Jreissati Pancreatic Centre

Epworth

Navigating work, finances and legal support

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Acknowledgements

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The Jreissati Pancreatic Centre at Epworth acknowledges the Traditional Custodians of Country across Australia. We recognise their continuing connection to land, waters, communities and culture.

We pay our respects to Aboriginal and Torres Strait Islander Peoples and to Elders past, present and emerging.

Note to readers

This booklet provides general information about pancreatic cancer. It is not intended to replace advice from your treating team or other qualified professionals. You should always speak with your doctor about decisions that may affect your health. If you require legal, financial or psychological support, we encourage you to seek advice from appropriately trained specialists.

Every effort has been made to ensure the information is accurate at the time of publication. However, evidence and clinical guidance relating to cancer care are continually evolving. The Jreissati Pancreatic Centre at Epworth is not responsible for any loss, injury or damage resulting from reliance on this material.

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VICTORIAN CANCER AGENCY

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About the Jreissati Pancreatic Centre at Epworth

Pancreatic cancer is the eighth most diagnosed cancer in Australia. In 2025, it was estimated that 4,825 people would receive a pancreatic cancer diagnosis. This would account for 2.8% of all cancer diagnoses in the country.[1]

The Jreissati family are all too familiar with the fear and uncertainty that follow a diagnosis of pancreatic cancer, having lived through the experience when Elias was diagnosed at age 54. Knowing the impact the disease has had on their family, Elias, his wife Colleen and the rest of the Jreissati family wanted to change the patient and family experience for others. This led to the establishment of the Jreissati Pancreatic Centre at Epworth in 2021. This Centre provides clinical care and support to patients with a diagnosis of pancreatic cancer, supports early diagnosis and better patient outcomes, advocates for patients and raises awareness and understanding of the disease. 100% of the funding it receives is directed into research, patient support and clinical care.

Our centre comprises three intersecting parts, each of which is integral to improving patient outcomes and experiences

- Comprehensive patient-centred clinical care
- Patient advocacy and support
- Clinical trials and research

We are a specialist centre offering a centralised model of care for pancreatic disease management. This means our patients have access to all healthcare professionals required for their care within a single centre and hospital network. International studies support the view that centralised care improves overall patient outcomes.[2] By managing patients through one main centre, case volume increases, which in turn enhances clinical expertise. This growing expertise drives innovation and leads to advances that will improve patient procedures and treatments in the future.

The **patient experience** is a central focus of our centre. Receiving a diagnosis of pancreatic cancer can be an overwhelming and emotional time, often bringing many questions and uncertainties. Knowing that you are not facing this alone, and understanding where to turn for support, is very important. Once you are referred to the centre, you will meet our pancreatic nurse coordinator, who will be there to guide and support you throughout your care at Epworth. They will be your first point of contact and are always available to answer any questions or concerns you or your family may have.

Navigating work, finances and legal support

A diagnosis of pancreatic cancer can affect many areas of daily life, including work, finances and planning for the future. These practical matters can feel overwhelming, especially when you are also managing treatment and appointments.

This booklet provides plain-language information to help you understand your options and know where to find support. It covers work and employment rights, financial assistance, superannuation and insurance, and future planning such as wills and powers of attorney.

Not all of these topics will apply to you. You may wish to return to this information later, or share it with someone close to you. Support is available to help you manage these matters at your own pace.

Talking to your employer and managing time off

Many people with pancreatic cancer need time away from work during treatment and recovery. Some reduce their hours or stop work altogether. Your decisions will depend on your health, financial situation and personal circumstances.

Talking to your employer

You do not have to disclose your diagnosis. However, telling your employer may help them provide support. This could include:

- Flexible working hours or duties
- Adjusting your workload or responsibilities
- Working from home, if appropriate
- Access to paid or unpaid leave

If you decide to speak with your employer:

- You can request a private meeting with your manager or human resources (HR) representative
- It may help to take a support person with you, such as a family member or hospital social worker
- Ask your treating team if a medical certificate or letter is needed

Some people also choose to speak with an employee assistance program (EAP) counsellor, if this service is available at your workplace.

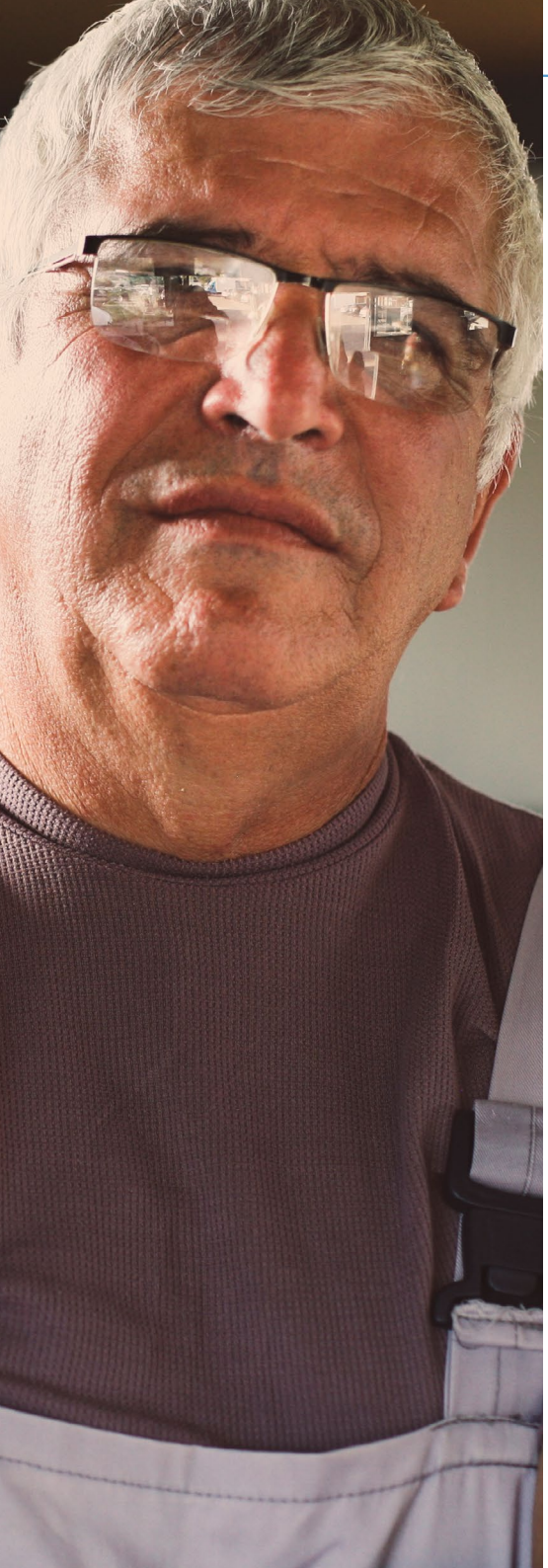
Your rights at work

If you are working and affected by cancer, Australian laws protect your rights. You may be entitled to:

- Use personal leave (sick leave) if you are unwell
- Take carer's leave to support a family member or close friend
- Request flexible working arrangements, such as reduced hours or changes to your role

These rights apply whether you are undergoing treatment, recovering, or returning to work after a break. Your workplace policy or agreement may also include additional leave entitlements.

You can contact the Fair Work Ombudsman, Cancer Council, or a legal support service for free advice about your rights.



If you are self-employed or a casual worker

If you are self-employed, a contractor, or work casually, you may not be eligible for paid leave. However, support may be available through:

- Income protection insurance, if you hold a private policy or have cover through your super fund
- Centrelink payments, such as JobSeeker or the Disability Support Pension
- Crisis payments or hardship options through your bank or utility providers

A hospital social worker or financial counsellor can help you understand which options apply to your situation.

Centrelink and carer payments

Cancer can affect your ability to work or manage daily tasks. If you are unable to work due to illness, or you are caring for someone undergoing treatment, you may be eligible for financial support through **Centrelink**, the Australian Government's income support system.

Payments for people with cancer

If you are unable to work, you may be eligible for:

Payment	Who it is for
JobSeeker Payment	People looking for work or temporarily unable to work due to illness or injury. A medical certificate is usually required.
Disability Support Pension (DSP)	People with a permanent or long-term condition that prevents them from working. This payment has strict medical and eligibility criteria.

Some people also access:

- **Crisis Payments** for unexpected life changes
- **Rent Assistance** to help with housing costs
- **Mobility or energy supplements** in specific situations

A social worker or Centrelink officer can help identify which payments may apply.

Payments for carers

If you are providing regular care for someone with cancer, you may be eligible for:

Payment	What it covers
Carer Payment	Income support for people providing full-time care. Eligibility depends on the care provided and your financial situation.
Carer Allowance	A fortnightly supplement for carers providing part-time or additional care. This is not income tested.
Carer Supplement	An automatic yearly lump sum for people receiving Carer Payment or Carer Allowance.

Carers can also access:

- Respite support, via Carer Gateway or local services
- Counselling and practical advice, particularly when juggling work and care responsibilities

How to apply

You can apply online through myGov or in person at a Centrelink service centre.

To support your application, you may need:

- A medical certificate or Centrelink medical report completed by your treating doctor
- Proof of income and assets, including payslips or bank statements
- Details about your care role, including hours of care and tasks you provide

Applications can take several weeks. Consider asking a hospital social worker or financial counsellor to help you gather documents or complete forms.

Help is available

Centrelink processes can feel complicated especially during treatment or hospital stays. You can:

- Speak with a hospital social worker for help navigating the system
- Contact Cancer Council (13 11 20) for support with applications or legal questions
- Visit www.servicesaustralia.gov.au for up-to-date forms and information
- Call Centrelink's Disability, Sickness and Carers line (132 717) for direct advice

Making informed financial decisions about your cancer care

Informed financial consent with your healthcare team

Although it is not always possible to predict the total cost of care, your healthcare team should guide discussions about the estimated cost of treatment so you can better consider the financial impact of care.

Regular discussions should be encouraged, especially when there are changes to your treatment plans, to help avoid unexpected bills.

Public and private systems

If you have a Medicare card, public hospitals can often provide services free-of-charge or at a lower cost than private providers. However, care in the public health system is not always free. Certain tests, scans, treatments and medications are not covered by Medicare, or you may be referred to a private provider with associated fees.

You can access cancer care through the public system, the private system, or a combination of both. Patients should discuss the recommended treatment options, where they are available, and what Medicare covers. You can also ask your doctor if the same or similar treatment can be provided elsewhere at a lower cost.

Private health insurance

If you have private health insurance, it may help cover some of the costs associated with your cancer care. Policies vary widely, so it is important to check what is included and speak directly with your insurer.

Depending on your level of cover, private health insurance may assist with costs related to:

Service or item	What to check
Hospital care	Whether you can access a private room or choose your own doctor; whether your policy covers surgery or treatment as a private patient
Chemotherapy and medicines	Some medications or treatment schedules may not be fully funded in the public system
Specialist fees	Whether your policy covers gap payments for oncologists, surgeons or other specialists
Allied health services	Coverage for services such as physiotherapy, dietetics, psychology or acupuncture
Home care or palliative support	Whether your extras cover includes home nursing or end-of-life care

Questions to ask your insurer

Before starting or continuing treatment, you may wish to ask:

- What is included in my current policy?
- Are there waiting periods or benefit limits for cancer-related services?
- Do I need pre-approval for hospital admissions, day treatment or procedures?
- What out-of-pocket costs should I expect for upcoming appointments or medications?

If needed, ask for a written summary of your cover. It may also help to request a case manager from your insurer, if one is available.

Additional tips

- Always let your care team know if you have private insurance. This may influence referral or admission options.
- Some costs such as parking, travel, or consumables are not covered, even with insurance.
- A hospital billing officer or patient liaison staff member can help you estimate costs before treatment begins.

Financial support for patients outside of metropolitan areas

If you live outside of a major city, you may be eligible for your state or territory's Patient Assisted Travel Scheme. These schemes help to cover some of the travel and accommodation fees associated with medical visits.

Tip: keep a record of receipts from accommodation, petrol, flights, and public transport to assist with your claim.

Accessing superannuation and insurance

If you are unable to work or experiencing financial stress, you may be able to access your superannuation early or make a claim on insurance linked to your super fund.

Accessing superannuation early

You may be eligible to access your super early if:

- You are permanently unable to work due to illness
- You have a terminal illness, with a life expectancy of less than 24 months (confirmed by two medical practitioners)

To apply, contact your super fund or visit the Australian Taxation Office (ATO) website for guidance on eligibility and required documentation.

Insurance through super

Many superannuation funds include insurance cover. You may be able to claim:

- **Total and Permanent Disability (TPD):** if your illness prevents you from returning to work
- **Income protection:** regular payments for a defined period while you are unable to work due to illness
- **Terminal illness benefit:** a lump sum payment if you meet specific medical criteria under your fund's policy

Life insurance

You may also hold life insurance within or outside of your super fund. In some cases, this can be paid out early through if you have a terminal diagnosis.

This generally requires two registered medical practitioners to certify that you have an illness likely to result in your death, typically within 12 to 24 months.

Check the terms of your policy or speak with your insurer or financial advisor.

Questions to ask your super fund

- What types of insurance are included in my policy?
- How do I start a claim, and who needs to complete the forms?
- Are there time limits, exclusions or waiting periods that apply?
- Will a successful claim affect my super balance or tax?

Where to get help

Navigating superannuation and insurance can be complex. You can ask for assistance from:

- A hospital social worker or financial counsellor
- Cancer Council's legal and financial support service (13 11 20)
- Your super fund or financial adviser
- The Australian Financial Complaints Authority (AFCA) if your claim is declined

Tip: Keep a folder or digital file of all your claim forms, letters, reference numbers and correspondence. This can make follow-up easier if there is a delay.

Wills, powers of attorney and planning ahead

It can be hard to think about legal matters while managing treatment. However, having the right documents in place can give you and your family greater peace of mind. These steps help ensure your wishes are known and followed if your circumstances change.

Wills

A will is a legal document that outlines how you want your assets (such as property, money or belongings) to be distributed after your death.

- You can write your own will, but using a solicitor or trustee service helps ensure it is legally valid
- Update your will if your situation changes (e.g. after separation or a serious illness)
- Store your will in a safe place and let someone you trust know where to find it

If your superannuation includes a Binding Death Benefit Nomination, you may also need to update this to ensure your super is distributed according to your wishes.

Enduring Power of Attorney and Medical Treatment Decision Makers

These legal appointments allow someone to make decisions on your behalf if you lose decision-making capacity.

- Enduring Power of Attorney (Financial): Allows a trusted person to manage your finances, property and legal matters
- Appointment of Medical Treatment Decision Maker: Authorises someone to make decisions about your healthcare if you are unable to

You can appoint the same or different people for each role. These documents must be completed while you still have capacity to make decisions.

Advance care planning

Advance care planning helps you record your preferences for future care, including the treatments you would or would not want if you become seriously unwell. This may include:

- Writing an Advance Care Directive
- Appointing a Substitute Decision Maker (if not already done)
- Talking with your family and healthcare team about what matters most to you

Advance care planning is voluntary, and you can change your documents at any time.

Where to get help

- Speak with your GP, social worker, or care team
- Contact Cancer Council (13 11 20) for free information and potential referral to pro bono legal services
- Visit your state or territory public trustee or legal aid website for forms and guidance

Where to find financial counselling or free legal advice

Support is available if you need help managing finances, understanding your legal options, or making decisions during treatment.

Financial counselling

A financial counsellor can help you:

- Review your income, expenses, and budget
- Access government payments and healthcare concessions
- Negotiate with banks, energy providers or other creditors
- Explore options for debt relief or financial hardship support

Financial counselling is free, confidential, and independent. You can contact:

- Cancer Council – 13 11 20 (can refer you to a counsellor experienced in cancer-related financial issues)
- National Debt Helpline – 1800 007 007 or www.ndh.org.au

Legal support

You may want legal advice about:

- Insurance or superannuation claims
- Employment rights or discrimination
- Preparing wills, powers of attorney or advance care directives

Free or low-cost services include:

- Cancer Council Legal and Financial Referral Service – 13 11 20
- Community legal centres – available in most regions
- Legal aid services – available in each state or territory, with eligibility based on income or health needs
- Public trustee offices – offer support with wills and enduring powers of attorney

Ask your GP, care coordinator or social worker to help you connect with local support services.

Take home message

Managing work, finances and legal matters can be challenging while living with pancreatic cancer. It is normal to feel overwhelmed, especially if you are also managing symptoms, treatment and family responsibilities.

This booklet has outlined practical steps you can take and where to find help. Whether you need flexible work arrangements, financial support, or legal advice, there are services available to support you and your family.

Start with what feels most relevant now. You can revisit other topics later or ask someone you trust to help navigate the information with you.

Contact us

Jreissati Pancreatic Centre at Epworth

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pancreaticcentre.org.au

Glossary

Advance care directive: A legal document that records your wishes about medical care if you cannot speak for yourself.

Appointment of medical treatment decision maker: A legal document that authorises someone to make healthcare decisions on your behalf if you become unable to do so.

Binding death benefit nomination: A superannuation instruction that directs how your super is distributed after your death.

Carer Payment: A Centrelink income support payment for people who provide full-time care to someone with a medical condition.

Carer Supplement / Carer Allowance: Centrelink payments that provide additional financial support to part-time carers or carers already receiving Carer Payment.

Disability Support Pension (DSP): A Centrelink payment for people with a permanent condition that prevents them from working.

Enduring power of attorney (financial): A legal arrangement that allows a trusted person to manage your financial, legal or property matters if you lose decision-making capacity.

Financial counsellor: A qualified professional who provides free advice about managing debts, budgeting and accessing support services.

Income protection insurance: A type of insurance (often held through superannuation) that provides regular income if you are unable to work due to illness.

JobSeeker Payment: A Centrelink payment for people who are looking for work or temporarily unable to work due to illness or injury.

Legal aid: Free or low-cost legal support available in each state or territory, based on income or health needs.

MyGov: A secure Australian Government website that lets you access Centrelink, Medicare, and other services in one place.

National Debt Helpline: A free service offering confidential financial counselling and support for people facing financial hardship.

Private health insurance: Optional insurance that may cover hospital stays, treatment costs, or services not available in the public system.

Public trustee: A government organisation that helps with wills, powers of attorney and estate planning.

Sickness Allowance: A Centrelink payment previously available for people temporarily unable to work; now replaced by other income supports.

Social worker: A trained professional who helps people navigate support services, finances, and emotional wellbeing during illness.

Superannuation (super): A long-term savings system to support you in retirement. Some funds also include insurance cover for illness or disability.

Terminal illness benefit: A lump sum payment available through some superannuation funds when a person has a life expectancy of less than 24 months.

Total and permanent disability (TPD): A type of insurance that pays a lump sum if you are permanently unable to work due to illness or injury.

Additional resources

Services Australia – Centrelink

Provides information about Centrelink payments, eligibility criteria, and how to apply online or in person. Includes resources for people with illness or disability and their carers.

www.servicesaustralia.gov.au

Cancer Council

Cancer Council offers free financial counselling, legal advice and small grants for eligible patients. Call 13 11 20 to speak with a cancer nurse or be referred to support services in your area.

www.cancer.org.au

Australian Taxation Office (ATO)

Provides guidance on accessing superannuation early due to permanent incapacity or terminal illness. Includes forms and information about taxation and eligibility.

www.ato.gov.au

National Debt Helpline

A free, independent service that connects you with qualified financial counsellors who can help you manage debt, bills, and Centrelink concerns. Call 1800 007 007.

www.ndh.org.au

Fair Work Ombudsman

Provides information about your rights at work, including leave entitlements, flexible arrangements, and protections under Australian workplace laws.

www.fairwork.gov.au

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References

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CONSUMER REVIEWED

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