



Education and profession

Recommendations from the society for diagnosis and therapy of
haematological and oncological diseases

Publisher

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Date of document: April 2020

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1 General information

Many patients* would like to be (re)integrated quickly into work, training or study after completion of primary treatment. Initial studies in Germany show that this is possible for the majority of young cancer patients: around 24 months after diagnosis and completion of primary treatment, a large proportion of those affected (84%) were able to return to work or education [1]. In addition, it is known from cross-age studies that younger cancer patients have higher chances of returning to work than older affected individuals.

Nevertheless, according to an ongoing study by the Young Adults with Cancer Research Group at the University of Leipzig, around 40% of patients rated their physical and occupational performance at this time as mediocre at best. Just under a quarter felt pressured to return to work, especially for financial reasons.

Since physical and mental performance may continue to be reduced by the cancer disease and its treatment, a return to work is not always assured. In addition to the often protracted physical consequences, recurrence fears, depression, [fatigue](#) or an altered self-esteem may occur. Also, some cancer sufferers rearrange priorities in their lives. Coupled with the often lengthy treatment sequences of cancer, this can lead to cancer patients having to make some career changes such as taking time off from work or school, switching from full-time to part-time work, or even switching to a less demanding job or one with more flexible hours. Often, young cancer patients feel that cancer has changed their own educational path [2].

Career interruption in young adulthood is often perceived as particularly drastic, as the career is usually still ongoing and plays an important role for the affected person and their family: 18 to 25 year olds are usually in the process of taking steps to achieve independence from their parents and to finish school or pursue a desired career. Around the age of thirty, many patients have already started their own family and there are increasing economic and family responsibilities.

We know from international studies:

- that compared to peers without cancer, the likelihood of being unemployed is higher [3],
- that U.S. young adults with cancer have significantly higher health care expenditures and productivity losses compared with adults without a history of cancer or older adult cancer survivors [4],
- that caregivers of young adult cancer patients (often parents) also frequently (have to) make changes in work life [5].
- The following explanations refer to the regulations of the social welfare system in Germany. The regulation of social welfare benefits differs from country to country.

2 Good to know

2.1 What are typical occupational limitations after treatment of a malignant disease?

Occupational performance may be impaired by various problems, such as reduction of physical performance [6]. In addition, **fatigue**, depression or cognitive (mental) deficits often burden affected individuals. This can manifest itself in the fact that affected persons have difficulties, for example, to concentrate for a longer period of time, to find the right word or to remember things. Learning new tasks, for example when retraining, can also become a challenge. You can find ways to improve mental abilities, for example, in the information brochure of the "Stiftung der Deutschen Leukämie- & Lymphom-Hilfe," https://www.leukaemie-hilfe.de/nc/broschuereangebot.html?tx_drblob_pi1%5BdownloadUid%5D=299.

2.2 How long will I receive sick pay?

In Germany, continued payment of wages generally takes effect for 6 weeks from the start of incapacity for work if an employment relationship exists (except in the case of self-employment). After that, sickness benefit is paid by the statutory health insurance (around 25% less than the last net salary). Sickness benefit can be granted under certain conditions for a maximum of 78 weeks for the same illness within a period of 3 years. (The 3 years are the so-called block period. A block period begins with the first occurrence of incapacity for work for the illness on which it is based. A new block period begins with each incapacity for work due to a different illness. It is possible for several block periods to run side by side). The health insurance company, as the provider of benefits, can check at any time whether the requirements for continued receipt of sickness benefits are still met.

If necessary, the examination is carried out via a request for medical rehabilitation (§ 51, SGBV). In this case, independent counseling is recommended (e.g., cancer counseling center, independent patient counseling).

Self-employed persons may receive daily sickness benefits, depending on their insurance coverage. Employees in minor employment also receive continued payment of remuneration, but no sick pay. Students are not entitled to sickness benefits (§5 Abs.1 Nr. 9 SGB V).

2.3 Where can I find advice and support?

- Cancer survivors can obtain advice on support services and statutory benefits from various agencies. This involves support to which you may be legally entitled. Social benefits can help you to devote yourself fully to your recovery and at the same time cover, at least in part, your living costs. Psychosocial aftercare for cancer patients differ from country to country. In Germany, you can find support in the following way:
- Hospital Social Service
- Already during your hospital stay, the social worker of your treating clinic can support you. Through the hospital social service, you will receive psychosocial counseling and you will be informed about the various social benefits. In addition, the hospital social service can work with you to prepare for discharge home, and you can clarify any questions that may arise in this context.
- **Tip:** Not every hospital routinely presents the social service - if necessary, take the initiative yourself by asking for one.
- Social worker in cancer counseling centers

After the inpatient stay or even later, there is the possibility of psychosocial counseling by, for example, the social workers in cancer counseling / psychosocial aftercare centers. People with cancer and their relatives may need information and advice on socio-legal issues, such as:

- Outpatient care and supply (e.g. home care, aid advice and aid mediation)
- [Rehabilitation](#) (e.g., medical and vocational rehabilitation services).
- Social and economic security (e.g. unemployment benefits and the German hardship fund of Deutsche Krebshilfe e. V.)
- Severely disabled persons law (e.g. severely disabled persons card, compensation for disadvantages)
- Assistance in accessing social services.

Counseling for students with special basic health needs is offered by the psychosocial counseling centers of the universities. An overview is provided by the German Student Union: <https://www.studentenwerke.de/de/content/beratung>

- During the rehabilitation measure

There are facilities for oncological rehabilitation with special offers for young adults with cancer. During oncological [rehabilitation](#), various therapies offered - aiming to improve physical performance as well as coping with the disease. Furthermore, you can also take advantage of rehabilitation or pension counseling. In addition, consultations and information from the clinic social service offered among others:

- on training and career prospects, services for participation and occupational reintegration, on company integration (in Germany called "Berufliche Wiedereingliederung " BEM)
- for the re-planning of the school and professional career
- job application and career search training
- support in orientation and decision making
- support in accessing social benefits and, if necessary, filing applications for e.g. financial security (unemployment benefit, housing benefit, compensation for disadvantages according to the law on severely handicapped persons, job-related benefits)
- restoration, adaptation and optimization of the individual ability profile through medical-occupationally oriented rehabilitation (in Germany called "Medizinisch-beruflich orientierte Rehabilitation" MBOR).
- support in coping with the disease
- support with problems in the professional and social environment
- counseling of relatives
- consulting, organization and implementation of follow-up care after rehabilitation

At the end of a rehabilitation measure, you will receive a report summarizing the provided treatment during the rehabilitation measure, including a socio-medical expertise with regard to the patient's current performance capacity.

In Germany, you can receive support from various institutions and organizations, e.g. cancer counseling centers, German Cancer Aid, self-help groups, Sozialverband VdK as well as internet portals such as the [Young Cancer Portal of the German Foundation for Young Adults with Cancer](#) etc.

A compilation of offers of help in Germany is provided in chapter [3.2](#).

2.4 When is there a reduction in earning capacity?

If the occupational activity can be performed for ≥ 6 hours per day, the person is able to work a full shift and there is no reduction in earning capacity. If the last activity subject to compulsory insurance and an activity on the general labor market can be performed for 3 to 6 hours per day, there is a partial reduction in earning capacity. If the last activity that was subject to compulsory insurance and an activity on the general labor market can be performed for < 3 hours per day, there is a full reduction in earning capacity in relation to the last activity that was subject to compulsory insurance if the conditions listed below are met. This assessment is therefore decisive for further career prospects or for any necessary application for a reduced earning capacity pension.

Since the introduction of the "flexi pension," anyone who still feels physically and mentally fit despite a reduction in earning capacity can earn additional income (up to 34,500 € depending on the individual case) in addition to their reduced earning capacity pension and supplement their income.

Before you start working: please seek advice and have your individual supplementary earnings limit calculated by your pension insurance provider.

2.5 From when can I apply for a reduced earning capacity pension?

Various prerequisites are necessary to apply for a reduced earning capacity pension. Individual counseling is advisable on this complex topic. To decide whether you can apply for a reduced earning capacity pension, you should seek detailed advice from pension insurance companies, insurance offices, or cancer counseling centers. In addition to the medical requirements, insurance law requirements are also necessary to apply for a pension.

- Insurance law requirements: At least three years of compulsory contributions for an insured occupation or activity must have been paid in the last five years prior to the onset of the reduction in earning capacity. In addition, the so-called waiting period must be fulfilled (at least 5 years of insurance) (DRV).
- Medical requirements: The pension insurance agency first checks whether the claimant's ability to work can be fully or partially restored by medical or vocational rehabilitation measures. If this is not possible, the extent to which the applicant can still work is examined. Based on this, it is then determined whether a pension can be granted due to full or partial reduction in earning capacity.

Reduced earning capacity pensions are usually granted for a limited period of time. Important in the case of limited reduced earning capacity pensions: Apply to the pension insurance institution in good time for continued payment (about six months before the expiry of the time limit) if there is still a restriction of earning capacity.

2.6 What assistance can I receive during my vocational training?

Based on your personal and professional situation, it is important to clarify which contacts and institutions can help you with your reorientation. In the case of existing training relationships, possible steps for your re-entry can be coordinated in the company, e.g. within the framework of company reintegration management. Specialist integration services and specialist rehabilitation consultants offer advice, among other things.

If you have a recognized severe disability of at least degree of disability GdB 50, you can contact the rehabilitation department of the employment agency directly for questions about vocational training, depending on the situation. Contact the Employment Agency in good time, as it

can take several weeks to months to determine whether you need assistance. Under certain circumstances, you may be eligible for special examination modifications such as time extensions, approval of special aids, or training in special rehabilitation facilities. You should apply for this at the examination board or the relevant vocational chamber, e.g. IHK, Chamber of Crafts, etc.

In any case, it is important to decide whether applying for a severe disability card will help your current life situation.

- The path of vocational reintegration into the profession can also take place via a Berufsförderungswerk, <https://www.bv-bfw.de/alltags-sprache/startseite.html>. Berufsförderungswerke are specialized in vocational training and continuing education for adults who are generally unable to continue to their previous occupation due to health impairments. The measures provided as benefits for participation in working life in accordance with SGB IX. The cost units for this are the pension insurances, employers' liability insurance associations and the Federal Employment Agency. In contrast to regular vocational training, training in a Berufsförderungswerk lasts only two years. There is no separation between the company and the vocational school. In addition, the rehabilitants carry out job-related internships in companies close to their homes. In addition, rehabilitants supported by the integration specialist services in their timely reintegration.

2.7 What do I need to know about absences during my studies?

In some cases, studies can no longer be pursued adequately due to the health impairments. If it is foreseeable that this phase will be prolonged, it is advisable, and sometimes even necessary, to take an official leave of absence from studies for one or more than one semester in order to concentrate entirely on therapy and rehabilitation. Make sure that a return to studies is guaranteed. It is important to ensure that certain deadlines must be met when applying for a leave of absence. These deadlines vary from university to university; at some universities, it is possible to apply for a leave of absence retroactively at others it is not. It is advisable to inform yourself as early as possible.

Important: Interruption of studies, leave of absence and exmatriculation affect the entitlement to BAföG, scholarships and other social benefits. You should clarify possible financial consequences before applying for a leave of absence. Ask your university how the change of status may affect you in terms of examination law and what rights and obligations are associated with it. As a rule, students who are on leave of absence due to illness are not allowed to take any courses or examinations. Deviating from this can have negative social-legal consequences. Students or their relatives should obtain information about financial consequences from the social counseling service of the responsible student union (Handbook of Studies and Disability: Chapter VII "Financing Living Costs," keyword: "ALG II in case of interruption of studies due to illness and leave of absence") and at https://www.studentenwerke.de/sites/default/files/Handbuch_Studium_und_Behinderung . If the interruption of studies due to illness lasts longer than three months but shorter than six months, unemployment benefit II (Hartz IV) can be applied for. If necessary, an application can be made for unemployment benefit II benefits. In case of doubt, it makes sense to contact the university's disability representative and the student counseling service for people with disabilities and chronic illnesses or the dean's office, as many universities have their own support programs.

2.8 Will I receive support with the application?

2.8.1 Application for a study place

In order to compensate for special disadvantages caused by the illness, impaired applicants can submit a hardship application or an application for disadvantage compensation to improve the average grade or the waiting time in many application procedures, <https://www.studentenwerke.de/de/content/h%C3%A4rtefallantrag-im-zulassungsverfahren>.

Recognition of a hardship application leads to immediate admission ahead of all other applicants without consideration of performance or waiting time. However, in order to do so, you must meet the general and special admission requirements for the desired degree program.

In addition, a **disadvantage compensation can be** acquired by special applications, which can lead to an improvement of the Abitur average grade and shortening of the waiting period. Possible reasons are:

- prolonged absence from classes due to illness during the three years preceding the acquisition of the university entrance qualification
- severe disability with a degree of 50 or more
- prolonged severe disability or illness

In addition, examination regulations must be designed in such a way that the special needs of students with disabilities are taken into account in order to safeguard their equal opportunities (§16 sentence 4 HRG). Those affected can obtain detailed advice on this from the student advisory service for people with disabilities and chronic illnesses at the respective university or from the German Student Union. (<https://www.studentenwerke.de/en/content/studying-disabilities-%E2%80%93-information-and>)

The German Student Union (Deutsches Studentenwerk) has published a comprehensive handbook "Studies and Disability", which you can download there free of charge and also order as a print version free of charge, <https://www.studentenwerke.de/de/handbuch-studium-behinderung>.

The German Student Union offers further links and information, see also chapter 4

2.8.2 Apprenticeship application

A hardship provision or compensation for disadvantages is also possible in individual cases for other training programs, e.g. in large companies or for dual training. On the other hand, some training occupations may also require a medical certificate confirming the regained ability to perform. Talk to your attending physician about this! He or she can provide you with support. In addition, the Young Cancer Portal offers the possibility of targeted and individual counseling, <https://www.junges-krebsportal.de/> . Take advantage of this!

3 Tips and trick

3.1 Tips for the conversation with the doctor

- Have someone you trust accompany you to a doctor's appointment or to a counseling center, especially if you notice impaired concentration or memory.
- Talk to your treating physician early on about any physical or mental ailments that may be related to your occupation.

- Keep a record of your symptoms. When did they start? When do they get better or worse? Describe them briefly and precisely in the doctor's consultation using your bullet points.
- Make a note of the answers if necessary.

3.2 Where else can I find help?

The above information is no substitute for personal counseling. Depending on the individual problem, the following institutions/contact persons, among others, may be considered for personal counseling:

- Federal Association of German Vocational Training Centers
<https://www.bv-bfw.de/alltags-sprache/startseite.html>
- YOUNG CANCER PORTAL of the German Foundation for Young Adults with Cancer - Experts answer, among other things, socio-legal questions and questions about returning to work. Oncologists and social physicians in the vicinity are displayed, who answer questions via chat, telephone or in a personal conversation.
<https://www.junges-krebsportal.de/>
- INFO-Net Cancer of the German Cancer Aid
<https://www.krebshilfe.de/helfen/rat-hilfe/ihre-persoенliche-beratung-dasinfonetzkrebs/>
- Independent Patient Counseling Germany
<https://www.patientenberatung.de/de>
- Cancer Information Service
<https://www.krebsinformationsdienst.de/>
- Cancer Counseling Centers
<https://www.krebsinformationsdienst.de/service/adressen/krebsberatungsstellen.php>
- Integration specialist service and/or company medical service <https://www.integrationsaemter.de/Fachlexikon/Integrationsfachdienst/77c438i1p/>
- Social Association VdK Germany
<https://www.vdk.de/deutschland/>
- Sozialverband Deutschland e.V. Supports with applications or legal questions
<https://www.sovd.de/>
- Centers for the Unemployed
- Employment agency
<https://www.arbeitsagentur.de/>
- German pension insurance
<https://www.deutsche-rentenversicherung.de/DRV/DE/Home>
- German Student Union
<https://www.studentenwerke.de/>

4 Further links and information

- DGHO Health Policy Series of Papers "Financial and Social Consequences of Cancer for Young People." (Volume 16)
<https://www.dgho.de/publikationen/schriftenreihen/junge-erwachsene/>
- German Foundation for Young Adults with Cancer (<https://junge-erwachsene-mit-krebs.de>)
 - Offers for affected persons:
<https://junge-erwachsene-mit-krebs.de/jung-und-krebs/angebote-in-deiner-naehe/>

- Expert interview on oncology rehabilitation specifically for young adults with cancer can be found here:
<https://www.junge-erwachsene-mit-krebs.de/erkrankung/interviews-mit-expertinnen-und-experten/onkologische-rehabilitation/>
- Tips from those affected:
<https://www.junge-erwachsene-mit-krebs.de/projekte/jung-und-krebs-erste-hilfe/>
- Knowledge page with practical tips from the German Foundation for Young Adults with Cancer:
<https://junge-erwachsene-mit-krebs.de/wissen/>
- German Student Union (<https://www.studierendenwerke.de/>)
 - Handbook: Study and Disability. Information for prospective students and students with disabilities and chronic illnesses. Berlin 2013, 7th revised edition.
<https://www.studentenwerke.de/de/handbuch-studium-behinderung>
 - Hardship Application:
<https://www.studentenwerke.de/de/content/h%C3%A4rtefallantrag-im-zulassungsverfahren>
 - Overview of consulting services:
<https://www.studentenwerke.de/de/content/beratung>
 - Legal opinion on compensation for disadvantages:
<https://www.studentenwerke.de/de/content/ibs-fachtagung>
- German Leukemia and Research Aid- Action for Children with Cancer e.V. Social legal aid and support in work and study
<http://dlfh-heidelberg.de/Krebs-Hoffnung-auf-Heilung/Sozialrecht-und-Integration>
- German Cancer Aid: The blue guidebooks "Wegweiser zu Sozialleistungen" <https://www.krebshilfe.de/informieren/ueber-krebs/infothek/infomaterial-kategorie/die-blauen-ratgeber/>
- Frauenselbsthilfe nach Krebs Bundesverband e.V. Social Information 2017, 40th edition, January 2017 https://www.frauenselbsthilfe.de/_resources/persistent/5c41e521e5929c2ef21fd350b91b3d72baeffbf0/2017-soziale_informationen-final
- Cancer Information Service:
<https://www.krebsinformationsdienst.de/>
- Stiftung Deutsche Leukämie- & Lymphom-Hilfe brochure on "Concentration disorders and poor memory in cancer and what you can do about it": https://www.leukaemie-hilfe.de/nc/broschuerenangebot.html?tx_drblob_pi1%5BdownloadUid%5D=299

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6 Gender

Gender terms used in this text represent all gender forms.

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8 Disclosures

according to the rules of the responsible Medical Societies.

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