

9 Health Benefits

Most treatment under the National Health Service is free but charges can be made for prescriptions, dental treatment and eye care. 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 or Income-Based Job Seeker's 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 £15,050 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 **Prescription Pricing Authority (PPA) Patient Services** on **0845 850 1166** or read leaflet **HC11** 'Help with health costs?' (In Northern Ireland contact your local Jobs and Benefits office.)
- **If you get a war disability pension, 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 and hospital travel costs. For more information contact the Treatment Group, Veterans Agency, Norcross, Blackpool FY5 3WP, telephone **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 are in Wales 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, with less than £12,500 savings (or £20,500 if you are living permanently in a care home)**, you may still be able to get help with these charges. Depending on your income, you may get things like prescriptions, dental care and sight tests 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 go about making a claim.

- Finally, even if you don't fall into any of the categories above, you may be exempt from paying charges for particular treatments. For instance, 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 do not qualify automatically.

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 social security office or by calling the Department of Health on **0800 555 777**. It is also stocked by 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 social security office to help you or call the PPA's Patient Services on **0845 850 1166**.

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

The PPA's Patient Services will then compare your 'requirements' (the money they think you need to live on) with your 'resources' (the money you have coming in). If your resources are the same as your requirements, or less, then you should not have to pay your health charges. Even if your resources are slightly higher than your requirements you may still get full help or only have to pay part of the charges. If your resources are

considerably higher than your requirements, then you will not receive any help and will have to pay the full charges yourself.

If you have more than £12,500 (£20,500 if you are living permanently in a care home) in savings, 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.

If you are over 60 your certificate will usually be valid for 12 months. Any change in your circumstances during the 12 months covered by the certificate will **not** affect its validity. However, if your circumstances change and you think this may entitle you to **more** help (for instance, if your income is reduced in some way), you can make another claim within 12 months. Make this claim in the same way as before, on form HC1.

New claims on grounds of low income must be made every 12 months. This allows the PPA's Patient Services to reassess your circumstances. Make your new 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.

As a rule, if you consider your income to be low and your savings are under £12,500 (£20,500 if you are in a care home), 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 PPA and ask them to review your claim.

If you have any queries about getting help with health costs ring the PPA's Patient Services on 0845 850 1166.

Prescriptions

Everyone aged **60 and over** automatically qualifies for **free prescriptions**. 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 or driving licence.

If you have already paid prescription costs and now realise that you are entitled to free prescriptions, you can apply for a refund. You need to fill in form FP57 (WP57 in Wales) and send it with your receipt of payment within three months of the date of your receipt.

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 prepayment certificate. This is worth doing if you need more than 14 items a year or five items every four months. A yearly certificate costs £93.20 (£57.46 in Wales) and a four monthly certificate costs £33.90 (£20.93 in Wales).

To apply for a certificate you need form FP95 (EC95 in Scotland and FP95W in Wales). You can get this from your local pharmacy.

You can get a full or partial refund for the cost of your prepayment certificate if you become entitled to free prescriptions. Call the PPA's Patient Services for more information.

Dental treatment

Dental treatment is not free for everyone. For example, if you are not entitled to free treatment or to some help towards health charges, then the cost of a basic NHS check-up will be around £6. In Wales people over 60 are entitled to free dental examinations. Everyone gets free treatment to stop bleeding and for repairs to dentures.

However, 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 Community Dental Service patient or an NHS Dental Service out-patient you should also get free check-ups and treatment. But you may 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 book, 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** (available from your local social security office) and send it off with your receipt of payment **within three months of the date on your receipt**. 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 if you need glasses. They can detect a number of diseases at an early stage when they can be effectively treated. For this reason, Help the Aged recommends that older people have a sight test from an ophthalmic optician (optometrist) or ophthalmic medical practitioner at least every two years; more often if they notice any change in their vision.

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

- you are aged 60 or over
- you are automatically entitled to health benefits (see page 2) or have certificate HC2 (see page 3)
- you are registered blind or partially sighted
- you have been prescribed complex or powerful lenses
- you are diagnosed as a diabetic or glaucoma sufferer

- 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 glaucoma sufferer
- 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 or drivers licence 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 low income, you may be able to claim a refund. Do this by applying **within two weeks of the sight test** for certificate HC2 or HC3, as explained on page 3.

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.

'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 not necessarily be covered. If you need new glasses or contact lenses, you should fill in the GOS3 voucher form from your opticians. You will receive a 'voucher' from your optician which you can use to 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 should cover the cost of a suitable pair of glasses, but it won't cover all the frames available at your opticians, and 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 3)
- you have been prescribed complex lenses

If you have certificate HC3 (see page 3), 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 have an automatic entitlement (see page 2).

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

- you suffer from an illness and the PPA's Patient Services is satisfied that you would not have lost or damaged your glasses if you had not suffered from 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-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 instance your certificate HC2 or HC3, your benefit award letter or your benefit book. 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 3)
- 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 3). 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 book, 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 page 6).

Travel to hospital

You may be able to claim a refund for the cost of travelling to a hospital or other treatment centres that you are attending for NHS treatment. 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 area that used to be covered by the Highlands and Islands Development Board in Scotland and have to travel at least 30 miles by land (or more than 5 miles by sea) 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 check with your GP surgery before you go.

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 book) 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 social security 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 page 6).

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 Britain 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 Britain. 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 or Income-Based Job Seeker's Allowance, you may be able to get help with travelling to hospital from the Social Fund. There is more information about the Social Fund in our free advice leaflet 'Can You Claim It?'

More information on health benefits

There are two leaflets which give details about health benefits:

- HC11 Are you entitled to help with health costs?
- HC12 NHS charges and optical voucher values

These are available from your local social security office or you can request them by phone from the **Department of Health** on **0800 555 777**.

Or you can contact the **Prescription Pricing Authority (PPA) Patient Services** on **0845 850 1166**.

For further information contact:

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Help the Aged
207-221 Pentonville Road
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Tel: 020 7278 1114

People with access to the Internet 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
- Community and residential care
- Housing options and adaptations
- Access to health and community services
- Equipment to assist independence
- Support for carers
- Agencies offering local practical help

Telephone: **0808 800 6565** Textphone (Minicom): **0800 26 96 26**
For SeniorLine in Northern Ireland call **0808 808 7575**.

9am to 4pm, Monday to Friday. Your call will be free of charge.

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