeling stranded, terrified about how I would manage without any income, all because of something out of my control: my cancer diagnosis.

I applied for Universal Credit when I was going through treatment. After paying out rent we are left with only £22.50 between us. It barely pays for the petrol to get to and from hospital appointments. I have friends and family who can help, but I can't rely on them all the time.

I remember when I first applied, I took my doctor's note to the job centre to explain my situation and

help them understand my needs. I kept getting letters through saying that I hadn't provided the correct information, but I knew I had. It was nine months before anybody acknowledged my cancer diagnosis.

It just felt like the system wasn't set up to support anyone living with cancer. All I was asked for was my medical records and every time I went into the job centre I was speaking to somebody different; explaining my situation all over again. But even that didn't help. The more I visited the job centre, the more I explained my situation, the more letters I received telling me I hadn't provided the right information. It was a vicious cycle. The whole process just seemed so clinical, I kept thinking 'where's the compassion in this system?'

I'm £2,500 behind on my rent. I worry I'll get home from hospital one day to an eviction notice on my door. Living in constant fear and worry is no way to live. And when you have a new baby to look after as well as dealing with breast cancer, it's almost too much.

It's heart-breaking, but if things stay the same, will it ever get better for us?'

‘I really wish there was more help available – people living with cancer should have a safety net.’

Christina, Skegness; diagnosed with breast cancer in 2018



Why change is needed



Over 26,000 people with cancer will be impacted by the move to Universal Credit (UC).¹

The claims process for Universal Credit ... is confusing and difficult for people to navigate, especially at a time when they are coping with diagnosis and treatment.

Anne, Macmillan Benefits Advisor

I'm extremely worried about the prospect of moving over to Universal Credit with no spare money to save for an extra five weeks. It makes no sense.

Doug, diagnosed with breast cancer in men.



Less than half of people with a long-term health condition could complete their Universal Credit claim in one attempt.²

¹ 26,125 people with a neoplasm or haematological cancer claiming Income-related or Income-related and contributions-based ESA, across all assessment groups. February 2018. DWP StatXplore tabulation tool. Accessed October 2018.

² Ibid. p33

³ Macmillan Cancer Support Line, Welfare Rights team, internal data, January-December 2018

⁴ Figures for December 2017, <https://www.nao.org.uk/report/rolling-out-universal-credit/> Rolling out Universal Credit, National Audit Office, June 2018, p. 38.



Macmillan's welfare rights team received over **2,600** calls from people needing support with their claim.³

'The threat of losing up to £400 a month, alongside the five week wait for payment, concerns me. I shouldn't have to fight the cancer, and then the process and policy too.'

Amanda, 48, London;
diagnosed with breast cancer



67% of people with health conditions or disabilities did not receive their first Universal Credit payment on time.⁴

Universal Credit: denied and delayed

The welfare system provides a vital safety net for people living with cancer. **Yet following feedback from our support line and face to face benefits advisors, Macmillan is concerned that Universal Credit is currently failing to meet the needs of people with cancer and too many people are losing out on vital support.**

The Government's changing tone and movement towards ensuring Universal Credit is compassionate and personalised is welcome, but more needs to be done to ensure that people living with cancer receive the tailored support they need. But, the welfare system can get better for people living with cancer:

1. An end to the five-week wait for an initial Universal Credit payment

As some people need to give up work due because of their diagnosis, it is unacceptable to expect somebody living with cancer to have a five-week wait for an initial payment of Universal Credit.

Waiting 5 weeks before a payment can lead to financial hardship at a time where vulnerable people need help the most – especially for those people who may have less than six months to live.

2. All vulnerable claimants to be offered a home visit to help them with their claim

People living with cancer need alternative routes to apply for Universal Credit given many are unable to use the 'default' application process.

We know that some people with cancer find Job Centre Plus appointments distressing and even making the effort to getting to an external venue during treatment can put them at risk of infection.

The 'digital by default' system can be very difficult for people with cancer. Those undergoing treatment and hospitalised may be unable to navigate the system or do not have internet access.

3. Implicit consent to be reinstated so organisations like Macmillan can support people through their claim

Explicit consent has restricted the ability of third party advisers to help people with cancer - Macmillan has thousands of qualified benefits advisors who can't help due to the current system.

Applications are made even more difficult because it is now harder to get support from third parties than it was under other benefits.

Our benefits advisors tell us that it can be difficult for people who are unwell to provide consent every time they need help with their claim.



2. Duty of care: banking on change



Christine's story

'They say moving house is one of the most stressful experiences in life. And there I was, in the middle of this massive upheaval, when this bombshell hit me: I had cancer. I had to withdraw my house from the market and lost money on a survey for another home. I had to borrow from everyone and anyone - my daughter, friends and family – just to keep going.

I think a cancer diagnosis has an immediate impact upon your finances – it felt like a cliff edge at first – and then continued into a constant decline. You're not just battling physically, you're battling on all fronts, just trying to get back on an even keel.

Having to give up work meant the financial fall-out of cancer was huge – I went into debt and had to pay off my overdraft using a loan. Then [the bank] refused to give me an overdraft. To add insult to injury, when I finally got back on my feet with a new job, they refused to give me a loan to buy a car that would get me there, even though I had cleared the debt. I'd been banking with them since I was 21. I felt so let down. I didn't feel there was any consideration toward me because of my cancer.

And surely you think banks are in the position to help? They are perfectly placed to be having conversations with customers; offering help and ensuring their customers are assisted and supported through the difficult financial situations cancer can bring. But instead I felt I was battling my bank as well as cancer. I didn't need that extra stress when my focus should've been on my recovery.

I don't blame my local branch; that kind of thinking needs to come from the top. I just wish my bank had given me more information about my options. Having that support would have been a huge pressure off me; I would have looked at the bigger picture rather than having the feeling that I had no choices.

Looking back, I should have had the confidence to speak to my mortgage company and tell them about my cancer. They might have been sympathetic. If I could advise others in a similar position I would say go and seek the support you need. Speak to your bank, your credit provider. Ask them for help.

I suppose it's easy for me to say this now, looking back.'

When you don't know what options you have, how do you know you can speak to anyone? How do you know anyone is there to help you? Banks need to be educated. They can help people with cancer, so they need to offer that help in the future.

Christine, 62, Cornwall; diagnosed with parotid cancer



Terry's story

'I was living very comfortably before my diagnosis. Then it just all just collapsed. Everything. Soon after I began treatment for my Non-Hodgkin lymphoma, my financial situation just spiralled out of control. Borrowing money, getting further into debt. You're using your credit card knowing full well that you can't afford the payments. But what are you meant to do?

The lump came out of nowhere – I couldn't believe it. Soon after my first chemotherapy I realised that I wouldn't be able to return to work. Four weeks later, I was made redundant. Another shock. But I tried to fight it, took it all the way to a tribunal, then my company said they'd pay me £150 to settle before court. I felt I had no option but to accept – I was desperate for money and the last thing I wanted was more stress.

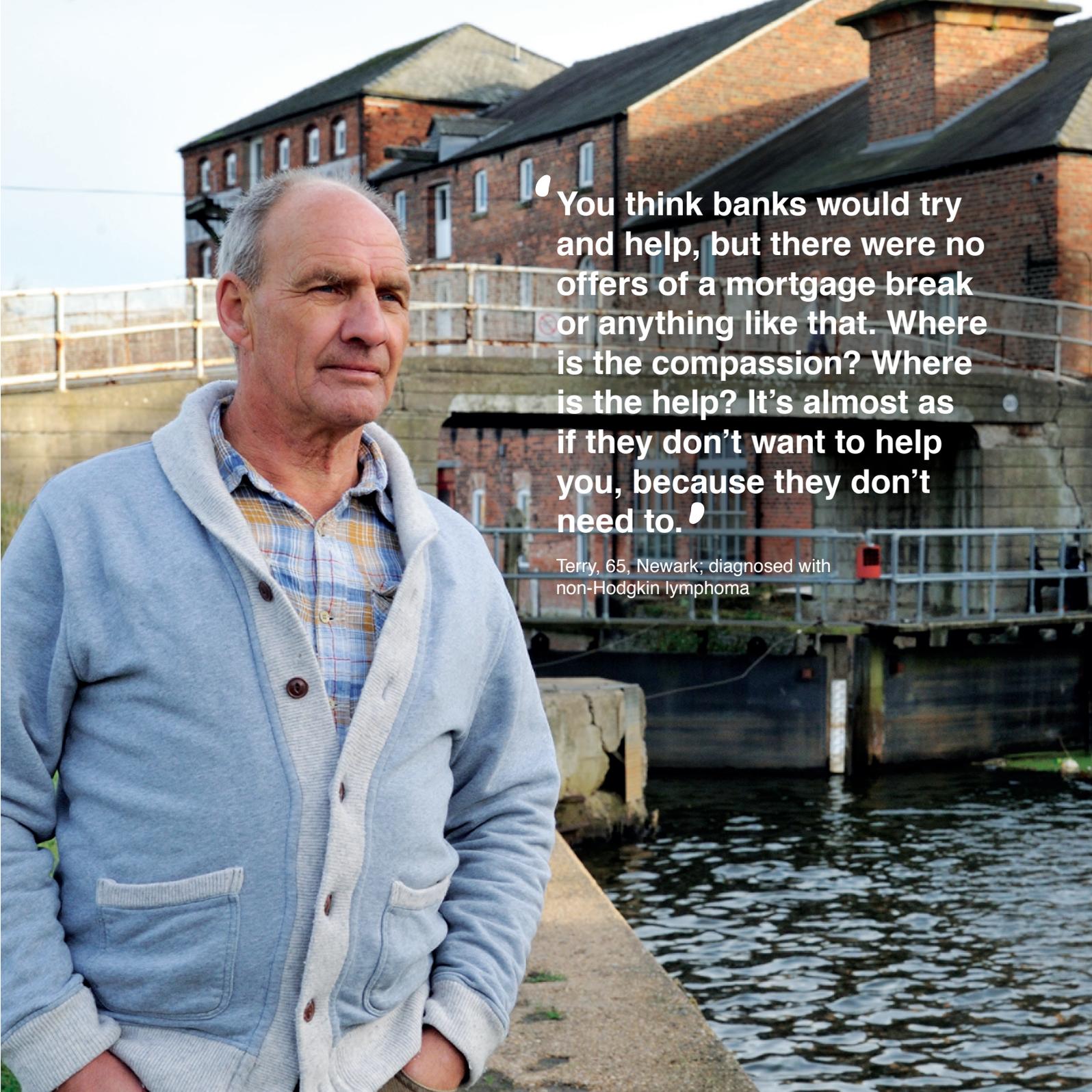
It went from bad to worse. Not working meant being totally reliant on benefits and my family's life was flipped upside down. Our income had been slashed and I used to dread the postman pushing the bills through the door. But not only did I have to worry about losing our dream house or working out

how to keep financially afloat, I had the serious prospect that I might not survive cancer. And the last thing that you would even wish to worry about when you have cancer is financial problems.

My income had all but vanished and, for the first time in my life, I relied on benefits. But it wasn't enough to cover the expenses that come with cancer, let alone mortgage repayments. We fell behind. We had to borrow £3,000 from my elderly parents to keep us going and even with that we struggled – I just didn't know how we were going to cope.

Although our building society were receiving interest only payments direct from the Benefits Agency, each month they recorded a missed payment and threatened repossession. Six months into an eight-month chemotherapy regime they were threatening repossession. Can you believe that? Not one consideration of my circumstances throughout the process. Not one.

Putting my dream home on the market to pay off the arrears on the mortgage was unbearable. Telling my two sons to find their own living arrangements was horrible.'

A middle-aged man with grey hair, wearing a light blue cardigan over a plaid shirt, stands on a concrete ledge overlooking a canal. In the background, there are large, multi-story brick buildings with many windows, typical of an industrial or urban area. The scene is lit with soft, natural light, suggesting late afternoon or early morning.

You think banks would try and help, but there were no offers of a mortgage break or anything like that. Where is the compassion? Where is the help? It's almost as if they don't want to help you, because they don't need to.

Terry, 65, Newark; diagnosed with non-Hodgkin lymphoma

The banking sector – a legal duty of care

Banking plays an essential role in our day to day lives. It is critical that it the banking system works for us in our greatest time of need. The huge reach of the financial services sector presents a unique opportunity to help people deal with the financial impact of cancer diagnosis and treatment.

We want banks and building societies to help their customers manage the cost of cancer. We know that vulnerable consumers are significantly less able to represent their own interests, and more likely to suffer harm than the average consumer meaning regulators and firms need to ensure these consumers are adequately protected.

Over the last few years, there has been a wider, cross-industry recognition of the banking sector's responsibility to support vulnerable customers better.¹ Yet our research shows that people are still not getting the support they need, or feel they cannot turn to their bank, to stop them from falling into financial difficulty.²

Without the right support, the financial shock of cancer can turn into a crisis – but it doesn't have to be this way. The Financial Conduct Authority have sought to focus on their own rule book to address this issue, but changes to the current framework will not provide adequate protection nor bring the transformational change needed to help people through the financial impact of a cancer diagnosis.

Macmillan is calling for the introduction of a legal duty of care through an amendment to the Financial Services and Markets Act 2000 that will ensure financial service providers act in the best interests of all consumers. We are pleased the Treasury Select Committee supports this call if the FCA cannot enforce such behaviour under its current rule book and principles.

¹ In 2015, the FCA highlighted the urgency of improving support to customers affected by cancer, which was reiterated in a further report in 2016 from the Consumer Vulnerability Taskforce and then again by the FCA in 2017 by driving the vulnerability agenda forward.

² Macmillan Cancer Support/Revealing Reality Research 2017. Online survey of 510 people who have ever had a cancer diagnosis and 505 people who are 'financially entangled' with a loved one with cancer and/or who have acted on behalf of someone with cancer. Fieldwork was undertaken between 22 December 2016 – 04 January 2017. Data relating to people living with cancer is weighted to be representative of the population of those living with cancer in the UK.

Why a legal Duty of Care?

- Encouraging people to seek early help from their bank as customers who know their financial provider is obliged to act in their best interests, would become more willing to ask for support.
- Ensuring firms know that there is a regulatory expectation that supporting their customers at times of greatest vulnerability should be at the heart of their business.
- Helping to manage short periods of financial difficulty, offering short-term measures to manage the financial impact of cancer and prevent money worries from spiralling out of control.
 - flexibility on mortgage payments; interest freezes on credit cards or loans; and, ensuring customers are signposted to financial help early.
- Fostering a change in culture and practice; promoting the support available to customers in, or at risk of, financial difficulty; and anticipating customers' needs throughout the customer journey, starting with intelligent product and service design, to meet the needs of the changing population and customer base.
- A requirement for firms to take a pre-emptive approach to minimising harm to consumers articulated in law would provide customers with a clearer path to redress when things go wrong.

Why change is needed



400,000 people living with cancer across the UK struggle to pay their household bills as a result of their diagnosis.¹

Banks need to help people that go through this and they need to make sure people are aware that they help. If I knew about my bank being able to help, I could have asked for a payment break.

Marcella, 42, Kent; diagnosed with rare throat and mouth cancer

I felt like I was a good customer, but the banks turned their back on me. All my direct debits were stopped without telling me and I got into financial debt.

Malcolm, 69, Swansea; diagnosed with lung cancer



39% people with cancer have used savings, sold assets or borrowed to cover the costs or the loss of income caused by their diagnosis.²

¹ Macmillan Cancer Support/Revealing Reality Research 2017. Online survey of 510 people who have ever had a cancer diagnosis and 505 people who are 'financially entangled' with a loved one with cancer and/or who have acted on behalf of someone with cancer.

² Macmillan Cancer Support/Truth online survey of 955 adults in England, Scotland and Wales who have a cancer diagnosis. Fieldwork was undertaken between 3–21 September 2015. Data has been weighted



Only 11% tell their banks about their diagnosis and of those who did tell their bank 23% reported being dissatisfied.³

'Money problems can also become an issue after a diagnosis – it did for me. I remember sobbing down the phone to some poor person at my bank's call centre.'

Maggie, 48, Sussex;
diagnosed with breast cancer

'Macmillan explained they had a partnership with my bank and to get in touch. They're such a big organisation but I was listened to – I'm still a bit shocked that a bank could be so helpful.'

Samuel, 49, London;
both sons diagnosed with cancer



61% of those people who experienced a financial impact of their cancer diagnosis said it had negatively affected their quality of life.⁴

³ Macmillan Cancer Support/Revealing Reality Research 2017. Online survey of 510 people who have ever had a cancer diagnosis and 505 people who are 'financially entangled' with a loved one with cancer and/or who have acted on behalf of someone with cancer.

⁴ Macmillan Cancer Support/Truth online survey of 955 adults in England, Scotland and Wales who have a cancer diagnosis. Fieldwork was undertaken between 3–21 September 2015. Data has been weighted

Patrick's story

'The moment you get your cancer diagnosis your world completely stops; it takes time for you to come to terms with it all. Then you begin to think about your finances and have the stark realisation that there is so much worse to come.

I have been diagnosed with six different types of cancer back to back and at one point I lost everything. My landlord kicked me out and I had to move into temporary accommodation. I was overdrawn and on the verge of being homeless. I even started to have suicidal thoughts and even decided to take my life; I couldn't battle both the treatment and the financial pressures at the same time. It was all too much, I couldn't cope.

I had bills mounting up and was going deeper into my overdraft – I thought there might be something – anything – my bank could do to help. I called the first one; all I remember was silence. They offered me sympathy, but no practical solutions. They castigated me for letting debt mount up; lecturing me on being responsible and how if I had told them earlier they could have frozen

the account. But, if they'd frozen the account how could I have got money? It would have made the whole situation worse.

I made one final call to my other bank, Nationwide. I wasn't expecting any support, but I couldn't go on as I was. It was my last, final resort. When I spoke to them it was a breath of fresh air – the woman in the call centre didn't just offer sympathy, she tried to help me. She explained there was a designated department designed to help people in this type of situation.

I was stunned. They immediately froze all my charges and overdraft fees - and reimbursed me for all of them, which was several hundred pounds. They even arranged for another overdraft to help me through this rocky period. What a difference, I couldn't believe it.

Banks really have a huge opportunity to help millions of people like me who might be in the same situation at one point in their life.'

Knowing I had a bank that was understanding, that weren't putting undue pressure on me to pay my debts immediately was huge. It was life-changing.

Patrick, 63, London; diagnosed with skin, bowel and prostate cancer and leukaemia (AML)



Change – for the better

Patrick's story shows the difference having a supportive bank can make to a person living with cancer.

Macmillan has worked in partnership with several organisations over the years to raise awareness of the financial impact of cancer and the role the financial sector can play in supporting people living with cancer.

Making money one less worry for people with cancer is crucial. So we're working with Nationwide to develop, train and implement a pioneering Specialist Support Service, aimed at assisting vulnerable customers, and Lloyds Banking Group to develop a new bespoke service to help those customers living with cancer through a difficult time. Our partnerships help to deliver specialist support tailored to people's individual needs, including help managing finances and practical guidance on personal banking, savings, loans, mortgages and credit cards.

While progress is good, people like Patrick are still in a lottery when it comes to whether their banks can or will be able to help. **This inconsistency needs to end.** People living with cancer

need to have the confidence and assurance that after a diagnosis, they have someone to speak to and help or guidance is there whenever they need it, whoever they bank with.

Helping people – many of whom can be at their lowest ebb – to understand their choices, empowering them to make informed decisions, or providing tangible support that minimises the financial impact of a diagnosis is a crucial part of someone's cancer journey.

We are incredibly proud of the work we do within the financial services sector, but we can't solve this problem alone. We need others to join us. And while the banking sector's genuine commitment to progress on this is good, we're not seeing change happen quick enough.

Macmillan's partnerships show what a difference banks can make to people living with cancer, but without a legal duty of care banks don't need to provide this level of service. This is why it is important the Government acts – introducing a legal change will ensure conformity and consistency across the financial services sector.

Macmillan's banking partnerships – progress in numbers

Key achievements of our work with Nationwide and Lloyds Banking Group:

More than **1,000** people have been referred on to receive further financial guidance – either from the Nationwide Support Service to Macmillan, or vice versa.

Since 2016, more than **£233,000** worth of additional benefits and grants were accessed as a result of Nationwide's support service referring their customers to Macmillan's financial guidance service.

Over **3,700** people have been referred from the Lloyds Banking Group to Macmillan's financial guidance service (or vice versa) for further assistance.

Out of these referrals, over **£485,000** in additional support has been given to people in need since the Lloyds Banking Group partnership was initiated in 2017.¹

¹ Macmillan Cancer Support, Corporate Partnership Department internal data, 2019



3. Travel insurance: give us a break



Laura's story

'I had cancelled three holidays during my treatment. By the end of it I just was so desperate to get away, to escape the "prison sentence". Or at least that's how I saw it.

I was diagnosed with Hodgkin's Lymphoma in 2011 and by the end of the treatment I was ready to enjoy myself; I lived to go on holiday after what I had been through. It was just so difficult though - all the insurers were quoting me thousands. I remember thinking 'surely people who have had to go through the devastating news of knowing they have cancer and then the treatment itself should be able to escape it all.' But there I was – trapped.

The first year following treatment, I was quoted well more than £2000 just for insurance – despite being given the all clear. When travel insurance can be more expensive than the trip itself, you start to think if you'll ever get to experience going on holiday again. Your options are so limited – it's demoralising.

I couldn't afford the outrageous premiums insurers were quoting me. I had to give up work during treatment, so it was just impossible to pay for

them – do insurers not understand people with cancer are likely to have a cut in income? It just seems unfair.

So, I either went without cover, or I didn't go at all. After everything I'd been through, I honestly thought I had no option but to take the risk and travel.

I suppose I'm lucky now given I'm in remission and been cancer free for seven years and the cost of getting travel insurance has slowly dropped. But finding travel insurance can still be a struggle - it's still a real worry. Even since receiving the all clear, companies have either offered me sky-high prices or flat out refused because I wasn't "cancer free" for long enough.

One insurance company even admitted if I had insurance, but got ill while I was away, they'd attribute anything – even a cold – to my cancer without paying out. Essentially, they could attribute a lot to the cancer to get out of paying out. The whole system just seems against people with cancer.

Unless the system changes and insurers make pricing fairer, I feel like the stigma of having cancer will last a lifetime.'

A woman with red curly hair tied up, wearing glasses and a black top, is holding a young child with curly hair. The child is wearing a yellow cardigan with a flower detail and green shorts. They are standing in a garden with various green plants and white flowers. The background is a dense wall of green foliage.

Unless the system changes and insurers make pricing fairer, I feel like the stigma of having cancer will last a lifetime.

Laura, 38, Beckenham; diagnosed with Hodgkin lymphoma

Pavitter's story

'I was diagnosed with ovarian cancer in 2016 after falling ill on Christmas Eve 2015 and received my last round of chemo in August 2016.

Since my diagnosis, I have had to deal with things you just don't ever expect to deal with. Cancelling holidays, not being able to see my family who live outside the UK and being told I wouldn't get covered for my trip to Greece, which meant I missed my brother's 60th birthday celebrations. That was heart-breaking.

Whenever I wanted to travel after my diagnosis, I always thought I would be fine as long as I explained everything to my insurance company. My daughter and I had a holiday planned for Christmas – just before I was diagnosed – and I made sure I contacted my insurers to check if I was covered to travel. As soon as I mentioned possible cancer, though, it was as if I was a different person.

On one attempt at gaining travel insurance, my premiums would have been higher than the entire cost of the holiday. I can't remember the highest quote I received exactly, but it was certainly over £600. And this did not

even cover me if I fell ill with anything to do with my cancer! This was in stark contrast to the flights, which were only £85 each. We were extremely lucky that the airline refunded the price of the tickets for my daughter and myself, but this should never have had to have been the case.

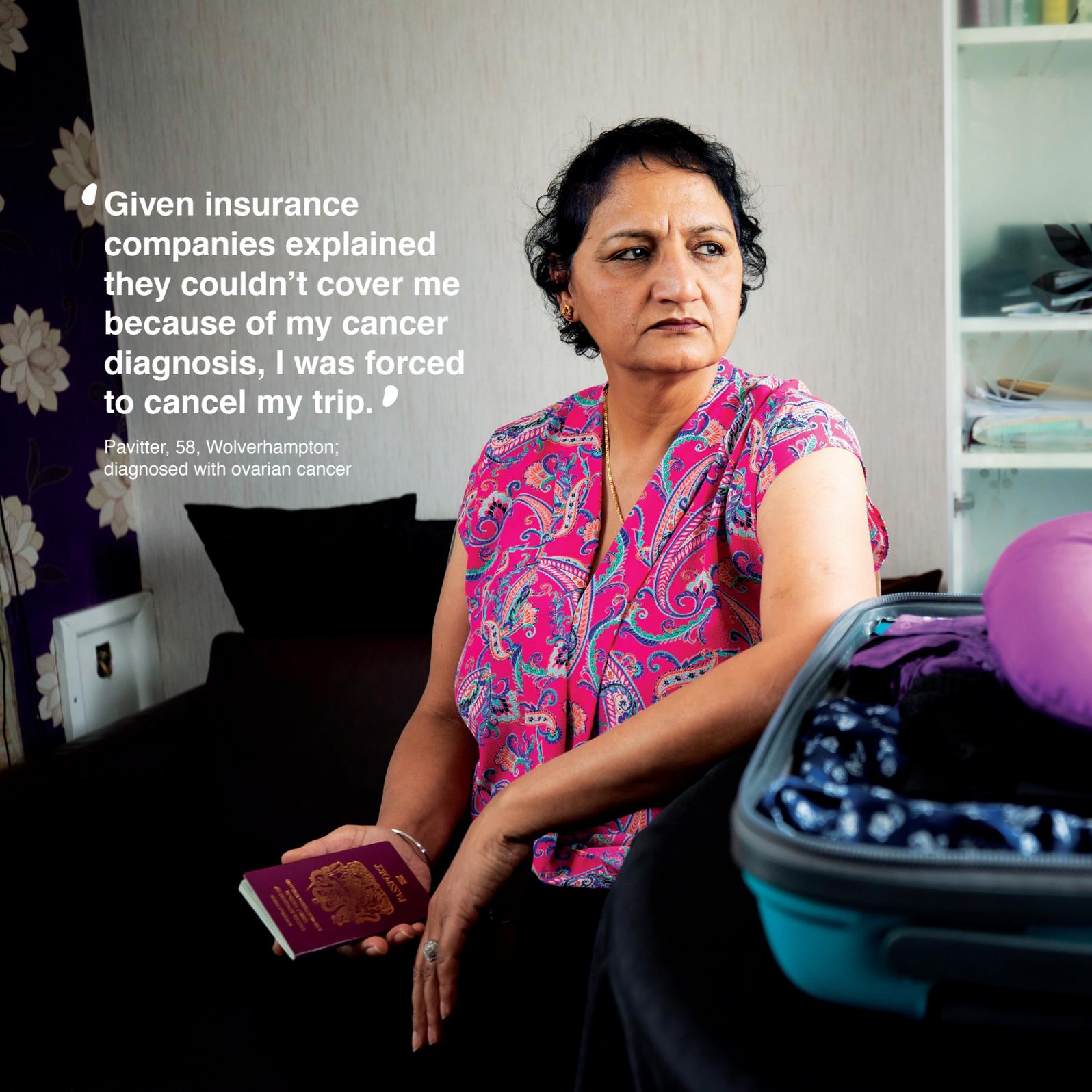
The insurance company then put a restriction on my account and I was advised not to travel. On top of this, I was told I wouldn't be covered if I fell ill – so what options did I have? I tried to shop around and look elsewhere, but I just remember the slightest mention of cancer sent the quotes into outer space, extortionate.

I rebooked the holiday for later in the year, but even that wasn't a silver-lining, because we couldn't rebook my brother's birthday.

But it doesn't stop there. Since being in remission, I've had issues with my travel insurance; I just wanted to get away, I was desperate to. The effects of my chemotherapy treatment meant I was unable to travel and in early 2018 it got to the point I just wanted to take myself away – New York and India. Yet the bad news came: I was still unable to get full cover due to my cancer. '

Given insurance companies explained they couldn't cover me because of my cancer diagnosis, I was forced to cancel my trip.

Pavitter, 58, Wolverhampton;
diagnosed with ovarian cancer



Why change is needed



Almost **one in five** people who had cancer and took out travel insurance paid **£200 or more** for cover.

‘Life is hard enough for all of us who have gone through a cancer experience, why does something as simple as wanting to go away on holiday have to be made so complicated? Unless I can get a sensible quote for travel insurance, we can’t book anything.’

Christina, 59, Darlington;
diagnosed with non-Hodgkin’s Lymphoma

‘I wanted to visit my daughter in Portugal, but the insurance was more expensive than the visit, so I decided not to go. I just couldn’t bring myself to pay that extortionate amount of money.’

Andrew, 57, Lincolnshire;
diagnosed with bowel and liver cancer

x4 On average, people who have had cancer paid nearly **four times more** for an annual policy



Macmillan's services regularly see people quoted between **£3,000** and **£10,000**

'My travel insurance has gone sky high just because people think I'm going to get ill while I'm away. It's so annoying because I feel absolutely fine.'

Alejandra, 38, Cheshire;
diagnosed with breast cancer

'I found that so many travel insurance companies don't understand the risks around cancer. For a while I just travelled without pre-existing cover instead of paying.'

Paul, 61, Brighton;
diagnosed with tonsil cancer



Our research shows nearly **25%** of people living with cancer who are looking for insurance cannot get cover.

Travel insurance: give us a break

We understand that having a pre-existing medical condition will increase the cost of travel insurance, but with many people living with cancer being quoted between £3,000 and £10,000 for premiums, the travel insurance market simply isn't working.

Even when in remission people can find the system stacked against them. Despite the insurance industry existing to protect and reassure, we are seeing vulnerable people being caused harm from a system that is intrinsically flawed. And if anyone deserves a break, it's someone living with cancer.

Whether it is being quoted huge premiums, which can be more expensive than the holiday itself; or being unable to get cover for their condition, people living with cancer are put at a huge disadvantage when trying to navigate the market.

Without essential travel insurance a holiday isn't really a holiday. When people living with cancer are unable to afford travel insurance, it increases the risk of harm, and can lead to a range of issues:

- **No protection against medical expenses; no peace of mind to unwind and make the most of the time away.**
- **Accepting a cancer exclusion as the only way to access cover or an 'affordable' premium risks incurring unaffordable medical expenses.**
- **Travelling without any cover**

Current pricing practices in the travel insurance markets are causing harm to people's finances and wellbeing. We need an industry that works to ensure affordable and appropriate insurance is available after a diagnosis, while creating a system that can meet everyone's needs

How can it change?

We're calling on the Government to instruct the Financial Conduct Authority (FCA) to undertake a market study to investigate pricing practices in the travel insurance industry, which we believe are causing harm to people's finances and causing them stress that harms their wellbeing and may not be compliant with the Equality Act.

People with cancer must be empowered to navigate the insurance market easily, with support from an independent signposting service and relevant information provided at key points, so they can make an informed decision about finding and choosing the travel insurance that best meets their needs.

Conclusion: a little change goes a long way

Our aim with this report is to bring to life some of the financial problems people currently face because of their diagnosis – but we know that there are many more. These stories help us to recognise the issues, but also appreciate the urgency for real change.

With one in two people getting cancer in their lifetime, people living with cancer is a rapidly growing group in the UK. Yet, their financial support needs are not being recognised or met.

There is no one silver bullet to reducing the financial impact of cancer, but the ever-increasing number of people affected means change must happen now. Key stakeholders like Government, the FCA, banks, insurance companies can all start making the lives of people living with cancer better today.

Current commitments to help address the financial burden of cancer are positive, but people living with cancer are still battling against systems and process that are causing them harm. By implementing the changes we have outlined, there is the ability for transformational progress to improve the lives for millions of people across the UK.

With four in five people being, on average, £570 a month worse off because of their diagnosis, the financial impact of cancer is severe. We're calling on those who can change things to act now and make a difference for people living with cancer.

‘The last thing when you have got cancer that you would even wish to worry about is financial problems. I would recommend anyone with cancer give Macmillan a ring. They helped me along the way.’

Terry, 65, Newark; diagnosed with non-Hodgkin lymphoma

‘After the diagnosis my income was cut dramatically, but I still had to survive. You’re genuinely more worried about how you’re going to survive without money than survive the treatment.’

Cath, 61, Gwynedd; diagnosed with rectal cancer

Stories of the financial impact of cancer

We’re here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we’re right there with you.

For information, support or just someone to talk to, call **0808 808 00 00** or visit **macmillan.org.uk**

