



## Help with health costs (May 2005)

**Ref: IS/20**

This information sheet refers to the situation in England. If you live in Scotland, Wales or Northern Ireland you may wish to contact:

Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR, tel: 0845 125 9732 (local call rate), website: [www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk);

Age Concern Cymru, Units 13 & 14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website: [www.accymru.org.uk](http://www.accymru.org.uk);

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate) Monday to Friday 9.30am - 1pm.

Age Concern receives many queries asking if there is any help for older people towards cost of NHS services for which a charge is made.

This information sheet explains which services are free to all those aged 60 or over and the help that may be available towards cost of NHS dental treatment, purchasing glasses and the cost of travel to hospital.

## Free NHS Services for those aged 60 or over

The following services are FREE:

- NHS prescriptions
- NHS sight tests

NHS hearing aids are available on FREE LOAN. Speak to your GP if you are concerned about your hearing and believe you would benefit from a hearing test.

## Help for those receiving Pension Credit

Pension Credit is a weekly social security entitlement that older people on low or modest incomes may apply for. It has 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 you will have received a letter (your award notice). This will tell you what type of Pension Credit you get.

**You (and your partner if you have one) are only automatically entitled to help with health costs if you receive the guarantee part of Pension Credit.**

## Guarantee credit paid on its own or with savings credit

If you (or your partner if you have one) receive the ‘guarantee’ part of Pension Credit you are both automatically entitled to:

- free NHS dental check ups and treatment;
- vouchers towards the cost of glasses and **NHS frames only**, or contact lenses;
- repayment of necessary travel costs to hospital and back for NHS treatment.

Your award notice will say whether you receive the guarantee part of Pension Credit. If you do, keep the award notice somewhere safe. You will need it as proof of your entitlement to help with these NHS costs.

The award notice includes a page “How your Pension Credit has been worked out”. This page includes personal information that you may prefer not to show. In this case, you can fold up the page just to show item 5 when you visit the dentist, optician or hospital.

If you mislay your award notice, call the Pension Service on 0800 99 1234 (freephone) and ask for a copy.

Information about the voucher scheme - which offers help towards the cost of glasses – is explained later in this information sheet. See the section on Opticians under the heading NHS Low Income Scheme. You will be entitled to the full value of the voucher for your type of lens. **The voucher does not cover the cost of ‘designer’ frames – only NHS frames.**

### **Savings credit on its own**

You (or your partner if you have one) will not be entitled to any help towards NHS costs if you receive the savings credit on its own. However you may qualify for some help through the NHS low income scheme described below. This scheme is not age dependent.

If you would like to know more about Pension Credit, see Age Concern factsheet 48 Pension Credit or contact your local Age Concern.

### **NHS Low Income Scheme**

You may be eligible for help through the low income scheme if you have

- a ‘low’ income and
- capital of no more than £12,000 (£8000 if you are under 60) or
- have capital of no more than £20,500 if you live permanently in a care home.

Please note that if you have a ‘partner’, any capital they have is counted with yours when assessing eligibility. ‘Partner’ means a person you are married to or person of the opposite sex you live with as if you are married to them.

\* capital includes cash or savings in a post office, bank or building society account; national savings certificates; premium bonds; shares, unit trusts

or other investments and any property you own but **not** the house you live in. Figures quoted above apply from April 2005.

This scheme may be able to help if you currently pay for:

- NHS dental checks and treatment;
- Glasses or contact lenses;
- Costs of travel to and from hospital for NHS treatment and check ups while under the care of a hospital consultant.

The scheme can also help people under 60 years old who currently pay for NHS prescriptions and sight tests. It is briefly explained in the leaflet *HC11 Help with Health Costs* available from the Department of Health publications PO Box 777, London SE1 6XH, Health literature line: 0800 555 777, or email [dh@prolog.uk.com](mailto:dh@prolog.uk.com)

## **How to apply if you think you may be eligible for help**

Ask your dentist, optician, local social security office or the hospital where you are to be treated for an HC1 form (which includes a pre paid envelope) or call NHS Direct on 0845 4647. Many, but not all dentists and opticians have the form. A large print version is available by calling 0845 610 1198 (local call rate).

If you have a 'partner' and believe both of you may be eligible for help, complete only one form. One or both of you may sign the form. If both of you are eligible you will each receive a certificate.

The HC1 form has 16 pages. You will not need to complete all sections as it is designed to include retired people, working people and students. Return the signed and completed HC1 form in the pre-paid envelope.

Claims are dealt with by the Patients Services Division of the Prescription Pricing Authority (PPA). You should hear from them within 15 working days from the date your form is received.

If you do not hear within this time or have any questions, call the PPA helpline on 0845 850 1166 (local call rate). You can write to them at Sandyford House, Newcastle upon Tyne NE2 1DB.

In response to your application, you will be sent:

- an HC2 certificate

- OR HC3 certificate
- OR an explanation of why you are not eligible for help through this scheme.

**HC2 certificate** entitles the person named on the certificate to help with the full costs of their NHS dental treatment, full value of vouchers towards the cost of glasses (NHS frames only are covered), and reasonable costs incurred when travelling to hospital while under the care of an NHS hospital consultant.

**HC3 certificate** entitles the person named on the certificate to limited help with the above. The certificate will show the maximum amount you will be expected to pay for NHS dental treatment, towards the cost of glasses or towards transport to hospital while under the care of a NHS hospital consultant.

The certificate usually lasts for 12 months.

## What to do when you visit the Dentist

Tell the receptionist you want NHS treatment when you make your appointment and let them know if you have a HC2 or HC3 certificate. Take this with you and show it to the receptionist when you arrive for your appointment.

**If you have a HC2 certificate** - you will be asked to sign the form to say you have completed the treatment but will not be charged.

**If you have an HC3 certificate** - you will be asked to sign to say you have completed your treatment. You will then pay either the amount that appears on the certificate, the actual charge or the maximum charge you can pay for NHS treatment – whichever is least.

e.g. if your certificate says you should pay £30 and the treatment costs £45 you will only pay £30.

## What to do when you visit the Optician

While recognising that every person has individual needs, it is recommended that people 70 years old and over have a sight test every year. For adults under 70, the recommendation is every 2 years<sup>1</sup>. Discuss how frequently you need a sight test with your optician.

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<sup>1</sup> College of Optometrists Guidance on frequency of eye examinations. July 2001

An NHS sight test is FREE for those aged 60 and over. Some opticians only offer private sight tests, so check an NHS sight test is available when you call. Confirm you will have tests that can identify diseases that are more common in older people such as glaucoma, diabetic retinopathy (a complication of diabetes) and age-related macular degeneration (AMD).

Tell the receptionist when you book your sight test that you have a certificate to help with the cost of new glasses. Take it with you when you go for your appointment.

It is possible to have an NHS sight test at home if you are unable to visit the optician due to illness or disability. However not all opticians offer a home service.

After the test the optician will write a prescription showing the results and the type of lenses you need. You can ask for a copy of the prescription.

If you have an HC2 or HC3 certificate, you will be issued with an optical voucher. If you require two different pairs of glasses – one for reading and one for distance – you are entitled to a voucher for each pair of glasses.

The value of a voucher depends on the type of lenses you need - the stronger the lenses the higher the value of the voucher. Vouchers may be for single vision or bifocal lenses. They may be used towards the cost of varifocal lenses or contact lenses.

**If you have an HC2 certificate** - you will be entitled to the full value of the voucher for your type of lens. If the glasses cost more than the voucher value you will have to pay the difference yourself.

**If you have an HC3 certificate** - it will indicate the maximum amount you should contribute towards the cost of your glasses.

e.g. if the certificate says you should contribute £15 and your voucher value is £45, you will be allowed £30 towards the cost of your glasses.

You do not have to purchase your glasses from the optician who tested your eyes. You can take your prescription to the optician of your choice.

If you did not get a voucher when you had your sight test and are purchasing your glasses from a different optician, you will need to ask that optician for a voucher. If this optician does not offer NHS sight tests, he will

not hold voucher forms. In that case you should ask the optician who conducted your NHS sight test for a voucher.

### **Help with cost of repairs or replacement glasses under the voucher scheme**

If loss or damage is due to an illness, speak to your optician. It may be possible to get help if you have an HC2 or HC3 certificate.

General wear and tear and accidental damage will not be covered. Therefore it may be advisable to take advantage of any guarantee, after sales service or insurance arrangements for repairs or replacements.

### **What to do when you have to travel to hospital for treatment**

If you are named on an HC2 or HC3 certificate, the hospital where you are treated is responsible for reimbursing *relevant* travel costs. Always speak to the hospital **before** you travel if you have questions about the help you may be entitled to. Take your HC2 or HC3 certificate with you as proof of entitlement.

If, for medical reasons, you need someone to travel with you, the expenses of your travel companion can only be claimed where they are certified to be necessary by a doctor or appropriate health care professional. Always ensure you have the necessary approval before travelling. Please note HC2 and HC3 certificates cannot be used if you are *visiting* a patient in hospital.

You should aim to travel by the cheapest means of transport at the time you need to travel. The hospital will decide what is necessary. They will consider public transport, use of a private car based on fuel costs, use of voluntary car schemes. Taxis will be an exception. If a taxi seems to be the only option, discuss this with the hospital **before** you travel.

Speak to the hospital if you would find it difficult to pay for your transport and then claim it back. They can consider sending payment in advance.

**An HC2 certificate** entitles you to a full refund of reasonable costs.

**An HC3 certificate** will indicate how much you should contribute towards transport costs each time you attend the hospital. eg if HC3 indicates you should pay £10 and your costs are £15, the hospital will reimburse £5.

## Getting a refund if you have already paid

If you have paid for treatment over the past 3 months and think you may have been entitled to help with the cost through this scheme, and if your financial circumstances have not changed since you paid for the dental treatment, new glasses or hospital transport, you may be able to claim a refund at the same time as you return the HC1 application form.

Ask for an HC5 refund form when you request an HC1 form and return it with your application. Job Centre Plus offices and NHS hospitals may keep HC5 stocks.

**The time limit for claiming a refund is 3 months.** This may be extended if there is a very good reason for making a late claim.

**Note** Some people who work past retirement age may be able to claim Working Tax Credit. In some circumstances they may get help with health costs. For further information call the Tax Credit helpline 0845 300 3900 or Minicom 0845 300 3909. Both are local call rate numbers.

If you would like

- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

Find out more about Age Concern England online at [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

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