

Factsheet 61

Help with health costs

August 2016

About this factsheet

Most NHS services are free but there are charges for prescriptions, dental treatment, sight tests, glasses and contact lenses and wigs and fabric supports.

This factsheet explains how the NHS Low Income Scheme helps people on a low income with charges and the cost of travelling to receive NHS treatment.

The factsheet explains what you are entitled to if you:

- are aged 60 and over
- receive Pension Credit Guarantee Credit.

The information in this factsheet is correct for the period April 2016 – March 2017. Benefit rates are reviewed annually and take effect in April but rules and figures can change during the year.

The information in this factsheet is applicable in England. If you are in Scotland, Wales or Northern Ireland, please contact Age Scotland, Age Cymru or Age NI for their version of this factsheet. Contact details can be found at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the Useful organisations section.

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1 Recent developments

For the year starting 1 April 2016, the NHS Low Income Scheme capital limits are £16,000 and £23,250 if you are a permanent resident in a care home. They remain the same as last year.

2 Free NHS services once you reach the age of 60

When you reach the age of 60 you do not pay for:

- NHS prescriptions
- NHS-funded sight tests.

Note

The annual flu jab is free from the age of 65. It is free if you are under 65 with a long term condition such as diabetes, a heart or respiratory condition putting you at risk of complications if you catch flu.

You can have a free flu jab if you are a carer who receives Carers Allowance or an informal carer of an older person who relies on you for care. Ask your GP practice if you are unsure whether you can have a free flu jab.

3 Pension Credit – help with health costs

If you are on a low or modest income and have reached State Pension Age (SPA) for women, you may be entitled to Pension Credit (PC). PC is a weekly benefit with two parts – Guarantee Credit and Savings Credit. However, Savings Credit can no longer be claimed if you only became entitled to PC after April 2016.

You can receive:

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

If you receive PC Guarantee Credit only, or with Savings Credit, you (and your partner if you have one) are automatically entitled to help with health costs.

Note

Partner means your spouse or civil partner or someone you live with as though you are married or civil partners.

3.1 PC Guarantee Credit only or with Savings Credit

If you receive both elements of PC or Guarantee Credit only, you are automatically entitled to:

- free NHS dental checks and treatment
- a voucher towards the cost of glasses or contact lenses
- repayment of 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
- NHS wigs and fabric supports prescribed by a hospital consultant.

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

Your Pension Credit award letter tells you if you receive Pension Credit Guarantee Credit. If you need a copy of your letter, call the Pension Service on 0345 606 0265 or 0345 606 0285 (textphone).

3.2 Savings Credit only

If you receive PC Savings Credit only, you are not entitled to automatic help with health costs. You may qualify for help if you apply to the NHS Low Income Scheme. This scheme is not age dependent.

Note

For more information about claiming Pension Credit see factsheet 48, *Pension Credit* or short information guide, IG50 *Pension Credit*.

4 Help through the NHS Low Income Scheme

The NHS Low Income Scheme (NHS LIS) may help if you are on a low income and currently pay 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
- NHS wigs and fabric supports, prescribed by a hospital consultant.

4.1 Can you qualify?

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

- a low income and
- capital of less than £16,000, or

- capital of no more than £23,250 if you live permanently in a care home.

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.

Council Tax liability and housing costs are taken into account when assessing your financial situation, so you may get help through the NHS LIS, even if you do not qualify for PC Guarantee Credit.

If you have a partner, you are assessed as a couple when calculating eligibility. Partner means spouse or civil partner or someone you live with as though you are married or civil partners.

For more information see leaflet HC12, *A quick guide to help with health costs including charges and optical voucher values* or go to NHS Choices at www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx

4.2 How to apply

You apply for NHS LIS by completing an HC1 form. Your optician, dentist, hospital or GP practice may keep copies. You can download one via the link to the NHS Choices website above or call the Help with Health Costs Customer Contact Team on 0300 330 1343.

If you have a partner; complete one form only and return it in the pre-paid envelope provided. One or both of you may sign the form.

If you live permanently in a care home and the local authority helps with the cost, there is a special short form HC1 (SC). You can download it from the NHS Choices website or call the Customer Contact Team.

Note

Call the Customer Contact Team if you want large print or other formats or help to fill in the form. If English is not your first language, they provide an interpreter.

You normally hear the result of your application within 18 working days from the date your form is received. If you do not hear, call the Customer Contact Team for an update.

4.3 Full help with health costs

If you qualify for full help with costs, you receive an HC2 certificate. This entitles you and anyone else named on the certificate to full help with the cost of:

- NHS dental treatment
- vouchers towards the cost of glasses or contact lenses

- NHS wigs and fabric supports prescribed by a hospital consultant, and
- reasonable travel costs for NHS treatment while under the care of a consultant or in some cases, a referral by a doctor or dentist.

The certificate 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. Otherwise the certificate lasts for between 6 months and five years depending on your circumstances.

4.4 Partial help with health costs

If you qualify for partial help, you receive an HC3 certificate. This entitles you and anyone else named on the certificate to limited help with the costs listed above.

The certificate states the maximum amount you are expected to pay towards any costs.

An HC3 certificate lasts for between six months and five years depending on your circumstances, as above.

4.5 Refunds for treatment received before applying

You can claim a refund if you have paid for dental treatment, glasses, wigs, fabric supports or eligible travel costs within the past three months.

There is a separate form for each of these charges e.g. HC1(D) to reclaim dental charges. Forms can be downloaded from the NHS Choices website in section 4.1 or requested from the Customer Contact Team. Return the form with the original receipts (including a copy of your optical prescription if you bought glasses) to the address provided.

To be considered for the NHS LIS at the same time, enclose a completed HC1 application form with the HC5 refund form.

5 Proving your entitlement

5.1 Visiting the dentist

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

Pension Credit Guarantee Credit or named on HC2 certificate

You must sign a form when treatment finishes but will not be charged.

Named on HC3 certificate

You must sign a form when treatment finishes and be asked to pay either the amount on the certificate, the actual charge or the maximum charge you can pay for NHS treatment – whichever is the least.

For example

If you receive band 2 treatment and your certificate says you should pay £30 towards dental treatment, you pay only £30, not the band 2 charge of £53.90.

5.2 Visiting the optician

An NHS sight test checks your vision and picks up early signs of eye conditions such as glaucoma. It is free if you are aged 60 or over. You should have a sight test 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 NHS111 or your local Healthwatch for a list of opticians offering home visits in your area. Healthwatch offers information and advice on local health and care services.

When you book your sight test, tell the receptionist you are eligible for help with the cost should you need glasses or contact lenses. Take your Pension Credit Guarantee Credit award letter, HC2 or HC3 certificate to your appointment as proof of entitlement.

If you need glasses or contact lenses, the optician must give you a copy of your prescription explaining the kind of glasses/lenses you need and why you need them. If you need two pairs of glasses – one for reading and one for distance - you get an optical voucher for each prescription.

Voucher values

There are 10 optical voucher values. Their value depends on the strength of lens you needed - the stronger the lens, the higher the value of the voucher. You can have vouchers for single vision or bifocal lenses and use them to purchase varifocal glasses or contact lenses. The Department of Health reviews voucher values annually. Voucher values are listed in the leaflet HC12 *A quick guide to help with health costs*.

Note

You can take the voucher to an optician of your choice as long as they accept NHS vouchers. You do not need to have a sight test and use the voucher at the same opticians.

Pension Credit Guarantee Credit or named on HC2 certificate

This entitles you to the full value of the voucher for your type of lens. Opticians should have several pairs of glasses fitted with the appropriate lens for the voucher value. If they do not, try another optician. If the frames you choose mean the total cost is more than the voucher value, you must pay the difference.

Named on HC3 certificate

This entitles you to partial help with the cost of contact lenses or glasses fitted with the appropriate lens. Your certificate indicates the maximum amount you should contribute.

For example

If your voucher value is £59.30 and your certificate says you should contribute £14, you are allowed £45.30 (£59.30 – £14) towards the cost of glasses or lenses. There should be 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 can only have an optical voucher if you need to repair or replace your glasses due to illness. Tell the optician why you need a repair or replacement. Before the optician can issue a voucher, they must submit a request and get approval from their NHS England Area Team. Wear and tear and accidental damage are not covered by the NHS LIS but may be covered by your insurance or a warranty.

6 Healthcare Travel Costs Scheme

The Healthcare Travel Costs Scheme (HTCS) is part of the NHS Low Income Scheme. You can submit a claim for necessary travel to receive NHS treatment if you:

- receive Pension Credit Guarantee Credit, or
- are named on an HC2 or HC3 certificate.

Pension Credit Guarantee Credit or named on HC2 certificate

You can claim a full refund of reasonable weekly travel expenditure.

Named on HC3 certificate

You can claim partial help with cost of travel over a week. Your certificate indicates how much per week you should contribute to the overall cost.

For example

If your HC3 certificate indicates you should contribute £5 per week and your weekly travel costs are £15, you can claim a refund of £10.

6.1 Rules of the Healthcare Travel Costs Scheme

Under the HTCS you can claim for travel to hospital for an out-patient appointment, diagnostic tests or treatment while under the care of a consultant working for the NHS. You can submit a claim in areas where these NHS services are available at a health centre. However the services:

- must not be usual services available through your GP practice or dentist, and
- must not be provided during the same visit or at the same GP or dental practice that the doctor or dentist making the referral works from.

Example

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

However, if your GP premises has x-ray facilities and you have the x-ray after the GP appointment, the rules do not allow you to submit a claim for travel expenses.

Ask your GP or dentist if you think their referral for non-hospital based diagnostic tests or treatment may qualify under the HTCS rules. If they do, ask for details of how to submit a claim.

Claims for travel to hospital

You claim travel costs from the hospital cashiers department. You should be able to submit your claim with a receipt and receive cash on the day of your appointment.

Advance payments

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

Travel options

You can use public transport, community transport, a voluntary car scheme or a private car. Taxis are an exception, so if this seems the only option, discuss this before you travel.

You can claim for car parking and road tolls. If travelling by car to a London hospital within the Congestion Charge area, discuss this with the hospital before you travel.

Note

If you have questions about travel arrangements, always speak to 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 other relevant factors.

Claiming for an escort

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

Note

You cannot claim for cost of travel to visit someone in hospital under the HTCS. You can contact your local council as it may have money to help with such costs for people on a low income.

Useful organisations

Healthwatch England

www.healthwatch.co.uk

Telephone 03000 68 3000

Each local authority must have a local Healthwatch that seeks the views of local people and provides information and advice about local services. Find your local Healthwatch by contacting your local authority, calling Healthwatch England or using the search facility on their website.

Help with Health Costs

www.nhsbsa.nhs.uk/HealthCosts/1125.aspx

Telephone: 0300 330 1343 or 0191 279 0565

The NHS Business Authority administers the Help with Health Costs scheme. You can read basic information about the scheme and request HC1 and HC5 forms by phone or via their website.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru

www.agecymru.org.uk

0800 022 3444

In Northern Ireland, contact

Age NI

www.ageni.org

0808 808 7575

In Scotland, contact Age Scotland by calling

Silver Line Scotland

www.agescotland.org.uk

0800 470 8090

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