

Information Sheet

9 Health Benefits

Most treatment under the National Health Service (NHS) is free but charges can be made for prescriptions, dental treatment, eye care, wigs and fabric supports. However, some people can automatically get these things free of charge whilst others can apply for help with health charges because their income is low. This information sheet explains the various health charges and will help you to work out whether you will have to pay none, some, or all of these health costs.

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Who can get help with health charges?

- **If you receive the guarantee credit part of Pension Credit, Income Support, income-based Job Seeker's Allowance or income-related Employment and Support Allowance** you are automatically entitled to all 'health benefits': free prescriptions, dental treatment, sight tests and 'vouchers' for glasses or contact lenses, wigs and fabric supports, and travel to hospital. You do **not** need to apply for this help. If you only receive the savings credit part of Pension Credit you are **not** automatically entitled to these health benefits. See below for other ways to qualify.
- **If you receive Working Tax Credit (including the disability or severe disability element) or Child Tax Credit and you have an income of less than £15,276 a year, as specified by your award letter** you will automatically be entitled to all health benefits, as above. You should receive a certificate of exemption from health costs with your award details. If you are unsure about entitlement you can call the **NHS Business Services Authority, Patient Services** on **0845 850 1166** or read leaflet **HC11**, *Help with health costs (HC11W* if you live in Wales). You can download this from the Department of Health website www.dh.gov.uk (In Northern Ireland contact your local Jobs and Benefits office.)
- **If you get a war disablement pension, have a war pension exemption certificate and need treatment because of the disability for which you get the pension**, then you are also automatically entitled to free prescriptions and wigs and fabric supports. You may also be able to get money back for dental treatment, sight tests and vouchers for glasses or contact lenses, and hospital travel costs. For more information contact the Treatment Group, Service Personnel and Veterans Agency, Norcross, Blackpool FY5 3WP or call its freephone helpline on 0800 169 2277.
- **If you are aged 60 or over**, you are automatically entitled to free prescriptions and free sight tests. You may also be able to get help with other charges on grounds of low income. If you think you may be entitled to help on grounds of low income, see page 3. If you are in Wales or

Scotland you will also be entitled to free dental examinations.

- If you don't automatically qualify for help with other health costs but are over 60 and have a **low income**, you may still be able to get help with these charges. You need to have **less than £16,000 savings or £22,250 if you are living permanently in a care home.** (If you are living permanently in a care home in Wales you need to have less than £22,000.) Depending on your income, you may get things such as dental care completely free, or you may pay a reduced charge. However, you do need to make a claim for this help. The next section explains how to make a claim.
- Finally, even if you don't fall into any of the categories mentioned, you may be exempt from paying charges for particular treatments. For example, someone with diabetes would be entitled to a free sight test because of their diabetes, but would still have to pay all other charges, unless they were exempt for other reasons. These exemptions are listed later on in this information sheet.

How to claim help with health charges if you are on a low income

It is best to apply for help with health charges before you actually need the treatment. Otherwise, you may have to pay the full cost of the treatment and reclaim the money later. Clearly, this is a lot more inconvenient, and in certain cases, refunds are not available. Another person can apply on your behalf if you are not able to do so for medical reasons.

To apply for help with health charges, fill in form **HC1** which should be available from your local Jobcentre Plus office or by calling the Department of Health on **0845 610 1112**. It is also stocked by hospitals and some doctors, dentists and opticians. The address to send it to is given on the form. If you have difficulty filling in the form, ask a Citizens Advice Bureau or your local benefits office to help you; or call the NHS Business Services Authority Patient Services on **0845 850 1166**, which can either help you to fill in the form over the phone or it will complete the form on your behalf and send it to you to check and sign.

If you are living permanently in a care home, and your place is partly or fully funded by your local council, you can apply on a special short form HC1(SC). Ask your home manager, your care worker or social services for the form.

The NHS Business Services Authority, Patient Services will then compare your 'requirements' (the money they think you need to live on) with your 'income' (the money you have coming in). If your income is the same as your requirements, or less, then you should not have to pay your health charges. Even if your income is slightly higher than your requirements you may still get full help or only have to pay part of the charges. If your income is considerably higher than your requirements you won't receive any help and will have to pay the full charges.

If you are over 60 and have more than £16,000 in savings, or £22,250 in savings if you are living permanently in a care home (£22,000 in Wales), you will not be entitled to any help with these charges.

If you are **entitled to full help** with your health charges, you will receive certificate **HC2**. This certificate will state that you are entitled to all health benefits: free prescriptions, dental treatment, sight tests, vouchers for glasses or contact lenses, wigs and fabric supports and travel to hospital.

If you are **entitled to some help** with your health charges, you will receive certificate **HC3**. This certificate will state the maximum amount you will have to pay for any one course of health care (for example, for a course of dental treatment or for a sight test). This certificate doesn't give help with prescription charges, but if you are 60 or over you are automatically entitled to free prescriptions anyway.

You should take your certificate with you on all visits to the dentist, optician and hospital.

How long will your HC2 or HC3 certificate last?

Your certificate will be **valid for 12 months** if you are single and aged 64 and under. If you are single and aged 65 or over, your certificate will be **valid for five years**. If you are part of a couple and one of you is aged 60 and over and the other is aged over 65, your certificate will also be valid for five years (but only if you have no dependent children, are not earning any income or getting a personal or occupational pension, or receiving an annuity. If you have a certificate which is valid for 12 months, and there is a change in your circumstance during this time, for example, you start work, you will still be able to use your certificate until it expires. However, if your certificate is valid for five years, and your circumstances change, you must inform the issuing authority of these changes. If your circumstances change and you think this may

entitle you to **more** help (for example, if your income is reduced in some way), you can make a new claim. Make this claim in the same way as before, on form HC1.

New and repeat claims

New and repeat claims on grounds of low income must be made every 12 months, if you have a 12-month certificate. If you have a certificate which is valid for five years, you can re-apply for a new assessment before the certificate expires. This allows the NHS Business Services Authority, Patient Services to reassess your circumstances. Make your claim on form HC1 before your current certificate runs out. It may be worth keeping a copy of your previous HC1 form to refer to when you make a new claim – you will then only have to change how you fill it in if your circumstances have changed.

If you are not happy with this decision you do not have a right to appeal, but you can write to the NHS Business Services Authority and ask them to reconsider its decision.

As a rule, if you consider your income to be low and your savings are under £16,000 or under £22,250 if you are in a care home (£22,000 if you are in a care home in Wales), it is worth claiming for help with health charges. If you know that you will be needing dental or eye care treatment or will have to travel to hospital in the near future, make a claim for help **now**. People on low incomes are **entitled** to this help and you can't lose by claiming. If you are unhappy with the outcome of your claim you can ask the Review Section at the NHS Business Services Authority to review your claim.

If you have any queries about getting help with health costs ring the NHS Business Services Authority, Patient Services on 0845 850 1166.

Prescriptions

Everyone aged **60 and over** automatically qualifies for **free prescriptions**. (In Wales everyone gets free prescriptions regardless of age.) Simply tick the relevant box on the back of the prescription and complete and sign the declaration before handing it over the counter at the chemist. Usually the prescription will have your date of birth printed on it, but if it doesn't you will have to show proof that you are over 60. You can do this by showing an official document with your name and date of birth on, such as your NHS medical card, driving licence or passport.

If you have already paid prescription costs and now realise that you are entitled to free prescriptions, you can apply for a refund. Ask your pharmacist for form FP57 in England (PS7 in Northern Ireland). Fill it in and return it to your pharmacist within three months of the date of your receipt. If you live in England, you can also call the NHS Business Services Authority Patient Services on 0845 601 8076 for more information on getting a refund. In Scotland, ask your pharmacist for form HCS(R); your pharmacist should also give you a pre-paid envelope to post the form. To find out more about prescription refunds in Scotland, contact:

Practitioner Services (Pharmacy Repayments)
Gyle Square, 1 South Gyle Crescent
Edinburgh EH12 9EB
Tel: 0131 275 6076

Prescription prepayment certificates

Even if you do not qualify for help with the cost of prescriptions you may be able to save money by buying a prescription prepayment certificate (PPC). This is worth doing if you need more than 14 items a year or four items every three months. The costs are as follows:

England: Yearly PPC is £104; three monthly PPC is £28.25
Northern Ireland: Yearly PPC is £25; four monthly PPC is £9
Scotland: Yearly PPC is £38; four monthly PPC is £13

(Single items prescriptions cost £7.20 in England; £3 in Northern Ireland; and £4 in Scotland. Prescriptions are free for everyone in Wales.)

In England you can apply for a PPC on the internet at www.nhsbsa.nhs.uk/HealthCosts; by post using form FP95 available from your local pharmacy; from a pharmacy registered to sell PPCs; or by phoning 0845 850 0030 – remember to have your credit or debit card details to hand. In Scotland you can buy a PPC from most pharmacies and some doctors' surgeries or you can get a copy of the form EC95 from pharmacies. In Northern Ireland you can buy a PPC from most pharmacies.

Medical exemption certificates

People with specified medical conditions can get free NHS prescriptions if they hold a valid medical exemption certificate. Forms to obtain a medical exemption certificate are available from doctors' surgeries. People over 60 and

everyone in Wales will not need an exemption certificate as they are automatically entitled to free prescriptions.

As from 1 April 2009 people who have cancer will be not have to pay prescription charges.

Dental treatment

Dental treatment is not free for everyone. If you are not entitled to free treatment (as specified on page 2) or some help towards health charges, you will be charged one of three treatment charges. The amount you will be charged will depend on the treatment you need. The treatment charges are listed in the table below.

Treatment	England	Wales
Examination, diagnosis and preventative advice. If necessary, this will include X-rays, scale and polish, and planning for further treatment.	£16.50	£12.00
Examination, diagnosis and preventative advice plus added treatment such as fillings, root canal treatment or extractions.	£45.60	£39.00
Examination, diagnosis and preventative advice with one or more fillings and one or more crowns plus more complex procedures such as crowns, dentures or bridges.	£198.00	£177.00
Urgent and out-of-hours treatment	£16.20	£12.00

You should ask your dentist how much your individual treatment plan will cost before you start.

Scotland and Northern Ireland are still operating under an old system at the moment which involves paying a fee per item; this means you pay for the treatment you have. For example, if you only need to have an x-ray taken, you would only pay for the x-ray. There are plans to change, although this won't be in the near future. If you live in Scotland or Northern Ireland, and want more information on dental charges in your area, contact the **British Dental Health Foundation** on **0845 063 1188**.

In Wales you are automatically entitled to free dental examinations if you are over 60. In Scotland, basic and extensive clinical examinations are free for

everyone. Everyone gets free treatment to stop bleeding and for repairs to dentures.

If you are automatically entitled to health benefits, or if you have certificate HC2, you should not have to pay anything for either a check-up or treatment. If you have certificate HC3, you will not have to pay any more than the maximum amount on your certificate.

If a hospital dentist gives you dental treatment while you are staying in hospital you should not have to pay anything. If you are a patient of the Community Dental Service you will have to pay for dental treatment unless you are entitled to free treatment – see page 2. You may also have to pay a charge for dentures and bridges.

To claim:

In order to claim, tell the dentist's receptionist **before** you have the treatment that you qualify for free or reduced-cost treatment. Then you will simply have to tick a box on a form provided by the dentist. You will need to ensure that your dentist treats patients under the NHS as private dental treatment is **not** covered by the health benefits system. Remember to take documents with you to show that you are entitled to free or reduced-cost treatment, for example, your benefit award letter or your HC2 or HC3 certificate.

Refunds:

If you have already paid dental costs and now realise that you are entitled to free treatment or help with part of the cost, you can apply for a refund. Fill in form **HC5**; you can get a copy from your local benefits office. You can also fill in a claim form online at www.nhsbsa.nhs.uk/HealthCosts and send it off with your receipt of payment **within three months of the date on your receipt**. You can also call NHS Business Services Authority, Patient Services on **0845 850 1166**. If you think you may be entitled to help because your income is low, but you don't yet have certificate HC2 or HC3, then you will have to apply for one of these certificates at the same time. Fill in form **HC1** (see page 3) and send it off with form HC5.

Always make sure that your dentist is treating you as an NHS patient. You cannot claim for help with the cost of private treatment.

Sight tests and glasses

Sight tests

NHS sight tests are **free for everyone aged 60 and over**.

Sight tests are vitally important because they are more than just a test to see whether you need glasses. They can detect a number of conditions at an early stage when they can still be effectively treated. For this reason, it is recommended that you have a sight test from an ophthalmic optician (optometrist) or ophthalmic medical practitioner at least **every two years**; more often if you notice any change in your vision. You are entitled to a free eye test once every 12 months if you are aged 60 or over.

You are entitled to a free sight test if **one of** the following applies to you:

- you are aged 60 or over; or
- your income is low enough; in which case you will need to complete form HC1 and send it to the NHS Business Services Authority; or
- you are registered blind or partially sighted; or
- you have been prescribed complex or powerful lenses; or
- you are diagnosed with diabetes or glaucoma; or
- you have been advised by an ophthalmologist that you are at risk of glaucoma or are aged 40 or over and are the parent, brother, sister or child of a person with glaucoma; or
- you are a Hospital Eye Service patient and have been sent to have a sight test by your consultant or doctor.

If you don't qualify for a free sight test, but have certificate HC3, then you may not have to pay the full cost of your sight test. The amount you pay will depend on the maximum amount stated on your certificate.

To claim:

In order to claim, tell the optician **before** you have your sight test that you qualify for free or reduced-cost treatment. You will probably be asked for proof of your age to get the free sight test so take along something like a birth certificate, drivers licence or passport to show the optician that you are over 60.

Refunds:

If you do not fulfil the conditions explained above, you will have to pay the full cost of the sight test. However, if you think you might be entitled to help because of a low income, you may be able to claim a refund. Do this by applying **within three months of the sight test** using certificate HC5 as explained on page 8. Make sure that you ask your optician for a receipt of your eye test.

If you receive one of these certificates, you will then be entitled to free or reduced-cost health benefits for the next 12 months. You can then claim a refund for the sight test by sending form HC5, which is available from your optician, together with the receipt from your sight test, to your local health authority. To get the refund, you must apply **within three months** of having the sight test. This can be extended if you can show good cause for applying late, for example, you were ill.

Vouchers for glasses or contact lenses

Even if you qualify automatically for full help with health costs, the whole cost of your glasses or contact lenses will probably not be covered. If you need new glasses or contact lenses, and you qualify for help with health charges, you should fill in the GOS3 Optical Voucher form from your opticians. You need to ask for a voucher from your optician which you can use to help you pay for glasses or contact lenses from **any** optician. The value of this voucher depends on the kind of glasses or contact lenses you need.

The voucher may cover the cost of a suitable pair of lenses, but it won't necessarily cover the cost of the pair of frames that you would like. You may have to shop around. If you want more expensive frames, you will have to pay the difference between the value of the voucher and the cost of the frames.

You are entitled to a voucher if **one of** the following applies to you:

- you are automatically entitled to health benefits (see page 2) or have certificate HC2 (see page 4); or
- you have been prescribed complex or powerful lenses.

If you have certificate HC3 (see page 4), you may receive a voucher with a reduced value. The value of the voucher will depend on the maximum amount stated on your certificate.

If you are a Hospital Eye Service patient, and need frequent changes of glasses or lenses, you only have to pay for the first pair. You will also get a voucher to help with the cost of the first pair if you have certificates HC2 or HC3, need complex lenses, or are entitled to health benefits for one of the reasons listed on page 2. You will also get help if your new prescription differs from your old one or your old glasses have worn out through everyday wear and tear.

You may be able to get a voucher for the **repair or replacement of lost or broken glasses** if:

- you are ill and the NHS Business Services Authority, Patient Services is satisfied that you would not have lost or damaged your glasses if you did not have that illness; **and**
- the cost is not covered by insurance or warranty; **and**
- you are entitled to a voucher because you receive the guarantee credit part of Pension Credit, Income Support, income-related Employment and Support Allowance, income-based Job Seeker's Allowance, Working Tax Credit, you have certificate HC2 or HC3; **or**
- you have been prescribed complex lenses.

To claim:

Just show your optician some proof that you are entitled to a voucher, for example, your certificate HC2 or HC3 or your benefit award letter. Your optician should then give you the voucher form GOS3 to fill in.

If you need a voucher because you have lost or damaged your glasses ask for form GOS4.

Refunds:

If you have paid for your glasses before receiving an HC2 or HC3 certificate, you can claim a refund by filling in form HC5. The amount of the refund will depend on your circumstances. The time limit for claiming a refund is **three months** from the date you paid for the glasses.

Wigs and fabric supports

If you need a wig or a fabric support (abdominal or spinal support or surgical brassiere) for **medical reasons**, you may be able to get help with the cost of these items.

You are entitled to free wigs and/or fabric supports if **one of** the following applies to you:

- you are automatically entitled to health benefits (see page 2) or have certificate HC2 (see page 4); or
- you are a hospital inpatient at the time the wig or fabric support is supplied.

You may get help with part of the cost if you have certificate HC3 (see page 4). You will not have to pay more than the maximum amount stated on your certificate.

To claim:

Tell the hospital when you go for a fitting if you are entitled to a free wig or fabric support, or help with part of the cost. Remember to take proof of your entitlement with you, for example, your benefit award letter or your HC2 or HC3 certificate.

Refunds:

If you have already paid a charge and have just found out that you are entitled to help, then you may be able to claim a refund. The procedure is the same as claiming refunds for dental treatment (see pages 7–8).

Travel to hospital

You may be able to claim a refund for the cost of travelling to and from hospital or other treatment centres that you are attending for NHS treatment under the Hospital Travel Costs Scheme (HTCS). The fares of an escort may also be paid if the hospital agrees that you need someone to accompany you for medical reasons. You will be expected to use the cheapest form of transport available.

- **Fares can be paid in full** if you are automatically entitled to health benefits (see page 2), or have certificate HC2.
- If you have certificate HC3, you may get **some help** towards the cost of your fares. The amount you will have to pay will depend on the maximum amount stated on your certificate.
- If you live in the **Isles of Scilly** and have to travel to the mainland to get to hospital, there is a set maximum you have to pay towards your travel costs. Leaflet HC12 tells you how much this is. Or enquire at your local health centre before you go to hospital.
- If you live in the **Scottish Islands** or **Highlands** and have to travel at least 30 miles by land (or more than 5 miles by sea) to get to hospital, financial help is available to go towards your travel costs.

If you are entitled to help with travelling costs, payment is made at the hospital when you visit. You can claim for public transport fares, petrol costs if travel is by car, or contributions towards a local voluntary transport scheme. Parking expenses may also be included. Taxi fares will only be paid if there is no other way you can travel for all or part of the journey.

To claim:

Ask the hospital receptionist for the cost of your travel to be repaid to you. You will need to show evidence that you are entitled to this (for example, by showing your certificate HC2 or HC3 or your benefit award letter) and evidence of your travel costs (for example, a ticket or receipt).

If you cannot get to hospital because you have not got enough money, and you have been refused transport by ambulance or other hospital transport, ask the hospital to send you payment in advance. If you cannot get this in time, you may be able to get a Social Fund Crisis Loan from your local benefits office.

Refunds:

If you have already paid travelling expenses to hospital and have only just discovered that you might be entitled to help, you can apply for a refund. The procedure for claiming a refund is the same as for dental charges (see pages 7–8).

Travelling abroad for NHS treatment

If you are travelling abroad to receive NHS treatment you can get help with the travel costs. Everyone is entitled to help with the costs of travel between the airport, port or train station where you leave the UK and the treatment centre

abroad. But the mode of transport and the amount of money you can spend must be determined by your health authority **before** you travel. So don't go ahead with treatment abroad until you have spoken with your health authority. If you are entitled to health benefits you can also claim for help with the cost of travel between your home and the airport, port or train station where you leave the UK. For more information contact your local health authority.

Visiting someone in hospital

If you are visiting a close relative or partner in hospital and you receive Pension Credit, Income Support, income-related Employment and Support Allowance or income-based Job Seeker's Allowance, you may be able to get help with travelling to hospital from the Social Fund.

More information on health benefits

There are two leaflets which give details about health benefits:

- HC11, *Help with health costs*
- HC12, *Charges and optical voucher values* (HCS2 in Scotland)

HC11 and HC12 are available from your local benefits office or you can request them by phoning the **Department of Health** on **0845 610 1112**. To get a copy of HC11W, *Help with health costs* in Welsh, contact the Welsh Assembly Publications order line on 0845 603 1108. To get a copy of HCS2 call 01506 44 84 00.

Or you can contact the **NHS Business Services Authority, Patient Services** on **0845 850 1166**.

For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020 7278 1114

If you have access to the internet you can download our information sheets and advice leaflets by logging on to **www.helptheaged.org.uk**

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- welfare and disability benefits
- care at home
- residential care
- housing options and adaptations
- access to health and community services.

Freephone: **0808 800 6565**

Textphone: **0800 26 96 26**

9am to 4pm, Monday to Friday

If you are in **Northern Ireland**, contact **SeniorLine** on **0808 808 7575**.

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Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267. 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.