



# Managing work and finance



**‘Will I still be able to work?’ is one of the first questions that springs to mind for many people with heart failure.**

**If you rely on a job for your income, you may worry that you won't be able to pay your bills when you are unable to work.**

As with many health conditions, the nature and complexity of your heart condition may dictate your options regarding work<sup>1</sup>. Your ability to work may also depend on how stable and well-managed your heart failure is.

The good news is that many people with heart conditions, including heart failure, can work. In fact, working can be good for some people with heart failure, because it can help them to avoid other problems associated with long-term unemployment.

So, having heart failure does not necessarily mean the end of your working life. Having heart failure does, however, mean that you need to think carefully about your approaches to work and money, and get some good advice before you do anything. Please read on to find out more.

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## **Getting the right support**

Getting good support from healthcare professionals and social welfare staff can be very helpful to people with heart failure who want to work and/or manage their finances. This is important because, as we have seen, being unable to work may be associated with a reduced quality of life<sup>2</sup>.

Many people with heart failure go back to their previous job, sometimes part-time or with slight adjustments, while others decide to re-train to do work that suits them better for personal or health reasons. Still others decide to retire, or are unable to work and therefore draw income from welfare benefits, insurances or elsewhere.





However, everybody with heart failure needs to get the right information and advice before they make important decisions. Here are some steps you may wish to take:

- **Talk to your healthcare team about work.** Only your doctors can tell you when it is safe for you to return to work, and they may also have advice about the types of work you can do and the hours you ought to work. It may be, for example, that you can go back to your previous line of work, but only with adjustments to your workload or hours. Make sure you tell the doctors exactly what your job involves and how it affects you; for example, do you do a lot of manual work, or find your role very stressful?



- **If you have a current employer, keep in touch with them.** If your doctor says it is OK for you to return to work, you may like to discuss changes to hours, your work location or workload. You may also wish to discuss any time off you may need for ongoing treatment or rehabilitation.

- **When you go back to work, you may wish to do so gradually,** for example starting on part-time hours and steadily building these up. Talk to your employer about this.

- **If you have to drive, either as part of your job and/or to get to and from work, make sure that you are allowed to do so according to the rules in your area of work.** Your doctor and your employer (if you drive for work) will be able to give you more advice about this, you can also contact the driving authorities directly.



- **Some professions, such as the armed forces, oil rig workers etc. have specific regulations around fitness to work, and you may have to have a check-up, prior to returning.** Speak to your employer about this. Your employer will also be able to tell you what medical support is available at your workplace.

- **If you are not able to return to your previous job, think about the following options:**

- Apply for other types of work that would suit you better.
- Plan for retirement and take some time off.
- Claim any welfare benefits that can help you that you may be entitled to.

If you are considering the latter, find out where you can get good advice about social security payments and discuss your situation.

- **If you are self-employed, consider whether you can make a claim on any income protection insurance you may have, or whether you qualify for any welfare benefits.**

- **If you are a carer, for example for another family member, this may allow you to claim certain welfare benefits.**

You might also like to find out about respite care, to help look after the person you care for.

If and when you do return to work, make sure you integrate your heart failure self-care into your working life. For example, snack on fruit rather than biscuits, and take a walk at lunchtime. Who knows, you may even become a healthy inspiration to your colleagues!



**Many people with heart problems, including heart failure, do go back to their previous job. Others find new lines of employment, that suit them better, while others do not go back to work at all. Whichever of these applies to you, make sure you get good advice before you make a decision: a chat with your healthcare professional is a good place to start.**

If you happen to have an urgent medical concern, please call your doctor, go to your local emergency room, or call your local Emergency Contact number. Remember, your doctor is your primary source for information on your condition and treatment. Be sure to speak with them if you have any questions or concerns.

#### References

1. Karsenty C, Maury P, Blot-Souleterie N et al. The medical history of adults with complex congenital heart disease affects their social development and professional activity. *Arch Cardiovasc Dis* 2015 Nov; 108 (11): 589-97.
2. Nordgren L, Söderlund A. Being on sick leave due to heart failure: self-rated health, encounters with healthcare professionals and social insurance officers and self-estimated ability to return to work. *Psychol Health Med* 2015; 20 (5): 582-93.

