

# Help with health costs

Applies from 1 April 2015

Can you get help with the cost of:  
prescriptions?

NHS dental treatment?

sight tests?

glasses or contact lenses?

NHS wigs and fabric supports?

travel to receive NHS care?

This booklet gives guidance about NHS charging and exemption arrangements in England only.

## Introduction

The National Health Service (NHS) is, mainly, for the benefit of people living in the United Kingdom (UK). If a person is accepted for NHS treatment it is generally free, although there can be charges for some things. Being exempt from charges for NHS treatment will depend on a number of conditions described in this booklet.

This booklet sets out information about who does not have to pay charges and also tells you about the help you might get with the cost of:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests;
- glasses and contact lenses;
- necessary costs of travel to receive NHS care if you are referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist; and
- NHS wigs and fabric supports (whenever we say 'fabric supports' we mean spinal or abdominal supports or surgical bras supplied through a hospital).

Before you sign a declaration for help with NHS charges, you must check that you are entitled to help.

## How to use this booklet

This booklet gives general guidance only and aims to explain, as simply as possible, the arrangements for exemptions and help with health costs. It is not a full statement of the law.

You can quickly check if you are entitled to free treatment by going to the 'quick check' guides which start on page 6.

For more detailed guidance, go to the Contents list on page 3.

Find the group you most easily fit into, then go to the page shown (for example, if you are 60 or over, go to page 11).

After reading about the group that applies to you, check to see if any other groups also apply (you may fit into more than one group) depending on the treatment you need.

Once you have found out if you do not have to pay, read page 22. This tells you how to claim help when you go for treatment.

All phone numbers and websites mentioned are for the NHS Business Services Authority (NHSBSA) unless we say otherwise. The NHSBSA provides services on behalf of the Department of Health.

## Refunds

There is information about refunds in this booklet – read pages 25 to 27.

## Penalty charges

If you are found to have made a wrongful claim for free prescriptions, you will face penalty charges and may be prosecuted under powers introduced by the Health Act 1999. Routine checks are carried out on exemption claims including where proof may have been shown.

## Current rates

We have listed the current rates of NHS charges and values for optical vouchers in England (pages 4 and 5).

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# Rates of charges and values for optical vouchers from 1 April 2015

## NHS prescription charges

- Charge for each prescribed item £8.20
- For items that come in combination packs, there is a prescription charge for each different drug in the pack
- Support stockings – each £8.20
- Support tights – per pair (available from hospitals only) £16.40

**Prescription prepayment certificates** - these work like a season ticket – see page 18.

- Three-month prepayment certificate £29.10
- 12-month prepayment certificate £104

## NHS wigs and fabric supports

- Stock modacrylic wig £67.75
- Partial wig – human hair £179.45
- Full made-to-order wig – human hair £262.45
- Abdominal support £41.50
- Spinal support £41.50
- Surgical bra £27.45

## Scilly Isles travel costs

If you live in the Scilly Isles, the most you will have to pay to travel to hospital is £5.

## Dental treatment

When you go for treatment, check if it will be NHS or private treatment.

If you are not exempt from NHS charges (see page 6), there are three standard charges for NHS dental treatment. The amount you pay will depend on the sort of treatment you need to keep your teeth and gums healthy.

You will pay one of the three charges below.

- £18.80 This charge will include an examination, diagnosis and care to prevent problems. If necessary, this will include x-rays, scale and polish and planning for more treatment. Urgent and out-of-hours care will also cost £18.80.
- £51.30 This charge includes all necessary treatment covered by the £18.80 charge plus other treatment such as fillings, root-canal treatments or extractions (having teeth taken out)
- £222.50 This charge includes all necessary treatment covered by the £18.80 and the £51.30 charges plus more complicated procedures such as crowns, dentures or bridges.

You will pay only one charge even if you need to go to the dentist more than once to complete a course of treatment, but your dentist may collect this charge in instalments.

If you are referred to another dentist, you will still pay only one charge (to the dentist who refers you). If you need more treatment at the same charge level (for example another filling) within two months of seeing your dentist, this will be free of charge. You should ask your dentist how much your individual treatment plan will cost. The dental practice may ask you to pay before beginning your treatment.

There will be no charge if the dentist decides that you only need a prescription, or if he or she just removes stitches from a previous procedure. The normal charging arrangements will apply when you collect a prescription.

Your dentist should display a poster about NHS charges in the waiting room.

## Sight tests

If you meet the criteria described on page 7, you will be entitled to a free NHS-funded sight test.

## Values for NHS vouchers for glasses and contact lenses.

### Optical vouchers

Maximum value for each pair of glasses or contact lenses

|                              |   |         |
|------------------------------|---|---------|
| Single vision                | A | £38.70  |
|                              | B | £58.70  |
|                              | C | £86.00  |
|                              | D | £194.10 |
| Bifocal                      | E | £66.80  |
|                              | F | £84.80  |
|                              | G | £110.10 |
|                              | H | £213.40 |
| Hospital eye department      | I | £198.80 |
|                              | J | £56.40  |
| Complex lens – single vision |   | £14.50  |
| Complex lens – bifocal       |   | £37.00  |

### Supplements to vouchers – where necessary

|                |               | For each lens |
|----------------|---------------|---------------|
| Prism          | single vision | £12.50        |
|                | bifocal       | £15.20        |
| Tint           | single vision | £4.30         |
|                | bifocal       | £4.80         |
| Photochromic   | single vision | £4.30         |
|                | other lenses  | £4.80         |
| Special frames |               | up to £63.60  |

### Repairing or replacing glasses or replacing contact lenses

If you are entitled to a voucher (see page 8) to cover the cost of repairing or replacing glasses or replacing contact lenses, the value of the voucher will be up to the figures shown in this leaflet, depending on the part which needs replacing or repairing.

## Quick-check guides

### NHS prescriptions

**NHS prescriptions for medicines and appliances are free if, when you go to collect your prescription, you:**

- are aged 60 or over;
- are under 16;
- are aged 16, 17 or 18 in full-time education;
- are pregnant, or have had a baby in the previous 12 months and have a valid exemption certificate;
- have a certain medical condition which entitles you to exemption and have a valid exemption certificate;
- are an NHS inpatient;
- get or are included in an award of someone getting:
  - Income Support (IS)
  - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
  - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
  - Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343; Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS prescriptions.
- are included in an award of Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit);
- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate (this includes any young people included in your award – read page 13);
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15); or
- have a valid war pension exemption certificate and the prescription is for your accepted disability.

**The items below are always free:**

- medication given to you to take while you are in hospital or attending an NHS walk-in centre;
- medication administered to you personally by a GP;
- medication to treat a sexually transmissible infection (STI) supplied at an NHS trust or foundation trust, or by or service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a patient group direction;
- medication to treat tuberculosis supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or local authority under the NHS Act 2006, or supplied under a patient group direction;
- medication to treat a mental disorder supplied to a person subject to a supervised community treatment order, provided by an NHS trust or foundation trust, or a service arranged by an NHS organisation under the NHS Act 2006 or under a patient group direction;
- prescribed contraceptives.

(If you need a wig or fabric support, read page 9.)

If you are not entitled to free prescriptions, you could save money by buying a prescription prepayment certificate (PPC) – read page 18.

### NHS dental treatment

NHS dental treatment is free if, when the treatment starts, you are:

- aged under 18;

- aged under 19 and in full-time education;
- pregnant, or have had a baby in the 12 months before treatment starts;
- an NHS inpatient and the treatment is carried out by the hospital dentist; or
- an outpatient treated by an NHS hospital dental service.

(There may be a charge for dentures and bridges.)

**The treatment is also free if, when the treatment starts or when the charge is made, you:**

- get or are included in an award of someone getting:
  - Income Support (IS)
  - Income-based Jobseeker’s Allowance (JSA-IB) paid on its own or with contribution-based JSA
  - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
  - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
  - Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343;
- Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker’s Allowance on their own do not entitle you to free NHS dental treatment.
- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate (this includes any young people included in your award - read page 13); or
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15).

War pensioners – read page 16.

### **Partial help**

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help - see page 15), you might get some help towards the cost of your NHS dental treatment. The HC3 certificate will tell you how much you will have to pay.

### **NHS-funded sight tests**

**You can get free sight tests if you:**

- are under 16;
- are aged 16, 17 or 18 in full-time education;
- are aged 60 or over;
- are a diagnosed glaucoma patient;
- have been advised by an ophthalmologist that you are at risk of glaucoma;
- are aged 40 or over and are a parent, brother, sister, son or daughter of a diagnosed glaucoma patient;
- have been diagnosed as diabetic;
- are registered as severely sight-impaired (blind) or sight-impaired (partially sighted);
- need complex lenses – read page 19;
- are someone whose sight test is carried out through the hospital eye department as part managing your eye condition;
- get or are included in an award of someone getting:
  - Income Support (IS)
  - Income-based Jobseeker’s Allowance (JSA-IB) paid on its own or with contribution-based JSA
  - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
  - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
  - Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343;
- Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker’s Allowance on their own do not entitle you to free NHS funded sight test.

- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate (this includes any young people included in your award – read page 13); or
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15).

### **Partial help**

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 15), you might get some help towards the cost of a private sight test. Check when you make your appointment.

War pensioners – read page 16.

### **NHS optical vouchers**

**You can get vouchers towards the costs of glasses or contact lenses if you:**

- are under 16;
- are aged 16, 17 or 18 in full-time education;
- need complex lenses – read page 19;
- get or are included in an award of someone getting:
  - Income Support (IS)
  - Income-based Jobseeker’s Allowance (JSA-IB) paid on its own or with contribution-based JSA
  - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
  - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
  - Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343;
 Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker’s Allowance on their own do not entitle you to free NHS optical vouchers.
- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate (this includes any young people included in your award – read page 13); or
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15).

### **Partial help**

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 15), you might get some help with the cost of your glasses or contact lenses. If your glasses or contact lenses cost more than the value of your voucher, you will have to pay the difference.

War pensioners – read page 16.

### **NHS vouchers for repairing or replacing glasses or contact lenses**

You can get vouchers if:

- you are under 16; or
- you are 16 or over, but conditions apply – ask your optician.

### **NHS travel costs**

You can claim help with the cost of travel if you have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist if you:

- get or are included in an award of someone getting:
  - Income Support (IS)
  - Income-based Jobseeker’s Allowance (JSA-IB) paid on its own or with contribution-based JSA
  - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA



- Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
- Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343; Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to help with your travel.
- are entitled to, or named on, a valid NHS tax credit exemption certificate (this includes any children and young people included in your award – read page 13);
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15). This includes travel by children who depend on you financially; or
- are a war pensioner and the treatment is for your accepted disability.

Children under 16 and young people 16 and over – read pages 20 and 21.

### **Partial help**

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 15), you might get some help towards the cost of your travel. The HC3 certificate will tell you how much help you are entitled to.

For more information go to: [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts) and use the search facility to look up NHS travel costs.

### **NHS wigs and fabric supports**

**You can get free wigs and fabric supports if you:**

- are under 16;
- are aged 16, 17 or 18 in full-time education;
- are a hospital inpatient;
- have a valid war pension exemption certificate and the wig or fabric support is for your accepted disability;
- get or are included in an award of someone getting:
  - Income Support (IS)
  - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
  - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
  - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
  - Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343; Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS wigs and fabric supports.
- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate (this includes any young people included in your award – read page 13); or
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15).

### **Partial help**

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 15), you might get some help with the cost of your wig or fabric support. The HC3 certificate will tell you how much you are entitled to.

## Age groups

### Children under 16

#### You get free:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

#### You also get:

- vouchers towards the cost of glasses or contact lenses, including when you have lost or damaged your glasses or contact lenses.

If you need travel to receive NHS care – see pages 20 and 21.

### Young people aged 16, 17 and 18 in full-time education

Full-time education means you must be receiving full-time instruction at a recognised educational establishment, or in another setting similar to a school, college or university (for example, home education).

You are generally not considered to be receiving full-time education once you have come off a school or college register, or have finished receiving similar education. However, if you do plan to continue in full-time education and have a letter offering you a place for the following term, you may be entitled to help during the break until your 19th birthday.

Education-based exemption applies until your 19th birthday and includes education beyond A levels or equivalent. It does not depend on entitlement to Child Benefit or on your or your family's income.

If you are not entitled to education-based exemption, you may be able to claim for help with health costs under the NHS Low Income Scheme – read pages 14 and 15.

#### Until your 19th birthday you get free:

- NHS prescriptions;
- NHS dental treatment (for any course of treatment that starts before your 19th birthday);
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

#### You also get:

- vouchers towards the cost of glasses or contact lenses.

If you have lost or damaged your glasses or contact lenses – read pages 8 and 23.

If you need help with travel costs for NHS care – read pages 20 and 21.

### Qualifying young people aged between 16 and under 20

You will qualify if you are aged between 16 and under 20, and:

- someone (usually a parent) gets a Child Tax Credit payment for you; and
- they receive Income Support (IS) or Income-based Jobseeker's Allowance (JSA-IB), or Income-related Employment and Support Allowance (ESA-IR) or Pension Credit (Guarantee Credit);  
or
- their income used to work out their Child Tax Credit is equal to or less than the qualifying level (please read page 13).

You may also qualify if someone (usually a parent) receives a benefit (for example, Income Support) with an amount for you.

If you meet all the above conditions, you are entitled to the same things as the person getting the benefit – see page 12. This exemption depends on your family’s income and entitlement to the benefit.

If you do not meet all the above conditions, you may be able to claim for help with health costs under the NHS Low Income Scheme – read pages 14 and 15.

### **Other young people**

- If you are not in full-time education, you can get free NHS dental treatment for any course of treatment which starts before your 18th birthday.
- If you are aged 16 or 17 and are supported by a local authority because you have recently left local-authority care, you are entitled to full help with health costs through the NHS Low Income Scheme – use the short claim form HC1(SC). Ask your local authority care worker for the form.
- If you do not have much money to pay your health costs, you can make your own NHS Low Income Scheme claim – read pages 14 and 15.

### **People aged 60 or over**

#### **You get free:**

- NHS prescriptions; and
- NHS-funded sight tests.

If you need help with other health costs, check to see if you fit into any of the groups listed on page 3.

## Income groups

### People getting benefits (For tax credits see pages 13 and 14)

The following income-related benefits automatically qualify you for full help with health costs.

- Income Support (IS)
- Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
- Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
- Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
- Pension Credit
- Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. For full details please check the website [www.nhs.uk/uc-healthcosts](http://www.nhs.uk/uc-healthcosts) or phone 0300 330 1343

The following benefits paid on their own do not count, but you may get help through the NHS Low Income Scheme – check pages 14 to 15.

Contribution-based Jobseeker's Allowance

Contribution-based Employment and Support Allowance

Incapacity Benefit

Disability Living Allowance

Attendance Allowance

Personal Independence Payment

If you are not sure of the type of benefit you are getting, ask at your Jobcentre Plus Office.

### Pension Credit

If you are getting Pension Credit (Guarantee Credit), you will be entitled to free prescriptions and NHS-funded sight tests because of your age. If you have a partner aged under 60, they will be entitled to these through your award for Pension Credit (Guarantee Credit).

If you are getting Pension Credit (Savings Credit) paid on its own, it does not entitle you to help with health costs. You may be able to get help through the NHS Low Income Scheme – read pages 14 and 15.

Your award notice tells you what type of Pension Credit you get. This is shown on the page called 'How your Pension Credit has been worked out'. If you have not received an award notice, or cannot find it, you should ring the Pension Service on 0800 99 1234.

### Help available to you

You and your partner are entitled to **free**:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

### You also get:

- a voucher towards the cost of glasses or contact lenses; and
- help with the cost of travel if you have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist.

If either you or your partner are getting the qualifying benefit, you are both entitled to the above.

Children under 16 included in your benefit are entitled to the above because of their age, apart from travel costs. (They are only entitled to help with travel costs through your benefit.)

Young people aged 16, 17, 18 or 19 might be included in your benefit. Read the previous section on age based entitlement – pages 10 and 11.

## Urgent treatment

If you are waiting for your benefit claim to be settled, you will need to pay the charge and claim a refund when you have evidence of your entitlement. Read pages 25 to 27.

## Other benefits

Only the benefits listed on page 12 provide help with health costs. You might be getting a benefit not mentioned. If you have to pay health costs, check to see if you are in any of the other groups listed on page 3. You may be able to get help through the NHS Low Income Scheme if you are on a low income – read pages 14 and 15.

## People getting tax credits

There are two types of tax credit. They are:

- Working Tax Credit (WTC); and
- Child Tax Credit (CTC).

## Qualifying conditions for help with health costs through your tax credit

If you meet the following conditions, you automatically qualify for full help with health costs. You get:

- WTC and CTC;
- WTC on its own which includes a disability element or severe disability element – check your award notice or decision letter; or
- CTC on its own.

In each case, your family income for tax credits must be £15,276 or less. This is on your tax credit award notice or decision letter sent you by HM Revenue and Customs (HMRC).

(If you are reading this after 6 April 2016, you should check to see if this figure has changed.)

If you are not sure about the amount of your income for tax-credit purposes, you can check this with HMRC's Tax Credit Helpline on 0345 300 3900.

For people with hearing or speech difficulties, HMRC's Helpline number is 0345 300 3909.

To find out more about tax credits, visit [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits).

## Help available to you

You, your partner and any young people included in the award of qualifying tax credit are entitled to **free**:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

## You also get:

- a voucher towards the cost of glasses or contact lenses; and
- help with the cost of travel if you have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist.

Children under 16 included in your CTC award are entitled to the above anyway, because of their age, apart from travel costs. They are only entitled to help with travel costs through your CTC.

Young people aged 16, 17, 18 or 19 might be included in your CTC award. Read the section on age entitlement on pages 10 and 11.

## **NHS Tax Credit Exemption Certificates**

If you meet the qualifying conditions listed above, you will automatically be sent an NHS Tax Credit Exemption Certificate. You do not have to apply for one. Use your certificate as evidence of entitlement to help when you go for treatment.

Your certificate could arrive up to six weeks after you get your tax-credit award notice or decision letter. If you meet the qualifying conditions listed above for help through your tax credits, you can sign NHS treatment forms to say you do not have to pay because you get tax credits. Use your award notice or decision letter as evidence of your entitlement until your exemption certificate arrives.

If you are still not sure about whether you are entitled to an NHS Tax Credit Exemption Certificate, ring 0300 330 1347, and have your tax-credit award notice or decision letter ready.

If you have made a claim for tax credit but not yet received an award notice or a decision letter, you should contact the HMRC Tax Credit Helpline on 0845 300 3900.

If you have hearing or speech difficulties, HMRC's Tax Credit Helpline number is 0845 300 3909.

### **If you have lost your Tax Credit Exemption Certificate**

Tell us by writing to:  
Exemption Issue Office  
Bridge House  
152 Pilgrim Street  
Newcastle Upon Tyne  
NE1 6SN.

### **If you do not qualify for help through your tax credit**

If you do not meet the qualifying conditions listed above for help through your tax credit, you may be able to claim help through the NHS Low Income Scheme – read pages 14 and 15.

You can also phone HMRC's Tax Credit Helpline on 0845 300 3900 for advice about other help (as well as help with health costs) that might be available through tax credits.

### **The NHS Low Income Scheme**

If you have to pay for any of the items listed on page 2 of this leaflet, and are not getting any of the qualifying benefits listed on page 12 but are on a low income, you may get help through the NHS Low Income Scheme. This scheme provides help for people on incomes above Income Support level and anyone may make a claim, including people who are working or who are students.

Your entitlement to help through the Low Income Scheme is worked out by comparing your income with your needs. Your needs include a personal allowance for day-to-day living expenses, premiums for special circumstances, housing costs (for example, rent or mortgage payments, including capital repayments – the repayment which covers the main amount borrowed not the interest) and council tax.

If you have a partner, their income, savings, property, and needs, are counted with yours. A partner is a person you live with as part of a couple of the same or opposite sex, whether or not you are married or have a civil partnership.

If you have capital (savings, or the value of a property you don't live in) which is more than £16,000, or £23,250 for people who live permanently in a care home, you cannot get any help through the NHS Low Income Scheme.

If you are reading this after 1 April 2016, check to see if the capital limits have changed.

## Making a claim under the Low Income Scheme

There is a short claim form HC1(SC) and a main claim form HC1.

Use the short claim form HC1(SC) if you:

- live permanently in a care home and a local authority helps you with the cost; or
- are supported by a local authority because you are aged 16 or 17 and have recently left local-authority care.

Ask your home manager or local-authority care worker for an HC1(SC) claim form. Use the main claim form HC1 if the above does not apply.

You can ask for an HC1 claim form from a Jobcentre Plus office or NHS hospital. Your GP, dentist or optician may have copies as well. Or, you can phone 0300 123 0849 and ask for HC1 help with health costs form. Or you can ask for a form by sending an email to: [nhsforms@spsl.uk.com](mailto:nhsforms@spsl.uk.com).

If you are aged 16 or over, you can make your own claim under the NHS Low Income Scheme. However, you do not need to do this if you count as a dependant of someone who is getting any of the qualifying benefits or tax credits listed on pages 12 and 13, because their benefit or tax credit award includes you.

If a dependent child under 16 has to travel to receive NHS care because they are referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist, you can claim help with their travel costs through the NHS Low Income Scheme (if you are not already getting a qualifying benefit). Any help will be based on the parent's income, not the child's.

Fill in the HC1 (or HC1(SC) if appropriate) and send it off in the envelope that comes with it. The claim form may ask you to send in evidence of your income.

If you have any questions about how to fill in these forms, what to send, or need help with translation, you can call 0300 330 1343, or write to:

NHS Business Services Authority  
Bridge House  
152 Pilgrim Street  
Newcastle Upon Tyne  
NE1 6SN.

## NHS Low Income Scheme certificates

If you qualify for help, we will send you an NHS certificate (HC2) for full help or an NHS certificate (HC3) for partial help with health costs. The certificate will tell you who it covers, what help it provides and how long it lasts.

If your circumstances change for the better, you do not need to report it, or return your certificate. If your circumstances change for the worse, you should make another claim.

**Important:** An HC2 or HC3 certificate does not in itself entitle you to NHS treatment. It entitles you to full or partial help with health costs after you have been accepted for NHS treatment.

## Urgent treatment

If you are waiting for your claim to be settled, you will need to pay the charge and claim a refund when you have evidence of your entitlement. Read pages 25 to 27.

## Other groups

### War pensioners

You get free NHS prescriptions and NHS wigs and fabric supports if you have a valid war pension exemption certificate and the treatment is for your accepted disability.

You can claim money back for dental treatment, NHS travel costs, sight tests, glasses or contact lenses if the treatment, or the reason for travel, is for your accepted disability.

Write to:

The Treatment Group  
Veterans UK  
Norcross  
Blackpool  
FY5 3WP.

Or phone 0808 1914218.

You can get a prepaid addressed envelope from post offices. Otherwise, check if you are in any of the groups listed on page 3.

For more information about travel costs go to: [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts) and use the search facility to look up NHS travel costs.

### People from abroad

People who come from abroad and are accepted for NHS treatment may claim help with health costs in the same way as other patients.

If you are accepted for NHS treatment, first check to see if you are in one of the groups listed on page 3. You will need the appropriate exemption certificate before you are entitled to free treatment.

Otherwise, you can make a claim under the NHS Low Income Scheme – read pages 14 and 15.

Having an exemption certificate does not entitle you to NHS treatment. It only helps you with the cost if you are given NHS treatment.

If you are a patient you will find more information at

[www.nhs.uk/NHSEngland/AboutNHSServices/uk-visitors/Pages/accessing-nhs-services.aspx](http://www.nhs.uk/NHSEngland/AboutNHSServices/uk-visitors/Pages/accessing-nhs-services.aspx).

For guidance on implementing the overseas visitors hospital charging regulations can be found here [www.gov.uk/government/publications/guidance-on-overseas-visitors-hospital-charging-regulations](http://www.gov.uk/government/publications/guidance-on-overseas-visitors-hospital-charging-regulations) This is aimed at NHS staff and other professionals.

### Asylum seekers

The Home Office will send people seeking asylum who they support financially, including those on subsistence support only, an NHS charges certificate (HC2) for full help with health costs. The asylum seekers will get this with their first support payments.

People seeking asylum who are not supported by the Home Office, or are failed asylum seekers, may be entitled to help with health costs because of their age. Otherwise, they may apply for the appropriate exemption certificate or may claim under the NHS Low Income Scheme – read pages 14 and 15.



## People with certain medical conditions

### Medical conditions for free prescriptions

You can get all your NHS prescriptions free if you have a valid medical exemption certificate because you have:

- a permanent fistula (for example, caecostomy, colostomy, laryngos-tomy or ileostomy) which needs continuous surgical dressing or an appliance;
- a form of hypoadrenalism (for example, Addison's Disease) for which specific substitution therapy is essential;
- diabetes insipidus and other forms of hypopituitarism;
- diabetes mellitus, except where treatment is by diet alone;
- hypoparathyroidism;
- myasthenia gravis;
- myxoedema (that is, hypothyroidism which needs thyroid hormone replacement);
- epilepsy which needs continuous anticonvulsive therapy;
- a continuing physical disability which means you cannot go out without the help of another person; or
- cancer and are undergoing treatment for:
  - cancer;
  - the effects of cancer; or,
  - the effects of cancer treatment.

You can only get a certificate if you have a condition on the list. If you are not sure about the name of your condition, check with your doctor. Doctors may advise you about free prescriptions. However, it is up to you to find out if you are entitled to an exemption certificate.

### Getting your medical exemption certificate

To apply for a medical exemption (Medex) certificate, ask at your GP practice for form FP92A. Your GP, hospital or service doctor (or, if the GP chooses, a member of the GP's practice who can access your medical records) will sign the form to confirm your statement and post the application for you.

The certificate will start one month before the date the application form is received. The exemption certificate will be posted to you, it will normally last for five years and then you will need to renew it. You may receive a reminder that your certificate needs to be renewed. However, if you do not receive a reminder, it is your responsibility to make sure that you renew it.

If you have a question about medical exemption, you can phone the helpline on 0300 330 1341.

### Prescriptions are free in the following circumstances.

Anyone accepted for treatment can get free medicines free if the:

- Medicines are supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction (PGD) ( PDG enables a healthcare professional to supply certain medicines to certain groups of patients without a prescription form) to treat a sexually transmitted disease (no matter how the infection was transmitted, for example by a blood transfusion).
- Medicines are supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction to treat tuberculosis.
- Medicines are supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction to treat a mental disorder.

Unless you are entitled to free prescriptions anyway:

- medicines for the conditions shown above are not free if you are given a prescription to take to a high-street pharmacy;
- medicines given to you by a hospital or clinic to take home are not free if they are to treat a different condition from the above.

### **Medical conditions for a free NHS-funded sight test**

You can have a free NHS sight test if you are:

- a diagnosed glaucoma patient;
- aged 40 or over and are the parent, brother, sister, son or daughter of a person with diagnosed glaucoma;
- you have been advised by an ophthalmologist that you are at risk of glaucoma; or
- a diagnosed diabetic.

### **Pregnant women and women who have had a baby in the last 12 months**

**You get free:**

- NHS prescriptions – but only if you have a valid maternity exemption certificate or card; and
- NHS dental treatment if, when you are accepted for a course of treatment, you are pregnant or have had a baby in the previous 12 months.

### **Getting your maternity exemption certificate**

To apply for your maternity exemption certificate, ask your doctor, nurse, midwife or health visitor for form FW8. Your doctor, nurse, midwife or health visitor will sign the form to confirm your statement and will post the application for you.

Your exemption certificate will last until 12 months after the expected date of birth. If your baby is born early, you can continue to use your exemption certificate until it runs out. If your baby is born late, you can apply for an extension. If you apply after your baby is born, your exemption certificate will run for 12 months from your baby's birth.

If you have a question about maternity exemption, you can phone the helpline on 0300 330 1341.

### **People who need lots of prescriptions but have to pay charges**

#### **Prescription prepayment certificates (PPC)**

If you are not entitled to free prescriptions and you think you will have to pay for more than three items in three months (or you will have more than 12 items in 12 months), you may find it cheaper to buy a PPC. This will cover all the NHS prescriptions you need during the period of the certificate. The certificate will be posted to you. You may receive a reminder that you need to renew your PPC. However, if you do not receive a reminder, it is your responsibility to make sure that you buy a new one if you still need it.

#### **Cost of a PPC**

From 1 April 2015, the cost of a PPC is:

- £29.10 for a three-month certificate; or
- £104 for a 12-month certificate.

#### **Buying your PPC**

You can apply for a PPC:

- online at [www.nhsbsa.nhs.uk/ppc](http://www.nhsbsa.nhs.uk/ppc);
- by phoning 0300 330 1341; or
- by filling in form FP95, available from your pharmacy.

You can pay by debit card or credit card online or by phone, or by cheque or postal order by post. Some pharmacies have registered to sell PPCs. (You cannot pay a pharmacy for a PPC by setting up a direct debit.) Visit [www.nhsbsa.nhs.uk](http://www.nhsbsa.nhs.uk) for a list of registered pharmacies.

### **Paying by instalments**

If you apply online, or by phone, you can choose to pay for a 12-month PPC in 10 monthly direct-debit instalments. If you pay using this option, you are entering into a commitment to pay all the instalments. If you use the PPC after failing to pay an instalment, you may have to pay a penalty charge. The PPC cannot be issued until the first direct-debit instalment is made. You cannot buy a new PPC by instalments if you did not pay all the instalments for your previous one.

### **PPC start date**

The PPC will start from the date the application was received unless you ask for a different start date. The start date can be up to one month before or one month later than the date the application was received.

### **Lost or stolen PPCs and other questions about PPCs**

For questions about applications for PPCs, or to report lost or stolen PPCs, please ring 0300 330 1341.

### **People registered severely sight-impaired (blind) or sight-impaired (partially sighted)**

You get free NHS-funded sight tests. If you need help with other health costs, check if you are in one of the groups listed on page 3.

### **People who need complex lenses**

You get free NHS-funded sight tests if you are prescribed complex or powerful glasses with at least one lens which:

- has a power in any one meridian of plus or minus 10 or more dioptres; or
- is a prism-controlled bifocal lens.

You also get a voucher towards the cost of glasses or contact lenses.

### **People with impaired hearing**

You can borrow NHS hearing aids free of charge. The aids will be supplied with batteries (and replacements) and fitted, serviced and maintained free of charge. For more information, please ask your GP.

### **People living in care homes**

Care homes were previously called residential care homes or nursing homes. Living in a care home does not automatically entitle you to help. But you may be entitled to help if:

- you are under 60 and getting a qualifying benefit – read pages 12 and 13;
- you are 60 or over and getting Pension Credit (Guarantee Credit) – read page 12; or
- you live permanently in a care home and the local authority helps you with all or part of the cost – read pages 14 and 15.

If the above does not apply to you, check to see if you are in any of the other groups listed on page 3 or check to see if you can get help through the NHS Low Income Scheme – read pages 14 and 15.

### **Young people supported by a local authority after leaving care – care leavers**

If you are aged 16 or 17 and supported by a local authority because you recently left local-authority care, you are entitled to full help with health costs through the NHS Low Income Scheme – read pages 14 and 15.

If you are not supported by a local authority and you are not getting a qualifying benefit – listed on page 12, you may still be able to get help through the NHS Low Income Scheme. Also check if you are in any of the groups on page 3.

## Hospital patients

### NHS inpatients

**While you are staying in an NHS hospital, you get the following free.**

- All NHS treatment.
- NHS wigs and fabric supports supplied while you are in hospital.
- Medicines given to you while you are still an inpatient to take home with you when you leave hospital.

### NHS outpatients and day patients

**You get the following free.**

- All medicines you are given to take while you are being treated at the hospital. If you are not entitled to free prescriptions, you pay a prescription charge for any medication supplied by the hospital to take at home. (If the hospital gives you a prescription to take to a high-street pharmacy, you pay charges in the normal way.)
- Medicines are supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction (PGD) ( PGD enables a healthcare professional to supply certain medicines to certain groups of patients without a prescription form) to treat a sexually transmitted disease (no matter how the infection was transmitted, for example by a blood transfusion).
- Medicines are supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction to treat tuberculosis.
- Medicines are supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction to treat a mental disorder.
- NHS dental treatment carried out at the hospital (but there may be a charge for dentures and bridges unless you are entitled to free NHS dental treatment).
- Sight tests if you are a patient of the Hospital Eye Service.

You may also get help with the costs of glasses or contact lenses.

### People who need to travel to receive NHS care

#### Treatment in England

You may be entitled to help with your travel costs if you are on a low income and all the following apply:

- You are referred by a doctor, ophthalmic practitioner or dentist. This might be by your GP or hospital doctor and they might make the appointment for you or you might make the appointment yourself. This includes travel for tests and pre- or post-operative checkups.
- You make an extra journey to go to hospital or another place to receive NHS care.
- You travel by the cheapest method of transport which it is reasonable for you to use.

If, in the opinion of the doctor, optician or dentist who referred you, you need someone to travel with you, your companion's travel costs are added to your travel costs and it's your income that counts when working out if you are entitled to help with travel costs.

Help with these travel costs only applies on an income-related basis. Check if any of the following apply.

- You are getting a qualifying benefit – read page 12.
- You are getting a qualifying tax credit – read page 13.

- You have a low income – read pages 14 and 15.
- You are aged at least 16 but under 20 and are counted as a dependant of someone getting any of the qualifying benefits or tax credits on pages 12 and 13.
- The patient is a child under 16 and their parents are in one of the above groups. It is their parent's income that counts. If someone else takes them to hospital, it is still the parents' income that counts.

If you are 16 or over and not a dependant of a person who gets benefits or tax credits, you can make your own claim under the NHS Low Income Scheme, even if you live with your parents – read pages 14 and 15.

If you are not sure what travel costs you can get help with, ask the hospital, your local NHS Clinical Commissioning Group or the person who refers you. Do this before you travel. For more information, go to [www.dh.gov.uk](http://www.dh.gov.uk) and use the search facility to look up NHS travel costs.

### **NHS treatment abroad**

If the NHS arranges for you to receive treatment abroad, no matter what your income, you can get help with the cost of return travel from the point where you leave the UK to where you are going to be treated. Your method of travel (air, sea or rail) and the cost must be agreed before you travel by the person arranging your treatment. If the person arranging your treatment considers that you need someone to travel with you, ask them about help with your companion's travel costs.

You may also be able to get help with the cost of travel from your home to the international rail terminal, port or airport where you leave Great Britain. The arrangements are the same as if you were travelling from home to receive NHS care. See the previous section.

### **People who live on the Isles of Scilly**

You can get help with the cost of travel to a mainland hospital for NHS treatment. There is a maximum you have to pay unless you get free travel. Page 4 tells you how much this is.

See your health centre before you travel.

# Claiming help when you go for treatment

## NHS Prescriptions

If you do not have to pay for your prescription, you should fill in the back of your prescription. Put a cross in the first box in part 1 that applies to you (mark one box only) and fill in and sign the declaration in part 3. If someone else (your representative) goes to get your medication, they should sign the back of the prescription. Or you can do this before you give them the prescription.

Whoever takes the prescription to the pharmacy (you, or your representative), will be asked to show proof of your entitlement to free prescriptions – check the tables on pages 29 and 30 for more information about this.

If you are under 16 or aged 60 or over and your date of birth is printed on the front of the prescription, you do not need to sign the back of the prescription.

When you claim free prescriptions, you are responsible for knowing whether or not you are entitled and for the declaration you make. You are still responsible for the accuracy of the declaration even if someone collects the prescription for you. If you are not sure you are entitled to free prescriptions, you must pay. Ask for an NHS receipt on form FP57 (you cannot get one later). This tells you how to claim a refund – see page 25.

## NHS dental treatment

Tell the dentist you want NHS treatment when you make the appointment. Sign the form you are given when you go for treatment. If you do not have to pay, put a cross in the appropriate box. If you have a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 15) or an NHS Tax Credit Exemption Certificate, write in the certificate number.

If you have a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 15), write in the certificate number and the maximum your certificate says you can pay. You will pay either what appears on the certificate or the actual charge, whichever is lower. See page 4 for details of charges.

If your circumstances change before you are asked to pay, read pages 6 and 7 to see if you are entitled to free NHS dental treatment.

You will be asked to show proof of your entitlement to help with NHS dental charges – check the tables on pages 31 to 33 for more information about this.

When you claim help with NHS dental charges, you are responsible for knowing whether or not you are entitled and for the declaration you make. If you are not sure you are entitled to help, you must pay. Ask for a receipt that shows you paid for NHS dental treatment. You may be able to claim a refund so make sure you keep all receipts (see page 26).

You cannot get help with charges for private dental treatment or for other items such as toothbrushes.

You should ask your dentist how much your treatment plan will cost. You will only pay one charge even if you need to go to the dentist more than once to complete a course of treatment. However, your dentist may collect the charge in instalments. If you are referred to another dentist, you will still only pay one charge (to the dentist who refers you). If you need more treatment at the same charge level within two months of seeing your dentist, this will be free of charge.

Your dentist should display a poster about NHS charges in the waiting room.

## **NHS-funded sight tests**

When you go for your sight test, tell the optician if you are entitled to an NHS-funded sight test and ask for a General Ophthalmic Services form (GOS1) to apply for it.

You will be asked for the following details.

- If you have a valid HC2 (an NHS Low Income Scheme certificate for full help) or an NHS Tax Credit Exemption Certificate, you must show it to your optician.
- If you are severely sight-impaired (blind), or sight-impaired (partially sighted), you need to put on the General Ophthalmic Services (GOS1) form the name and address of the local authority where you are registered.
- If you have diabetes or glaucoma, or have been told by an ophthalmologist that you are at risk of glaucoma, you need to put the name and address of your doctor on the GOS1 form.
- If you already need a complex lens, show the optician your last prescription or the glasses you are wearing.

If you have an NHS-funded sight test, the optician will fill in form GOS2 with the results of your sight test.

If you have a valid HC3 (an NHS Low Income Scheme certificate for partial help), show it to the optician and ask if you are entitled to any help with the cost of your private sight test. You apply for this help on form GOS5.

## **NHS vouchers for glasses or contact lenses**

There is more information about using vouchers on the back of the GOS2 form. You may be entitled to a General Ophthalmic Services (GOS3) voucher if you have a new or changed prescription, or your glasses need replacing because of wear and tear. Ask for GOS3 voucher form when you have your sight test, or when you order your glasses or contact lenses.

A GOS3 voucher form is valid for two years, but you can only use it if you are still entitled to a voucher for glasses or contact lenses when you order them. The optician will ask you to fill in and sign the GOS3 form when you order your glasses or contact lenses to say why you are entitled to the voucher and to confirm that you have received your glasses or contact lenses. You should show the optician proof of your entitlement.

If you have a valid HC3 (an NHS Low Income Scheme certificate for partial help), you can ask for a GOS3 voucher form. Show your HC3 to the optician when you order glasses or contact lenses and ask if you can get any help towards the cost. When you use your voucher, its value will be reduced by the amount shown on your HC3.

## **NHS vouchers for repairing or replacing glasses or replacing contact lenses**

Ask your optician for the General Ophthalmic Services form (GOS4) – it tells you what to do.

## **Travel to receive NHS care**

You can claim help with the cost of travel if you are on a low income and have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist.

When you go for treatment, tell the hospital (or place where you are being treated) that you want to claim back the cost of your journey. If your place of treatment issues payments, you will be able to claim your money back during your visit. They will ask you to show proof of your entitlement, such as your award notice, your NHS Tax Credit Exemption Certificate.

You will need to keep any tickets or receipts you have as proof of the cost. If your place of treatment does not issue payments (for example, a GP practice or dental surgery where you have been referred for specialist treatment), you will need to claim your expenses using claim form HC5(T). Read page 27 about how to claim a refund.

## **NHS wigs and fabric supports**

Tell the person who fits your wig or fabric support that you are entitled to it free – see page 9. You will need to show proof of your entitlement (for example, your war pension exemption certificate).

If you have a valid HC3 (an NHS Low Income Scheme certificate for partial help), show it to the person who fits your wig or fabric support and ask if you are entitled to any help with the charge. For each item, the most you will pay will be the amount on the certificate or the actual cost – whichever is lower.



## Claiming refunds

### NHS prescription charges

Ask your pharmacist, hospital or doctor for an NHS receipt form FP57 **when you pay** – you cannot get one later. The receipt form tells you what to do. You have to apply for a refund within three months of paying the prescription charge.

### Prescription prepayment certificate (PPC) fees

The amount of refund depends on the length of PPC and when and how circumstances change. The table below shows when a refund may be claimed.

|   | Three-month PPC                          | 12-month PPC                                  |
|---|--|---|
| You become exempt from prescriptions before your PPC starts                       | Full refund                              | Full refund                                   |
| The PPC holder dies, or goes into hospital and dies there before the PPC runs out | During first month – full refund         | During first month – full refund              |
|   | During month two – proportional refund   | During months two to 11 – proportional refund |
|   | During month three – no refund           | During month 12 – no refund                   |
| You become exempt, or go into hospital and stay there until the PPC runs out      | During first month – proportional refund | During months one to 11 – proportional refund |
|   | During month two or three – no refund    | During month 12 – no refund                   |

If the PPC holder dies, any refund due will be paid to their estate.

### Amount of the refund

If you paid the PPC fee in full, the money refunded will be the difference between the amount due for the months before you became exempt and the amount actually paid. For example, a 12-month PPC starts in June, you become exempt in January, so the payment covers the period from June to January. You will get a refund for the unused period from February to May (of four months out of the 12 months covered by the PPC).

If a 12-month certificate is being paid by 10 monthly direct-debit instalments and you have not made the full payment, the amount of refund will be the difference between the amount to cover the months before you became exempt and the amount you have actually paid by direct debit. For example, a 12-month PPC starts in June, you become exempt in January, so the payment is due for June to January – eight months of the full fee due. The refund is the difference between that amount and the total of the direct-debit payments you have made.

Depending on when your exemption starts and the number of direct-debit payments made, there may be times when you will not be entitled to a refund.

### Claiming the PPC fee refund

If you want to claim a refund, send the original certificate to:  
NHS Business Services Authority  
PO Box 854  
Newcastle Upon Tyne  
NE99 2DE.

You need to say why you are claiming the refund. If you are paying by direct-debit and become exempt, you will need to contact your bank or building society to cancel the payments.

## Time limits for applying for a refund of a PPC fee

- If the PPC holder dies, their estate must claim within 24 months.
- If you go into hospital and stay there until the certificate runs out, you must make a claim within three months of the PPC running out.
- If you become entitled to free prescriptions, you must make the claim within three months of becoming exempt. That is, you must claim within three months of the start date of an exemption certificate or the award of a qualifying benefit.

## Other refunds

For income-based claims, use the HC5 form appropriate to the charge you have paid. These are HC5(D) for dental treatment, HC5(O) for sight tests and glasses and contact lenses and HC5(T) for travel. You can get these HC5 forms from [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts) or by calling 0300 123 0849. Say which version of the HC5 you need. You can also get HC5s from Jobcentre Plus offices or NHS hospitals. Your dentist or optician may have one too. Use form HC5(W) to claim a refund of your wig or fabric support; you can only get it from [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts), or your supplier may have a copy.

## NHS dental charges

Refunds are only available for NHS dental treatment. Ask your dentist for NHS receipt form FP64, or another receipt, which shows the amount of the NHS charge and the date you paid it. If you are claiming because you are on a low income, fill in form HC5(D). The form tells you where to send it when you have filled it in.

The claim for a refund must be received within three months of the date you paid the charge. If you are paying the NHS charge by instalments, you will need a receipt for each instalment. Save all the receipts and send them off with the HC5(D) when you have finished paying. The claim must be received within three months of paying the final instalment.

If you want to claim a refund for another reason, that is, because you are pregnant, have had a baby in the previous 12 months, are aged under 18 or are aged 18 in full-time education, write to:

NHS Business Services Authority  
Dental Services  
PO Box 321  
Darlington  
DL98 1AL.

Explain why you are claiming a refund and enclose your receipt. Make sure you include your full name and address and the name and address of your dentist. If you are a war pensioner – read page 16.

You cannot have a refund of charges for private dental treatment or for other items such as toothbrushes. If a course of treatment is a mixture of NHS and private treatment, you can have a refund of the NHS charge only.

Checks will be made before sending out a refund payment.

## Optical costs

You will need to fill in the HC5(O) form. You can print a copy of the form from [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts), order one by phoning 0300 123 0849 or your optician may have one.

## **Fees for sight tests**

Ask the person who tests your sight for a receipt that shows you paid for the test and the date of payment. Fill in an HC5(O) refund claim form. The claim must be received within three months of the date you paid for your private sight test.

## **Costs for glasses or contact lenses**

If you have already used a voucher towards the cost of your glasses or lenses, you cannot get a refund unless it was a 'complex lens' voucher. Nor can you claim a refund of the difference between the voucher value and the actual cost of your glasses or lenses, even if they cost more than the voucher value.

If you want to claim a refund, ask the person who supplies your glasses or contact lenses for a receipt which shows how much you paid and the date of payment. Fill in an HC5(O) refund form and make sure you enclose your optical prescription and your receipt with your HC5(O) when you send it off. The refund claim must be received within three months of the date you paid for your glasses or contact lenses.

The maximum refund you can get will be the value of the voucher which matches your prescription.

## **Lost or damaged glasses or contact lenses**

If your glasses or contact lenses have been lost or damaged and you pay to have them replaced or repaired, you will only be considered for a refund if the following apply.

- Your glasses or contact lenses were not covered by warranty, insurance or after-care service.
- You would be entitled to a voucher.
- Your primary care trust has agreed that the loss or damage was due to illness.

## **Travel costs to receive NHS care**

If you receive NHS care after being referred by a doctor (GP or hospital doctor) ophthalmic practitioner or dentist, an NHS hospital can normally give you your refund when you go for treatment if you have the necessary proof of entitlement with you. If this is not possible, ask the hospital for an HC5(T) refund claim form. If you receive NHS care other than at an NHS hospital, for example you are referred to a podiatrist, ask for form HC5(T) when you go for treatment.

You can print a copy of the form from [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts) or order one by phoning 0300 123 0849.

## **Charges for NHS wigs and fabric supports**

Ask the hospital (or person who supplies your wig or fabric support) for a receipt that shows that you have paid an NHS charge and an HC5(W). You can print a copy of the HC5(W) from: [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts).

The refund claim must be received within three months of the date you paid for your wig or fabric support.

## **War pensioners – read page 16**

## Checking entitlement and charges when you go for treatment

If you are claiming free treatment, or you are using an optical voucher, you should show proof of why you do not have to pay, or why you can use a voucher. For example, you could show the person providing treatment a birth certificate or NHS exemption certificate. For more information – read the tables on pages 29 to 36. However, holding an exemption certificate does not entitle you to NHS treatment, it only entitles you to help with the cost if you are offered NHS treatment.

If you cannot show proof, you will have to sign to say why you do not have to pay (or can have an optical voucher) and you will get your NHS treatment free, or be able to use your optical voucher. Please remember that your treatment form will be marked as 'no evidence seen' so your entitlement can be checked later. You will not be able to get partial help unless you show your HC3 certificate.

If you are not sure you are entitled to help with health costs, you must pay. You can claim a refund, make sure you keep all receipts (see pages 25 to 27).

### After treatment

Treatment forms used to claim free or reduced-cost treatment will be checked as follows.

- NHS prescriptions – the checks will be made by NHS England Primary Care Support Services.
- NHS dental treatment – the checks will be made by the Dental Services Division.
- Sight tests and vouchers towards the cost of glasses or contact lenses – the checks will be made by NHS England Primary Care Support Services.

### The penalty charge

If the NHS finds that you have wrongly claimed free or reduced-cost treatment, you may be guilty of an offence and you may have to pay a penalty charge. In some cases you may be prosecuted.

The penalty charge is a civil fine – it is five times the amount you should have paid, up to £100. This is on top of the original charge. The NHS will take action in the civil courts if necessary.

For example, (at 2015 rates) if you wrongly claim free prescriptions for two items (£16.40), you will have to pay a penalty charge of £82.00 (5 x £16.40) plus £16.40 for the actual prescription charges.

If you wrongly claim free dental treatment at the lowest rate (£18.80), you will have to pay a penalty charge of £94.00 (5 x £18.80) plus £18.80 for the actual dental charge. You can find more information about penalty charges from the following.

- [www.nhsbsa.nhs.uk/Protect](http://www.nhsbsa.nhs.uk/Protect) and search for 'Penalty Charge Guidance'.
- Phone 0300 330 1343.

## Proof of entitlement to help with health costs

The following pages set out the proof you need to take with you to show that you are entitled to free NHS treatment, optical vouchers or travel costs.

# NHS prescriptions

| You can get NHS prescriptions free if you are:  | The proof you need to have   | Where and how to get proof  |
|---|--|---|
| under 16<br>60 or over;   | If your date of birth is printed on your prescription, you will not need to make a declaration or show proof. If your date of birth is not printed on your prescription, show your NHS medical card, current Child Benefit award notice, State Pension award notice, passport, birth certificate, driving licence, or any other official papers showing your name and date of birth. | NHS medical cards are sent to you when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. If this is the case, use one of the other documents mentioned. |
| aged 16, 17 or 18 in full-time education;   | A current Child Benefit award notice. You can show proof of your date of birth (which might be on your prescription – see above) and proof that you are a full-time student.   | The Child Benefit Centre Phone: 0845 302 1444.<br><br>Your school, college, university or local education authority can give you proof that you are in qualifying full-time education (see page 10).  |
| aged 19 and a qualifying young person (in other words, you are included in a Child Tax Credit award);               | A current tax credit award notice or decision letter.  | The tax credit award notice or decision letter issued to the person receiving child tax credit that includes you.   |
| pregnant or have had a baby in the last 12 months and are named on a valid maternity exemption certificate or card; | A maternity exemption certificate or card (Matex).   | Ask your GP, nurse, midwife or health visitor for an FW8 application form.  |
| named on a valid medical exemption certificate or card because you have a listed medical condition;                 | A medical exemption certificate or card (Medex).   | Ask your GP or NHS hospital for an FP92A application form. The form tells you what to do.   |
| named on a valid war pension exemption certificate, and the prescription is for your accepted disability;           | A war pension exemption certificate.   | Write to: The Service Personnel and Veterans Agency, Norcross, Blackpool FY5 3WP.   |

NHS prescriptions – continued

| You can get NHS prescriptions free if you are:   | The proof you need to have                              | Where and how to get proof  |
|--|---|---|
| named on a valid prescription prepayment certificate;  | A prescription prepayment certificate.                  | Buy online at <a href="http://www.nhsbsa.nhs.uk/ppc">www.nhsbsa.nhs.uk/ppc</a><br>Phone 0300 330 1341 (8am to 6pm) to pay by credit card or debit card. For payments by cheque, get an application form (FP95) from your pharmacy.  |
| named on a valid HC2 certificate;  | An NHS certificate HC2 for full help with health costs. | Make a claim using form HC1. You can get one from your Jobcentre Plus office or by calling 0300 330 1343 or 0300 123 0849 (the printers). You may also be able to get an HC1 from your local hospital, dentist, optician or doctor.   |
| getting Income Support, income-based Jobseeker's Allowance (paid on its own or with contribution-based JSA), income-related Employment and Support Allowance (paid on its own or with contribution-based ESA), Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. Or, your partner is getting one of these benefits, or you are younger than 20 and a dependant of someone getting one of these benefits; | An entitlement letter from your Jobcentre Plus office.  | You can get proof in the form of an entitlement letter from your Jobcentre Plus office.<br><br>Contribution-based Jobseeker's Allowance, Incapacity Benefit, contribution-based Employment and Support Allowance, Disability Living Allowance or Personal Independence Payment paid on their own do not count as they are not income-related. |

NHS prescriptions – continued

| <p><b>You can get NHS prescriptions free if you are:</b></p>  | <p><b>The proof you need to have</b></p>   | <p><b>Where and how to get proof</b></p>   |
|---|--|--|
| <p>getting Pension Credit (Guarantee Credit) paid on its own or with (Savings Credit), or your partner is getting this or you are younger than 20 and a dependant of someone getting this; or</p>   | <p>Your award notice from the Pension Centre.</p>  | <p>If you have lost or mislaid your Pension Centre award notice, contact the Pension Centre phone line on 0845 606 0265.</p>   |
| <p>included in an award of tax credits and meet the qualifying conditions. This also includes any young person aged 16 to 19 (qualifying young person) who is included in an award of tax credits which meet the qualifying conditions (qualifying tax credits) see page 7.</p> | <p>A valid NHS Tax Credit Exemption Certificate, or you can use your tax credit award notice or decision letter.</p> | <p>If you are eligible for free prescriptions, you will be sent your exemption certificate. If you haven't yet received your certificate, use your award notice or decision letter. If you are a qualifying young person, use the award notice or decision letter that shows you are included in the tax credit award.</p> |

# NHS dental treatment

| You can get NHS dental treatment free if, when the treatment starts, you are: | The proof you need to have  | Where and how to get proof   |
|---|---|--|
| under 18 years old;   | Any official document showing your name and date of birth, such as a birth certificate, NHS medical card or passport.   | NHS medical cards are given out when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. In this case, use one of the other documents mentioned.   |
| aged under 19 and in full-time education; or                                  | A current Child Benefit award notice. You can show proof of your date of birth, such as a birth certificate or passport and proof that you are a full-time student. | The Child Benefit Centre Phone 0845 302 1444. Your school, college, university or local education authority can give you proof that you are in qualifying full-time education (see page 10).   |
| pregnant or have had a baby in the previous 12 months.                        | MatB1 certificate or NHS prescription maternity exemption certificate or card (Matex) or notification of birth form, birth certificate or stillbirth certificate.   | MatB1 certificates are issued by your GP or registered midwife. You can use your prescription maternity exemption certificate or card (Matex) as proof. To get one, ask your GP, nurse, midwife or health visitor for an FW8 application form. The midwife who delivers your baby will give you a notification of birth form. Birth certificates and stillbirth certificates are issued by your local registrar of births, marriages and deaths. |



NHS dental treatment – continued

| <p><b>You can get NHS dental treatment free if, when the treatment starts, or when the charge is made (in other words, when you are asked to pay), one of the following applies to you.</b></p>  | <p><b>The proof you need to have</b></p>                      | <p><b>Where and how to get proof</b></p>  |
|--|---|---|
| <p>You are getting Income Support, income-based Jobseeker’s Allowance (paid on its own or with contribution-based JSA), income-related Employment and Support Allowance (paid on its own or with contribution-based ESA), Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015. Or, your partner is getting one of these benefits, or you are younger than 20 and a dependant of someone getting this benefit.</p> | <p>An entitlement letter from your Jobcentre Plus office.</p> | <p>You can get proof in the form of an entitlement letter from your Jobcentre Plus office</p> <p>Contribution-based Jobseeker’s Allowance, Incapacity Benefit, contribution-based Employment and Support Allowance, Disability Living Allowance or Personal Independence Payment paid on their own do not count as they are not income-related.</p> |
| <p>You are getting Pension Credit (Guarantee Credit) paid on its own or with (Savings Credit), or your partner is getting this or you are younger than 20 and a dependant of someone getting this.</p>   | <p>Your award notice from the Pension Centre.</p>             | <p>If you have lost or mislaid your Pension Centre award notice, contact the Pension Centre phone line on 0845 606 0265.</p>  |

NHS dental treatment – continued

| <p><b>You can get NHS dental treatment free if, when the treatment starts, or when the charge is made (in other words, when you are asked to pay), one of the following applies to you.</b></p>  | <p><b>The proof you need to have</b></p>   | <p><b>Where and how to get proof</b></p>   |
|--|--|--|
| <p>You are included in an award of tax credits and meet the qualifying conditions. This also includes any young person aged 19 (qualifying young person) who is included in an award of tax credits which meet the qualifying conditions (qualifying tax credits).</p> | <p>A valid NHS Tax Credit Exemption Certificate, or you can use your tax-credit award notice or decision letter.</p> | <p>If you are eligible for free treatment, you will be sent your exemption certificate. If you haven't yet received your certificate, use your award notice or decision letter.</p>  |
| <p>You are named on a valid HC2 certificate.</p>   | <p>An NHS certificate HC2 for full help with health costs.</p>   | <p>Make a claim using form HC1, which you can get from your Jobcentre Plus office or by calling 0300 330 1343 or 0300 123 0849 (the printers). You may also be able to get an HC1 from your local hospital, dentist, optician or doctor.</p> |
| <p>You are named on a valid HC3 certificate.</p>   | <p>The cost may be reduced if you are named on an NHS certificate HC3 for partial help with health costs.</p>        |  |

## NHS-funded sight tests (See next table for sight tests and optical vouchers)

| You can get an NHS-funded sight test free if you are:   | The proof you need to have   | Where and how to get proof   |
|---|--|--|
| aged 60 or over;  | Any official document showing your name and date of birth, such as a birth certificate, NHS medical card, passport, travel concession card, pension award notice, driving licence. | NHS medical cards are sent to you when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. In this case, use one of the other documents mentioned. |
| registered severely sight-impaired (blind) or sight-impaired (partially sighted);                   | Certificate of registration as blind or partially sighted.   | Contact your local authority.  |
| suffering from diabetes;  | Repeat prescriptions card, outpatients appointment card or record of blood-sugar readings.   | Your GP, or your hospital diabetic or eye clinic. Your repeat prescription or outpatient card should show you are going to a diabetic clinic on a regular basis.   |
| aged 40 and over and are the parent, brother, sister, or son or daughter of a person with glaucoma; | An official document to prove your date of birth – see above.  | NHS medical card – see above.  |
| suffering from glaucoma;  | Statement that you are a glaucoma sufferer.  | Your GP, or your hospital eye clinic.  |
| considered to be at risk of glaucoma; or  | Statement that you are at risk of developing glaucoma.   | Your GP, or your hospital eye clinic.  |
| in need of complex lenses.  | Take your existing glasses or existing optical prescription with you.  | If you do not already have complex lenses, your optician will advise if you are eligible.  |

## NHS sight tests and optical vouchers

| You can get a free sight test and an optical voucher if you are: | The proof you need to have  | Where and how to get proof  |
|--|---|---|
| aged under 16;   | Show your NHS medical card, current Child Benefit award notice, passport or birth certificate.  | NHS medical cards are sent to you when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. In this case use one of the other documents mentioned. |
| aged 16, 17 or 18 in full-time education;                        | A current Child Benefit award notice or you can show proof of your date of birth, such as your birth certificate or passport, and proof that you are a full-time student. | The Child Benefit Centre. Phone 0845 302 1444. Your school, college, university or your local education authority can give you proof that you are in qualifying full-time education (see page 10).  |
| you are named on a valid HC2 certificate;                        | An NHS certificate HC2 for full help with health costs.   | Make a claim using form HC1, which you can get from your Jobcentre Plus office or by calling 0300 330 1343 or 0300 123 0849 (the printers). You may also be able to get an HC1 from your local hospital, dentist, optician or doctor.                                 |
| you are named on a valid HC3 certificate;                        | The cost may be reduced if you are named on an NHS certificate HC3 for partial help with health costs.  |   |

NHS sight tests and optical vouchers – continued

| <p><b>You can get a free NHS sight test and an optical voucher if you are:</b></p>  | <p><b>The proof you need to have</b></p>  | <p><b>Where and how to get proof</b></p>   |
|---|---|--|
| <p>getting Income Support, income-based Jobseeker’s Allowance (paid on its own or with contribution-based JSA), income-related Employment and Support Allowance (paid on its own or with contribution-based ESA), Universal Credit during the pathfinder between 29 April 2013 and 31 October 2015 or your partner is getting one of these benefits, or you are a dependant under age 20 of someone getting this benefit;</p> | <p>An entitlement letter from your Jobcentre Plus office.</p>   | <p>You can get proof in the form of an entitlement letter from your Jobcentre Plus office.</p> <p>Contribution-based Jobseeker’s Allowance, Incapacity Benefit, Contribution-based Employment and Support Allowance, Disability Living Allowance or Personal Independence Payment paid on their own do not count as they are not income-related.</p> |
| <p>getting Pension Credit (Guarantee Credit) paid on its own or with (Savings Credit), or your partner is getting this benefit or you are a dependant under age 20 of someone getting this benefit; or</p>  | <p>Your award notice from the Pension Centre.</p>   | <p>If you have lost or mislaid your Pension Centre award notice, contact the Pension Centre phone line on 0845 606 0265.</p>   |
| <p>included in an award of tax credits and meet the qualifying conditions. This also includes any young person aged 19 (qualifying young person) who is included in an award of tax credits which meet the qualifying conditions (qualifying tax credits).</p>  | <p>A valid NHS Tax Credit Exemption Certificate or you can use your tax credit award notice or decision letter.</p> | <p>If you are eligible for a free sight test and optical voucher, you will be sent your exemption certificate. If you haven’t yet received your certificate, use your award notice or decision letter.</p>   |

# Ordering forms and leaflets

## Printed versions

The items listed below are available from:

3M Security Printing and Systems Ltd

Gorse Street

Oldham

OL9 9QH.

Phone: 0300 123 0849

Fax: 0161 683 2188

Email: [nhsforms@spsl.uk.com](mailto:nhsforms@spsl.uk.com)

Website: [www.nhsforms.co.uk](http://www.nhsforms.co.uk)

- HC1 Help with health costs main claim form for the NHS Low Income Scheme.
- The appropriate version of the HC5 'Help with health costs refund claim form' for the charge you paid. This is for all health costs except prescription charges (ask for NHS receipt form FP57 when you pay a prescription charge, to claim a refund).
- HC12 'A quick guide to help with health costs including charges and optical voucher values'.

## Electronic information

The following are on the DH website at: [www.nhs.uk](http://www.nhs.uk). Use the advanced search facility to find the document you need.

- HC11 'Help with health costs'.
- HC12 'A quick guide to help with health costs including charges and optical voucher values'.
- HC5(W) 'refund claim form for wigs and fabric supports'.
- **Caring for dispersed asylum seekers – a resource pack** – Information for health staff, service planners and agencies providing advice for asylum seekers.

You can find information about the following on the Department of Health website. Use the advanced search facility to find the information you need.

- A practical guide for disabled people or carers (HB6) – Where to find information, services and equipment.

## Translation service

If you have any questions and English is not your first language, call us on 0300 330 1343. We have a telephone interpretation service. When you call, say in English, or ask a friend to say in English, that you have a question in another language and give the language you need.

## Advice lines

### Health cost advice lines

For more information about anything in this booklet, ring 0300 330 1343 (local-call rates). However, if you have a question about an exemption or prepayment certificate, see below.

### Medical and maternity exemption certificates

0300 330 1341

### Prescription prepayment certificates

For price, phone orders and enquiries: 0300 330 1341

### NHS Tax Credit Exemption Certificates

Call 0845 609 9299 (please have your Tax Credit award notice ready to answer questions about it). For questions about applying for tax credit or entitlement to an award notice, ring the HM Revenue & Customs Tax Credit helpline on the number shown below.

### HM Revenue & Customs – Tax Credit Helpline

0845 300 3900

If you have hearing or speech difficulties, call 0845 300 3909.

### Health advice

24-hour confidential nurse advice and health information service NHS Direct: 0845 46 47

**NHS Direct do not deal with questions about tax credits.**

### Information about help with health costs in the rest of the UK

To get information about help with health costs if you do not live in England, please see below.

If you live in Scotland, contact the Scottish Government Directorate of Primary Care on 0131 244 2529 or check online at: [www.scotland.gov.uk/healthcosts](http://www.scotland.gov.uk/healthcosts).

If you live in Wales, contact the form suppliers on 0845 603 1108 and ask for the form you need. Or check online at: [www.wales.gov.uk/healthforms](http://www.wales.gov.uk/healthforms).

If you live in Northern Ireland, contact your local Social Security Office. Or check online at: [www.dsdni.gov.uk](http://www.dsdni.gov.uk).



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