factsheet

age UK
The new force combining
Age Concern and Help the Aged

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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 and wigs and fabric supports.

This factsheet identifies NHS services that are free:

- if you are aged 60 and over NHS;
- if you receive Pension Credit Guarantee Credit.

It also explains the NHS Low Income Scheme. Under this scheme, if you are on a low income, you may be eligible for either full or partial help with health costs. In some circumstances, you are helped with the cost of travel to receive NHS treatment.

The information in this factsheet is correct for the period April 2015 – March 2016. 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 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.

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1 Recent developments

- From April 2015 the NHS Low Income Scheme capital limits are £16,000 and £23,250 if you are a permanent resident in a care home.

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.

Note: The annual flu jab is free from the age of 65.

It is also free if you are under the age of 65 and have a long term health condition that puts you at risk of complications if you catch flu.

You are also entitled to a free flu jab if you are a carer who receives Carers Allowance or a 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.

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3 Pension Credit – help with health costs

Older people on a low or modest income may be awarded Pension Credit. It is a weekly entitlement with 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 **Pension Credit Guarantee Credit alone 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 Pension Credit Guarantee Credit paid on its own or with Savings Credit

You are *automatically entitled* to the following:

- free NHS dental checks and treatment;
- 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 0800 169 0113 (textphone).

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 if you make an application through the NHS Low Income Scheme (NHS LIS).

Note: For more information about claiming Pension Credit see Age UK Factsheet 48, *Pension Credit* or the shorter Information Guide, *Pension Credit.*

4 Help through the NHS Low Income Scheme

If you are on a low income, the NHS Low Income Scheme (NHS LIS) may help if you 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. See section 6.
- NHS wigs and fabric supports, prescribed by a hospital consultant.

Note: You can find information about how to claim help with health costs on NHS Choices at www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx

See also the leaflet HC12*, A quick guide to help with health costs*.
www.nhs.uk/NHSEngland/Healthcosts/Documents/2015/HC12-april-2015.pdf

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.

The financial assessment takes into account Council Tax and housing costs, so you may get help through the NHS LIS, even if you do not qualify for Pension Credit Guarantee Credit.

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

4.2 How to apply

You must complete an HC1 application form. Your optician, dentist, local hospital or GP practice may keep copies of the form. It is also available from the Help with Health Costs Customer Contact Team on 0300 330 1343.

If you have a partner; 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 permanently in a care home and the local authority helps with the cost, there is a special short form HC1 (SC) to complete. Call the Customer Contact Team to request the form.

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 can provide an interpreter. Simply call and tell them in English what language you prefer or have a friend with you to tell them.

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 Customer Contact Team for an update on your claim.

4.3 Full help with health costs

If you qualify for full help, you will receive an HC2 certificate. This entitles the person(s) named on the certificate to full help with the cost of NHS dental treatment, to vouchers towards the cost of glasses or contact lenses and help with NHS wigs and fabric supports prescribed by a hospital consultant. It also entitles you to full help with the reasonable travel costs to receive NHS treatment while under the care of a consultant or in some cases, as a result of a referral by a doctor or dentist. See section 6.

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, the certificate lasts for five years. In all other cases the certificate lasts for 12 months.

4.4 Partial help with health costs

If you qualify for partial help, you will receive an HC3 certificate. This entitles the person(s) named on the certificate to *limited help* with the cost of NHS dental treatment, cost of glasses or contact lenses and NHS wigs and fabric supports prescribed by a hospital consultant. It also offers help towards reasonable travel costs to receive NHS treatment while under the care of a consultant or in some cases, as a result of a referral by a doctor or dentist.

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

An HC3 certificate may last for five years or 12 months. See section 4.3 for an explanation of how this is decided.

4.5 Refunds for treatment received before applying

If you have paid for dental treatment, glasses, wigs, fabric supports or eligible travel costs within the past three months and think you could qualify for help with these costs, you may be able to claim a refund.

Call the Customer Contact Team and ask for an HC5 refund form appropriate to the charges you have paid. Complete this form and return it with the original receipts, including a copy of your optical prescription if you have bought glasses.

If you want to submit an application to be considered for the NHS LIS, enclose a completed HC1 application form with the HC5 refund 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 Pension Credit Guarantee Credit award letter, HC2 or HC3 certificate to your appointment as proof of your entitlement.

Pension Credit Guarantee Credit or named on HC2 certificate

You will be asked to sign a form at the end of your treatment but will not be charged.

Named on 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 *or* 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 which from 1 April 2015 is £51.30 and your certificate says you should pay £30 towards dental treatment, you will pay only £30; not the full band 2 charge of £51.30.

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 aged 60 or over. A sight test is recommended every two years or as advised by your optician.

If you have difficulty visiting the optician because of illness or disability you may be able to have a sight test at home. Not all opticians offer this service, so call your local Healthwatch for a list of opticians who offer home visits in your area.

Note: All local authorities must have a local Healthwatch service that offers information and advice on local health and care services. For information on how to contact your local Healthwatch, see section 7.

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

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

Voucher values

The value of the voucher depends on the strength of the lens you need. This is 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. The voucher values are listed in the HC11, *Help with health costs* leaflet mentioned in section 4.

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

Pension Credit Guarantee Credit or named on HC2 certificate

This entitles you to the full value of the voucher for your type of lens. You should be able to buy a pair of glasses fitted 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.

Named on HC3 certificate

This entitles you to partial help with the cost of glasses fitted with the appropriate lens. Your certificate will indicate the maximum amount you should contribute.

For example: If your voucher value is £58.70 and your certificate says you should contribute £14, you will be allowed £44.70 (£58.70 – £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 are only entitled to an optical voucher towards the repair or replacement of glasses if you are entitled to a voucher **and** have an illness that caused the loss or damage to your glasses. Explain to your optician why you need a repair or replacement. The NHS England Area Team must agree that loss or damage was due to illness before the optician can issue a voucher. Wear and tear and accidental damage are not covered by the scheme 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 costs to receive NHS treatment under the rules of the Scheme if you receive:

- **Pension Credit Guarantee Credit** (if you are an older person);

or

- you are named on an **HC2 or HC3 certificate** .

Pension Credit Guarantee Credit or named on an HC2 certificate
You are entitled to a full refund of reasonable travel costs incurred over a week.

Named on an HC3 certificate
This entitles you to partial help with travel costs incurred over a week. Your certificate indicates how much you should contribute to the overall cost.

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

6.1 Rules of the Healthcare Travel Costs Scheme

The Healthcare Travel Costs Scheme (HTCS) allows you to submit a claim for travel to hospital for an out-patient appointment, diagnostic services or treatment while under the care of a consultant working for the NHS. You can also submit a claim in some cases if you are referred by a doctor or dentist for NHS diagnostic services or treatment. This latter rule 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 or in the same premises occupied by the doctor or dentist making the referral.

Example: You visit your GP with a swollen foot 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 the health centre to have the x-ray.

However, if your GP premises have x-ray facilities and go for the x-ray after the GP appointment, the rules would 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.

Travel to hospital

You should be able to submit your claim and be reimbursed in cash on the day of your appointment through the hospital cashiers department.

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

These 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 costs and road tolls are also reimbursed. If travelling by car to a London hospital within the Congestion Charge area, discuss this with the hospital before you travel.

Note: 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.

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 cost of travel to *visit* someone in hospital under the HTCS. However you could contact your local council as it may have funding available to help with such costs for people on a low income

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7 Useful organisations

Healthwatch England

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.

Healthwatch England Citygate, Gallowgate, Newcastle upon Tyne NE14PA
Tel: 03000 683 000
Website: www.healthwatch.co.uk

Help with Health Costs

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.

Customer Contact Centre: 0300 330 1343
Website: www.nhsbsa.nhs.uk/792.aspx

8 Further information from Age UK

Age UK Information Materials

Age UK publishes a large number of free Information Guides and Factsheets on a range of subjects including money and benefits, health, social care, consumer issues, end of life, legal, employment and equality issues.

Whether you need information for yourself, a relative or a client our information guides will help you find the answers you are looking for and useful organisations who may be able to help. You can order as many copies of guides as you need and organisations can place bulk orders.

Our factsheets provide detailed information if you are an adviser or you have a specific problem.

Age UK Advice

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

- further information about our full range of information products
- to order copies of any of our information materials
- to request information in large print and audio
- expert advice if you cannot find the information you need in this factsheet
- contact details for your nearest local Age UK

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 022 3444
Website: www.agecymru.org.uk

In Scotland, contact Age Scotland
by calling Silver Line Scotland: 0800 470 8090
(This line is provided jointly by Silver Line Scotland and Age Scotland.)
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 taking calls at 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 87 87 (8.30 am–5.30 pm) or visit www.ageuk.org.uk/donate

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