

Free legal service helps cancer patients

By Louisa Fitz-Gerald



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The Cancer Council Legal Referral Service helps cancer patients and carers across NSW and SA to access legal services when they can't pay for advice.

The service, which has helped more than 800 clients since it started in March 2010, is available throughout western Sydney, with

the generous support of our law firm partners Turner Freeman (Parramatta), Marsdens (Liverpool, Campbelltown and Camden), Bell Lawyers (Penrith), and Burston Cole & Mulock (Penrith).

The service can assist with a range of issues, including wills, powers of attorney, early access to superannuation, mortgage hardship, employment, discrimination and tenancy. Clients who cannot pay for advice are eligible for free help.

The service helped a client who was denied cover by her health insurer, because they claimed her cancer was a pre-existing condition. Although she had a clear mammogram only a few months before taking out cover, the insurer said she "ought to have known" that she had breast cancer, because her sister had been diagnosed recently.

Another client was dismissed from work because she was unable to perform a small component

of her duties, which involved walking around the office to restock information stands. She had peripheral neuropathy after her chemotherapy, which meant she could only walk with the aid of a walking stick.

Another client, who was terminally ill, was assisted with early access to superannuation. While he thought he had around \$50,000 in super, the lawyer found – and successfully obtained – more than \$350,000 in life insurance. This money paid off his home loan and allowed his family to remain in their home after he died.

All these clients were assisted by lawyers acting pro bono through the service.



NSW Chief Cancer Officer Professor David Currow (left) and Cancer Council NSW CEO Dr Andrew Penman at the launch of the service

- **Clients can be referred by their social worker, or by calling the Cancer Council Helpline on 13 11 20.**

Financial help is available

As well as taking a physical and emotional toll, cancer can have a big financial impact due to treatment costs and loss of income.

Cancer Council NSW has a range of programs that can help the people of western Sydney deal with the high costs of cancer.

The latest program is the No Interest Loan Scheme, which provides loans of up to \$1,200 to some people affected by cancer and financial disadvantage. The loans can be used to pay for a wide range of eligible expenses, including household appliances and furniture, travel and accommodation for treatment, and car repairs and registration.

No fees or interest are charged on the loans and repayments are flexible to suit the borrower. There are strict eligibility and assessment criteria for the loans.

Cancer Council also offers other practical support, including financial counselling, one-off payments of up to \$250 to pay for household expenses, and supermarket and taxi vouchers.

- **To apply for a no-interest loan, or to ask about other Cancer Council financial and practical support that may help you, contact the social worker at your hospital or the Cancer Council Helpline on 13 11 20.**