

Factsheet 61

Help with health costs

August 2019

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 what happens with these charges:

- once you reach age 60 or
- if you receive Pension Credit Guarantee Credit.

It explains how the NHS Low Income Scheme can help with charges if you are on a low income and when you can claim for costs of travelling to receive NHS treatment.

Benefit rates are reviewed annually and take effect in April but rules and figures can change during the year. The benefit rate information in this factsheet is correct for the period April 2019 – March 2020.

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.

Contents

1	Recent developments	3
2	Free NHS services when reaching age 60	3
3	Pension Credit – help with health costs	3
3.1	Guarantee Credit only or with Savings Credit	3
3.2	Savings Credit only	4
4	NHS Low Income Scheme	4
4.1	Do you qualify?	4
4.2	How to apply	5
4.3	Full help with health costs	5
4.4	Partial help with health costs	5
4.5	Expiry date and change of circumstances	5
4.6	Refunds for treatment received before applying	6
5	Proving your entitlement	6
5.1	Visiting the dentist	6
5.2	Visiting the optician	6
6	Healthcare Travel Costs Scheme	8
6.1	Rules of the Healthcare Travel Costs Scheme	8
	Useful organisations	10
	Age UK	11
	Support our work	11

1 Recent developments

For the year starting 1 April 2019, NHS Low Income Scheme capital limits are £16,000 generally, or £23,250 if you are a permanent resident in a care home. They are the same as in 2018 / 2019.

2 Free NHS services when reaching age 60

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

- NHS prescriptions
- NHS-funded sight tests.

The annual flu jab is free from the age of 65. It is free if you are under 65 and have a long term health condition putting you at risk of complications if you catch flu, for example, a heart or lung condition, asthma, or diabetes. The flu jab is free if you receive Carer's Allowance, or are an informal carer of an older person who relies on you for care.

Ask at your GP practice if not sure if you can have a free flu jab.

3 Pension Credit – help with health costs

If you are on a low income and have reached State Pension Age (SPA), you may be entitled to Pension Credit (PC). PC is a weekly benefit with two parts – Guarantee Credit and Savings Credit. If you reached SPA after 6 April 2016, you cannot make a new claim for Savings Credit.

You can receive:

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

3.1 Guarantee Credit only or with Savings Credit

If you (and your partner if you have one) 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
- travel costs to receive NHS treatment while under the care of a consultant and in some cases, arising from a referral by a GP or dentist
- NHS wigs and fabric supports prescribed by a hospital consultant.

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

3.2 Savings Credit only

You are not automatically entitled to help with health costs if you receive PC Savings Credit only. You may qualify for help through the NHS Low Income Scheme.

You can check your Pension Credit award letter if unsure about which parts of Pension Credit you receive. If you need a copy of your letter, call the Pension Service on 0800 731 7898 or 0800 731 7339 (textphone).

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

4 NHS Low Income Scheme

The NHS Low Income Scheme (LIS) may help if you are an adult on a low income and currently pay for:

- NHS prescriptions
- NHS dental checks and treatment
- glasses or contact lenses
- travel costs for NHS treatment while under the care of a consultant and in some cases, after a referral by a doctor, dentist or optician
- NHS wigs and fabric supports, prescribed by a hospital consultant.

4.1 Do 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 and 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 property you own but not the house you live in.

When assessing your financial situation, Council Tax liability and housing costs are taken into account, so you may get help through 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 www.nhs.uk/using-the-nhs/help-with-health-costs/nhs-low-income-scheme-lis/ or call 0300 123 0849 to order leaflet HC12, *A quick guide to help with health costs including charges and optical voucher values*.

4.2 How to apply

You apply by completing form HC1. If you have a partner and live in the same household, you complete one form that one or both of you may sign. If you live in separate households, your partner must complete their own HC1. If you live permanently in a care home and the local authority helps with the cost, there is a special short form HC1 (SC).

Download form HC1 using www.nhs.uk link in section 4.1. To order forms HC1 and HC1 (SC) or request HC1 in large print or other formats or for help to complete a form, call Help with Health Costs Helpline. The Helpline can provide an interpreter if English is not your first language.

They normally assess an application within 18 working days of receipt. Depending on your circumstances, you receive full or partial help.

4.3 Full help with health costs

You receive an HC2 certificate if you qualify for full help with health costs. Anyone named on the certificate is entitled to full help with cost of:

- NHS prescriptions
- NHS dental treatment
- a voucher, based on their prescribed lenses, towards the cost of glasses or contact lenses
- NHS wigs and fabric supports prescribed by a hospital consultant, and
- travel costs for NHS treatment while under the care of a consultant and in some cases, arising from a referral by a doctor, dentist or optician.

The certificate lasts for five years if you are single and over 65, or part of a couple where one of you is aged 60 or over and the other aged 65 or over and your only income is state-benefit related. Otherwise it lasts between 6 months and five years depending on your circumstances.

4.4 Partial help with health costs

You receive an HC3 certificate if you qualify for partial help. This certificate entitles you and others named on the certificate to limited help with costs and states the maximum amount you must pay towards any costs. An HC3 certificate lasts between six months and five years depending on your circumstances, as described in section 4.3.

4.5 Expiry date and change of circumstances

In most cases, you do not need to notify changes to your financial circumstances and you can use your certificate until it expires. However, if it lasts for five years, certain changes may affect its validity, so you should contact the Help with Health Costs Helpline if your circumstances change. If you claim help with health costs after your certificate expires, you may have to pay a penalty charge of up to £100.

4.6 Refunds for treatment received before applying

You can claim a refund if you paid for dental treatment, glasses, wigs, fabric supports or eligible travel costs within the past three months and believe you should not have done so.

There is a separate HC5 form for each charge, for example HC5 (D) for dental charges. Download the relevant form by following the link to www.nhs.uk at the end of section 4.1, or contact Help with Health Costs Helpline. Complete and return HC5 form and original receipt (if your refund relates to purchase of glasses, include a copy of your optical prescription). You can send a completed HC1 form at the same time.

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 making an appointment and take your PC Guarantee Credit award letter or 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 pay either the amount on the certificate, the actual charge or the maximum charge you can pay for the band of NHS treatment you had – whichever is the least.

Example

NHS dental treatment. If you had band 2 treatment and your certificate says you should pay £30 towards dental treatment, you pay only £30, not the band 2 full charge of £62.10.

5.2 Visiting the optician

An NHS sight test is free if you are aged 60 or over. As well as checking your vision, it can pick up early signs of eye conditions such as glaucoma and problems such as diabetes and high blood pressure.

You should have a sight test every two years or as advised by your optician. If you have difficulty visiting the optician due to illness or disability you can have a sight test at home. As not all opticians offer this service, contact NHS England or your local Healthwatch for a list of local opticians who do home visits.

When booking a test, explain you are eligible for help if you need new glasses or contact lenses. Take your PC Guarantee Credit award letter or HC2 or HC3 certificate to your appointment as proof of entitlement.

After a sight test, the optician must give you a copy of your optical prescription even if you do not need glasses.

If your prescription has changed and you qualify for an optical voucher, the optician completes a GOS 3 form – the optical voucher's official name. You can have an optical voucher every two years if your prescription changes or your optician decides fair wear and tear means your glasses are unsatisfactory. You are not eligible for a voucher if your prescription is unchanged and your glasses usable.

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

If prescribed bifocals or varifocals, one voucher applies. If you need two pairs of glasses, a reading pair and a distance pair, you have a voucher for each prescription.

Voucher values

The voucher value depends on the type and strength of lens you need fitted in your glasses - the stronger the lens, the higher the voucher value. There is a single value voucher – voucher J – for contact lenses.

Pension Credit Guarantee Credit or named on HC2 certificate

This entitles you to the value of the voucher for the lens you need. Opticians should have several pairs of glasses with appropriate lens for your voucher. If they do not, try another optician. If you choose frames costing 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 type of lens you need. Your certificate indicates how much you must contribute towards the voucher value for the lens you need.

Example

If your voucher value is £59.30 and your certificate says you must contribute £14, you are allowed £45.30 (£59.30 – £14) towards the cost of glasses.

Help with cost of repairs or replacement glasses

If breakage or loss is due to illness, you can get help with the cost of repairing or replacing glasses if you receive PC guarantee credit, and may get help under the NHS LIS. Speak to your optician or call the Help with Health Costs helpline. The LIS does not cover wear and tear and accidental damage but your insurance or a warranty may cover this.

6 Healthcare Travel Costs Scheme

You can submit a claim through the Healthcare Travel Costs Scheme (HTCS) for necessary travel for NHS tests or treatment if you:

- receive PC 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 reasonable weekly expenditure. Your certificate indicates how much you should contribute to the overall cost.

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

If referred by a doctor (GP or hospital doctor), dentist, optician or other ophthalmic professional to hospital or other NHS premises for diagnostic tests, treatment, or pre or post-operative checks, you may be able to claim a refund for reasonable travel expenses under the Healthcare Travel Costs Scheme (HTCS).

The services:

- must not be usual services available through your GP practice, dentist or optician, and
- you must make an extra journey to go to hospital or NHS premises for the test, treatment or consultation. This applies whether the test or treatment is provided at the premises where your GP or another health professional who issued the referral is based or at a different location (hospital or clinic).

Example

You visit your GP with a swollen foot following a fall. Your GP refers you to a neighbouring health centre with x-ray facilities to check for broken bones. As you make an extra journey, in this case to *different premises*, for the x-ray, you can claim travel expenses.

Claims for travel to hospital

You submit a claim, with receipts, to the hospital cashiers department on the day of your appointment and they reimburse you in cash. If it would be difficult to pay for travel then claim money back, contact the cashiers department to explain your difficulty and ask for payment in advance.

Claims for travel to non-hospital premises

Ask the health professional if their referral to non-hospital NHS premises qualifies under HTCS rules. If it does, ask how to submit a claim, as non-hospital based premises may not have a cashiers office. You may be asked to complete form HC5(T) refund for travel, and post it back to the address on the form. See section 4.6

Travel options

You are expected to use the cheapest means of transport for the time you need to travel – bearing in mind the journey, your medical condition, age and other relevant factors. You can use public transport, community transport, a voluntary car scheme or private car. Taxis are an exception, so if this seems the only option, talk to the hospital or clinic before you travel. If you have questions about travel arrangements, speak to the hospital *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 or clinic before you travel.

Claiming for an escort

If a hospital doctor, GP, 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. Before travelling, ensure you have confirmation, preferably written, that an escort is necessary.

Note

You cannot claim for travel costs 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 has a local Healthwatch that seeks views of local people and provides information and advice about local health and care services. Find your local Healthwatch by using the search facility on their website, calling Healthwatch England, or contacting your local authority.

Help with Health Costs

www.nhsbsa.nhs.uk/nhs-low-income-scheme

Telephone: 0300 330 1343 or 0191 279 0565

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

NHS England

www.england.nhs.uk

Telephone: 0300 311 22 33

NHS England leads the NHS in England. It can provide lists of some local NHS services and advise on how to make a complaint about NHS primary care services arranged by NHS England.

NHS website

www.nhs.uk

A government website that provides information on health conditions, NHS services and how to claim help with health costs.

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 or Age Cymru 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 Advice

www.agecymru.org.uk

0800 022 3444

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

Support our work

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling 0800 169 87 87.

Our publications are available in large print and audio formats

Next update August 2020

The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

This factsheet has been prepared by Age UK and contains general advice only, which we hope will be of use to you. Nothing in this factsheet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Every effort has been made to ensure that the information contained in this factsheet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1–6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.