
Factsheet 61 • May 2010

Help with health costs

About this factsheet

Most NHS services are free to everyone but there may be charges for prescriptions, dental treatment, sight tests, glasses and contact lenses.

This factsheet covers NHS services that are free to everyone aged 60 and over and those that are free if you receive Pension Credit Guarantee Credit. It also explains the NHS Low Income Scheme under which you may be eligible for full or partial help with health costs and, in some circumstances, travel to receive NHS treatment.

The information in this factsheet is correct for the period April 2010 – March 2011. Capital limits and other figures are reviewed annually in April but rules and figures sometimes change during the year.

This factsheet describes the situation in England. Different rules may apply in Northern Ireland, Wales and Scotland. Readers in these nations should contact their respective national Age UK organisations for information specific to where they live – see section 8 for details.

For details of how to order other Age UK factsheets and information materials mentioned inside go to section 8.

Note: Many local Age Concerns are changing their name to Age UK.

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1 Recent developments

- From 7 April 2010 the NHS Low Income Scheme capital limits are £16,000 and £23,250 if you are a permanent resident in a care home.
- The Healthcare Travel Costs Scheme replaced the Hospital Travel Costs Scheme in April 2008. The new scheme allows those on a low income, under certain circumstances, to receive help with cost of travel to receive NHS treatment following a referral by a doctor or dentist. Previously, help was only available with the cost of travel to hospital while under the care of a consultant.

2 Free NHS services once you reach the age of 60

The following services are free when you reach the age of 60:

- NHS prescriptions;
- NHS-funded sight tests;
- an invitation every two years to be screened for bowel cancer.

The annual flu jab is free once you reach the age of 65.

3 Help if you receive Pension Credit

Pension Credit is a weekly entitlement that older people on a low or modest income may be awarded. It has two parts – Guarantee Credit and Savings Credit.

You may be awarded:

- Guarantee Credit on its own; or
- Guarantee Credit with Savings Credit; or
- Savings Credit on its own.

If you receive the Guarantee Credit part of Pension Credit, you (and your partner if you have one) are automatically entitled to help with health costs. Partner means your husband or wife or civil partner or someone you live with as though you are married or civil partners.

3.1 **Guarantee Credit paid on its own or with Savings Credit**

You are automatically entitled to the following help with health costs:

- free NHS dental checks and treatment;
- voucher towards the cost of glasses or contact lenses;
- repayment of necessary travel costs to receive NHS treatment while under the care of a consultant or, in some cases, following a referral by a GP or dentist.

For more information about vouchers for glasses see section 5.2 and for travel costs see section 6.

Your Pension Credit award letter tells you if you will receive the Guarantee Credit part of Pension Credit. If you cannot find your award letter and are not sure, you can get a copy of your letter by calling the Pension Service on 0845 606 0265 (lo-call rate) or 0845 606 0285 (textphone, lo-call rate).

3.2 **Savings Credit on its own**

If you receive Savings Credit on its own, you are not entitled to help with health costs. However, you may qualify for some help through the NHS Low Income Scheme.

4 **Help through the NHS Low Income Scheme**

This scheme may help anyone on a low income who currently pays for:

- Prescriptions;
- NHS dental checks and treatment;
- glasses or contact lenses;
- travel costs to receive NHS treatment while under the care of a consultant and in some cases following a referral by a doctor or dentist.

4.1 Could you qualify?

You may be eligible for full or partial help with health costs if you have:

- a 'low' income; and
- capital of no more than £16,000; or
- capital of no more than £23,250 if you live permanently in a care home.

Note: Capital includes money in a bank or other savings account; National Savings certificates; Premium Bonds; shares, unit trusts or other investments and any property you own but **not** the house you live in.

If you have a partner, any capital they have is counted with yours when assessing your eligibility. Partner means husband or wife or civil partner or someone you live with as though you are married or civil partners.

You may get help through this scheme, even if you do not qualify for Pension Credit Guarantee Credit, as the assessment also takes account of your Council Tax and housing costs.

4.2 How to apply

You need the HC1 application form. This is available from Jobcentre Plus offices, many opticians, dentists, local hospitals and GP surgeries or by calling the NHS forms order line on 0845 610 1112 (lo-call rate). You can also request a form online from the NHS Business Services Authority (see section 6 'Useful organisations').

For a copy of the form in large print or other formats or for help to fill it in, call the Help with Health Costs helpline on 0845 850 1166 (lo-call rate). They can also provide an interpreter if English is not your first language. Simply call and tell them in English what language you prefer or ask a friend to tell them.

If you have a partner and believe both of you may be eligible for help, complete only one form. Return the signed form in the pre-paid envelope provided. One or both of you may sign the form.

If you live in a care home and the local authority helps you with the cost, there is a special short form HC1 (SC) to complete. Ask the care home or social services department for this form.

You should normally hear the result of your application within 15 working days from the date your form is received. If you do not hear within this time, call the Helpline on 0845 850 1166.

4.3 Full help with health costs

If you qualify for full help, you receive an HC2 certificate. This lasts for five years if you are single and over 65 **or** one of a couple where at least one of you is over 65 and your only income is state-benefit related, ie no private pension or work-related income; otherwise it lasts for 12 months.

An HC2 certificate entitles the person(s) named on the certificate to full help with the cost of NHS dental treatment and vouchers towards the cost of glasses or contact lenses. It also entitles you to full help with reasonable cost of travel to receive NHS treatment while under the care of a consultant or in some circumstances, as a result of a referral by a doctor or dentist.

4.4 Partial help with health costs

If you qualify for partial help, you receive an HC3 certificate, which may last for 12 months or five years. See the HC2 certificate above, for an explanation.

An HC3 certificate entitles the person(s) named on the certificate to limited help with the cost of dental treatment, cost of glasses or contact lenses and towards eligible travel costs. The certificate states the maximum amount you are expected to pay towards any costs.

4.5 Refunds for treatment received before claiming

If you have paid for dental treatment, glasses or eligible travel costs over the past three months and think you could qualify for help with these costs, you may be able to claim a refund using an HC5 refund form at the same time as you submit a completed HC1 application form.

Call the NHS forms order line on 0845 601 1112 (lo-call rate) and ask for an HC5 refund form appropriate to the charges you have paid. Complete this form and return it with the original receipts, a copy of your optical prescription if you bought glasses and the completed HC1 form.

5 Proving your entitlement to help with health costs

5.1 When visiting the dentist

Help is available for NHS treatment only. Tell the receptionist you are eligible for help when you make your appointment. Take your award letter, HC2 or HC3 certificate to your appointment as proof of your entitlement.

Guarantee part of Pension Credit or an HC2 certificate

You need to sign a form when treatment is completed but will not be charged.

HC3 certificate

When you sign the form to say your treatment is finished, you will be asked to pay either the amount that appears on the certificate, the actual charge or the maximum charge you can pay for NHS treatment – whichever is the least.

For example: If you received band B treatment at £45.60 and your certificate says you should pay £30 for dental treatment, you will pay only £30.

5.2 When visiting the optician

An NHS sight test checks your vision and can pick up early signs of eye conditions such as glaucoma. It is free if you are 60 or over. An annual sight test is recommended once you reach the age of 70. For younger adults, the recommendation is every two years or as advised by your optician.

If you have difficulty visiting the optician because of illness or disability you can have a sight test at home. Not all opticians offer this service, so call your Primary Care Trust's (PCT's) Patient Advice and Liaison Service (PALS) for a list of opticians in your area who do. NHS Direct has details of your local PALS (see section 7).

Tell the receptionist when you book your sight test that you are eligible for help with the cost if you need glasses or contact lenses. Take your award letter or certificate to your appointment as proof of your entitlement.

If you do not need glasses or contact lenses and your eyes are healthy, you will be given a note to explain this.

If you need glasses or contact lenses, you will be given a copy of your prescription, an explanation of the kind of glasses you need and why you need them. You will also be given an optical voucher for each pair of glasses you need. You may need two pairs – one for reading, another for distance.

The value of the voucher depends on the type of lens described on your prescription – the stronger the lens, the higher the value of the voucher. Vouchers may be for single vision or bifocal lenses. They may be used to purchase varifocal glasses or contact lenses. Voucher values are reviewed annually by the Department of Health and can be found in the leaflet: *HC12: A quick guide to help with health costs*.

You do not need to have a sight test and use your voucher at the same opticians. You can take the voucher to the optician of your choice.

Guarantee part of Pension Credit or HC2 certificate

You are entitled to the full value of the voucher for your type of lens. You should be able to purchase a pair of glasses with the appropriate lens for the voucher value. If you choose frames that mean the total cost is more than the voucher value, you must pay the difference.

HC3 certificate

You are entitled to partial help with the cost of glasses. Your certificate will indicate the maximum amount you should contribute.

For example: If your voucher value is £55.10 and your certificate says you should contribute £14, you will be allowed £41.10 (£55.10 – £14) towards the cost of your glasses or lenses. You should be able to purchase a pair of glasses costing no more than the full voucher value. If you choose glasses that cost more than the voucher value, you must pay the difference.

Help with repairs or replacement glasses

You may be entitled to a voucher towards the repair or replacement of your glasses if loss or damage was due to illness and you are not covered under a warranty or other insurance. Speak to your optician and explain why you need a repair or replacement. General wear and tear and accidental damage are not covered by the voucher scheme.

6 Healthcare Travel Costs Scheme

You can submit a claim for necessary travel costs to receive NHS treatment under the rules of the Healthcare Travel Costs Scheme if you receive:

- the guarantee part of Pension Credit or
- have an HC2 or HC3 certificate

Guarantee part of Pension Credit or HC2 certificate

You can claim a full refund of reasonable travel costs incurred over a week.

HC3 certificate

You are entitled to partial help with travel costs incurred over a week. Your certificate should indicate how much you should contribute.

For example: If your certificate indicates you should contribute £5 per week and your travel costs are £15, you can claim a refund of £10.

Rules of the Healthcare Travel Costs Scheme

The scheme operating before April 2008 covered travel to hospital for an out-patient appointment, diagnostic services or treatment while under the care of a consultant working for the NHS.

Since the introduction of the Healthcare Travel Costs Scheme in April 2008, you can also submit a claim if you are referred by a doctor or dentist for diagnostic services or treatment. This reflects the intention to provide a wider range of NHS services 'closer to home' so that patients don't always have to travel to hospital.

However the following rules apply. The NHS services received:

- 1** must not be primary care medical services or dental services; **and**
- 2** must not be provided during the same visit and on the same premises occupied by the doctor or dentist making the referral.

Example: You visit your GP as your foot is swollen following a fall. Your GP refers you to a nearby health centre with x-ray facilities to check for broken bones. As you have the x-ray at different premises later that day, you can submit a claim for travel expenses to have the x-ray.

However, if your GP premises has x-ray facilities and you go over to the x-ray clinic straight from the GP appointment, the rules would not allow you to submit a claim for travel expenses.

Ask your GP or dentist if you think a referral for diagnostic tests or treatment may qualify under the rules of the HTCS and for details of how to submit a claim.

Travel to hospital

Reimbursement of travel expenses when travelling to hospital for NHS tests or treatment is a well established process. You should be able to submit your claim and be reimbursed in cash on the day of your appointment.

Always raise any questions about your journey with the hospital **before** you travel. You are expected to use the cheapest means of transport at the time you need to travel, bearing in mind the journey you need to make, your age, medical condition and any other relevant factors.

Options may include public transport, community transport, a voluntary car scheme or a private car. Taxis will be an exception, so if this seems the only option, discuss this **before** you travel.

Car parking and road tolls are reimbursed. If travelling by car to a London hospital within the congestion charge area, discuss this with the hospital before you travel.

Advance payments

You can ask for payment in advance if you would find it difficult to pay for transport then claim money back.

Claiming for an escort

If the consultant, doctor, dentist or other health professional involved in your care believes that for medical reasons you need someone to travel with you, your escort's travel expenses may be claimed as part of your claim. Ensure you have confirmation that an escort is necessary before travelling.

Note: You cannot claim for travel costs arising when you visit a patient in hospital.

7 Useful organisations

NHS Business Service Authority

Administers the Help with health costs scheme. You can read basic information about the scheme and request HC1 and HC5 forms on their website.

Website: www.nhsbsa.nhs.uk/1125.aspx

NHS Direct

For health advice and information including details of local health services. It also provides telephone and web advice on general health and common illnesses.

Tel: 0845 46 47 (lo-call rate)

Website: www.nhsdirect.nhs.uk

Department of Health (DoH)

The DoH website includes guidance on the Healthcare Travel Costs Scheme.

Website: [www.dh.gov.uk/en/Publicationsandstatistics/Publications/](http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_089104)

[PublicationsPolicyAndGuidance/DH_089104](http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_089104)

8 Further information from Age UK

Visit the Age UK website, www.ageuk.org.uk, or call Age UK Advice free on 0800 169 65 65 if you would like:

- to order copies of any of our information materials mentioned in this factsheet
- to request information in large print and audio
- further information about our full range of information products
- contact details for your nearest local Age UK/Age Concern.

Books from Age UK

We publish a wide range of books for older people and those who care for and work with them. The following title may be of particular interest:

Your rights to money benefits 2010–2011

All you need to know about the full range of benefits for the over 60s.
£5.99

To order this book visit www.ageuk.org.uk/bookshop or to request a free books catalogue please call our book order line 0870 44 22 120 (lo-call rate).

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65

Website: www.ageuk.org.uk

In Wales, contact:

Age Cymru: 0800 169 65 65

Website: www.agecymru.org.uk

In Scotland, contact:

Age Scotland: 0845 125 9732

Website: www.agescotland.org.uk

In Northern Ireland, contact:

Age NI: 0808 808 7575

Website: www.ageni.org.uk

Support our work

Age UK is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through calls to Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 80 80 (8.30 am–5.30 pm) or visit www.ageuk.org.uk/donate

Legal statement

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is 207–221 Pentonville Road, London, N1 9UZ. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009.

Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

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