

A quick guide to
help with health costs
including charges and optical
voucher values

Effective from 1 April 2011

Prescriptions

NHS dental treatment

NHS wigs and fabric supports

Sight tests

Glasses or contact lenses

Travel to receive NHS treatment

The penalty charge

Introduction

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

This booklet gives you information about NHS charging arrangements in England only.

This is not a complete guide to the help available. For more detailed information read leaflet [HC11 – Help with health costs](#).

You may get a copy at Jobcentre Plus offices, NHS hospitals, or your doctors, dentists or opticians. Or, visit www.nhs.uk/healthcosts. Or phone 0845 610 1112.

For charges and optical voucher values please see page 15.

To order a prescription pre-payment certificate call [0845 850 0030](#).

For advice on completing HC1 or HC5 forms call [0845 850 1166](#).

NHS Prescriptions

You do not have to pay for prescriptions if you:

- are under 16 years old;
- are 16, 17 or 18 in full-time education;
- are 60 years of age or over;
- have a valid medical exemption certificate (see page 11);
- have a valid maternity exemption certificate (see page 12);
- have a valid war pension exemption certificate and the treatment is for your accepted disablement (see page 10);

- have a valid prescription pre-payment certificate (see page 13);
- are included in the award of someone getting Pension Credit Guarantee Credit;
- get or are included in an award of someone getting (see also page 10):
 - Income Support;
 - Income-based Jobseeker’s Allowance;
 - Income-related Employment and Support Allowance;
- are entitled to, or are named on, a valid NHS Tax Credit Exemption Certificate;
- are named on a valid HC2 certificate; or
- are an NHS in-patient.

The items below are always free:

- medication given to you to take at a hospital or an NHS Walk-in Centre;
- medication administered to you personally by a GP;
- medication given to you at a hospital or PCT clinic to treat a sexually transmissible infection (STI);
- medication supplied by a PCT or Trust or by a Patient Group Direction for the treatment of Tuberculosis;
- medication for the treatment of a mental disorder, supplied by a PCT or Trust or by a Patient Group Direction, to a person subject to a supervised community treatment order;
- prescribed contraceptives.

NHS dental treatment

You can get free NHS dental treatment if:

- **when the treatment starts you are:**
 - under 18 years old;
 - 18 years old in full-time education;
 - pregnant, or have had a baby in the 12 months before treatment starts;
 - an NHS in-patient and the treatment is carried out by the hospital dentist; or
 - an NHS Hospital Dental Service out-patient.

(There may be a charge for dentures and bridges.)
- **when the treatment starts or when the charge is made you:**
 - get or are included in an award of someone getting (see also page 10):
 - Income Support;
 - Income-based Jobseeker's Allowance;
 - Income-related Employment and Support Allowance;
 - Pension Credit Guarantee Credit;
 - are entitled to or named on a valid NHS Tax Credit Exemption Certificate; or
 - are named on a valid HC2 certificate.

Partial help: if you are named on a valid HC3 certificate you might get some help towards the cost of your NHS dental treatment. The HC3 certificate will tell you how much you are required to pay.

NHS funded sight tests

You can get free sight tests if you:

- are under 16 years old;
- are 16, 17 or 18 in full-time education;
- are 60 years of age or over;
- are a diagnosed glaucoma patient;
- have been told 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, sight-impaired or partially sighted;
- need complex lenses;
- get or are included in an award of someone getting (see also page 10):
 - Income Support;
 - Income-based Jobseeker's Allowance;
 - Income-related Employment and Support Allowance;
 - Pension Credit Guarantee Credit;
- are entitled to or named on a valid NHS Tax Credit Exemption Certificate; or
- are named on a valid HC2 certificate.

In addition, you will not be charged for a sight test if you are someone whose sight test is carried out through a hospital eye department, or at the request of a hospital, as part of the management of your eye condition.

NHS sight tests may also be available at:

Home: If you are unable to leave the home unaccompanied because of physical or mental illness or disability.

A residential or care home: If you normally live there and you are unable to leave the home unaccompanied because of physical or mental illness or disability.

A day centre: If you would have difficulty in obtaining sight testing services from a practice premises because of physical or mental illness or disability or because of difficulties in communicating your health needs unaided.

Partial help: if you are named on a valid HC3 certificate you might get some help towards the cost of a private sight test. Check when you make your appointment and take your certificate with you.

NHS optical vouchers

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

- are under 16 years old;
- are 16, 17 or 18 in full-time education;
- need complex lenses;
- get or are included in an award of someone getting (see also page 10):
 - Income Support;
 - Income-based Jobseeker's Allowance;
 - Income-related Employment and Support Allowance;
 - Pension Credit Guarantee Credit;
- are entitled to or named on a valid NHS Tax Credit Exemption Certificate; or
- are named on a valid HC2 certificate.

Partial help: if you are named on a valid HC3 certificate you might get some help towards the cost.

If your glasses or contact lenses cost more than your voucher value, you will have to pay the difference.

NHS vouchers for repair or replacement of glasses or contact lenses

You can get vouchers for repair or replacement if you are under 16 years old. If you are 16 years of age or older, conditions apply.

For more detailed information read leaflet **HC11 – Help with health costs**. You may get a copy at Jobcentre Plus offices, NHS hospitals, or your doctors, dentists or opticians.

Or visit www.nhs.uk/healthcosts.

Or phone 0845 610 1112.

NHS travel costs

You can get help with necessary cost of travel to receive NHS treatment if you are referred by a doctor or dentist and you:

- get or are included in an award of someone getting (see also page 10):
 - Income Support;
 - Income-based Jobseeker's Allowance;
 - Income-related Employment and Support Allowance;
 - Pension Credit Guarantee Credit;
- are entitled to or named on a valid NHS Tax Credit Exemption Certificate;
- are named on a valid HC2 certificate (includes travel by your dependent children); or
- are a war pensioner and the treatment is for a disability that the Service Personnel and Veterans Agency accepts for treatment.

Partial help: if you are named on a valid HC3 certificate you might get some help towards the cost of your travel. The HC3 certificate will tell you how much help you are entitled to.

NHS wigs and fabric supports

You can get free wigs and fabric supports if you:

- are under 16 years old;
- are aged 16, 17 or 18 in full-time education;
- are a hospital in-patient;
- have a valid war pension exemption certificate and the wig or fabric support is for your accepted disablement;

- get or are included in an award of someone getting (see also page 10):
 - Income Support;
 - Income-based Jobseeker's Allowance;
 - Income-related Employment and Support Allowance;
 - Pension Credit Guarantee Credit;
- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate; or
- are named on a valid HC2 certificate.

Partial help: if you are named on a valid HC3 certificate you might get some help towards the cost of your wig or fabric support. The HC3 certificate will tell you how much you are required to contribute.

If you are receiving Working Tax Credit or Child Tax Credit

If you meet the criteria below you are entitled to full help with health costs. You will automatically receive an NHS Tax Credit certificate if:

- your tax credit award notice or decision letter shows your yearly income for tax credit purposes is £15,276 or less¹ **and** one of the following also applies. You get:
 - both Working Tax Credit and Child Tax Credit; or
 - Working Tax Credit on its own which includes a disability element or a severe disability element; or
 - Child Tax Credit on its own because you are not eligible for Working Tax Credit.

¹ The £15,276 limit applies from 6 April 2011.

What to do before your tax credit exemption certificate arrives

If you are entitled to help with NHS health costs and you need treatment before your certificate arrives, tick the box which says you are entitled to, or named on, an NHS tax credit certificate, on the NHS treatment form and sign. Take your tax credit award notice with you when you go for treatment as evidence that you are allowed free treatment.

People getting benefits

You can get the help listed in this leaflet if you get, or are included in an award of someone getting:

- Income Support;
- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Pension Credit Guarantee Credit,

when the benefit is paid on its own or paid with another benefit, for example, income-related Employment and Support Allowance paid with contribution based Employment and Support Allowance.

If you are not sure, check with your Jobcentre Plus office, otherwise you could be liable for a penalty charge (see page 19).

War Pensioners

War pensioners get free NHS prescriptions and NHS wigs and fabric supports at the point of treatment if they have a valid war pension exemption certificate and the treatment is for the accepted disablement.

The cost of NHS dental treatment, travel, sight tests, glasses or contact lenses can be claimed back if it arises from the accepted disablement. Write to The Treatment Group, Service Personnel and Veterans Agency, Norcross, Blackpool, FY5 3WP.

People with certain medical conditions

If you have one of the following medical conditions, you can apply for an NHS medical exemption certificate that will entitle you to receive NHS prescriptions free of charge:

A permanent fistula (for example, caecostomy, colostomy, laryngostomy 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 (where the body does not produce enough of one or more pituitary hormones)

Diabetes mellitus, except where treatment is by diet alone;

Hypoparathyroidism (where the body does not produce enough parathyroid hormone);

Myasthenia gravis (a rare muscle weakness disorder);

Myxoedema (that is, hypothyroidism which needs thyroid hormone replacement);

Epilepsy which needs continuous anti-convulsive therapy;

A continuing physical disability which means you cannot go out without the help of another person;

If you are undergoing treatment for cancer. Including treatment for the effects of cancer or the effects of previous or current cancer treatment.

To apply for a medical exemption certificate, ask your doctor for form FP92A. The form tells you what to do. 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.

Women who are pregnant or who have had a baby in the last 12 months

You are entitled to receive:

- free NHS prescriptions - but only if you have a valid NHS maternity exemption certificate; and
- free 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. You may be required to provide evidence.

To apply for an NHS maternity exemption certificate ask your doctor, nurse, midwife or health visitor for form FW8. The form tells you what to do. Your doctor, nurse, midwife or health visitor will sign the form to confirm your statement.

People on a low income

If you are not in any of the previously mentioned groups in this leaflet, but you have difficulties paying NHS charges, you may qualify for help under the NHS Low Income Scheme. This is an income-related scheme which looks at your (and your partner's) weekly requirements and income to work out how much, if anything, you should pay towards your and your family's health costs.

If you want to claim help under the NHS Low Income Scheme call the helpline on **0845 850 1166**. They can provide information and advice, send you a claim form HC1, and help with filling it in.

People who need lots of prescriptions but have to pay charges – prescription prepayment certificates

If you are not entitled to free prescriptions and you think you will have to pay for 4 or more items in 3 months or more than 14 items in 12 months, you may find it cheaper to buy a prescription pre-payment certificate. A valid certificate can be used for all your prescriptions.

You can also choose to pay for a 12-month prescription pre-payment certificate by 10 monthly direct debit instalments.

You can apply for a prescription pre-payment certificate in the following ways:

- 1) Visit www.nhsbsa.nhs.uk/healthcosts. You can choose to pay:
 - using a debit or credit card; or
 - by 10 monthly direct debit instalments for a 12-month prescription pre-payment certificate.
- 2) By post using Form FP95 available from your local pharmacy. You can choose to pay:
 - using a cheque, postal order, debit or credit card; or
 - by 10 monthly direct debit instalments for a 12-month prescription pre-payment certificate.
- 3) By calling **0845 850 0030**. You can choose to pay:
 - using a debit or credit card; or
 - by 10 monthly direct debit instalments for a 12-month prescription pre-payment certificate.
- 4) At a pharmacy registered to sell prescription pre-payment certificates.
 - Visit www.nhsbsa.nhs.uk/healthcosts for a list of registered pharmacies.
 - If you buy a prescription pre-payment certificate from a registered pharmacy, you cannot pay for it by the direct debit instalment option.

Refunds

If you have already paid NHS charges and you think you may have been entitled to exemption at the time you paid, you might be able to get some or all of your money back. You must claim your refund within three months of the date you paid the charge.

NHS Prescriptions

If you are paying prescription charges and you think that you might want to claim a refund, ask the pharmacist, hospital, or doctor for an NHS receipt form FP57 when you pay the charge. You can only get the receipt form at the time you pay the charge. The receipt form tells you what you need to do to claim a refund.

Other NHS Charges

To claim a refund you will need form:

- HC5(D) for NHS dental treatment;
- HC5(O) for a sight test, glasses or contact lenses;
- HC5(T) for travel costs to receive NHS treatment if you have been referred by a doctor or dentist;
or
- HC5(W) for an NHS wig or fabric support.

The form tells you what to do.

You can get all of the HC5 forms from www.nhsbsa.nhs.uk/healthcosts or by calling **0845 850 1166** - the form you request will be posted to you.

You may be able to get an HC5 form from:

- your local Jobcentre Plus office;
- your local hospital;
- some dentists and opticians.

Ask for the version of the HC5 form that you need.

Rates of charges and optical voucher values from 1 April 2011

NHS prescription charges

- Charge for each prescribed item £7.40
-

For items that come in combination (duo) packs, there is a prescription charge for each different drug in the pack.

- Support stockings – each £7.40
 - Support tights – per pair (available from hospitals only) £14.80
-

Prescription prepayment certificates

- 3-months pre-payment certificates £29.10
 - 12-months pre-payment certificates £104.00
-

NHS wigs and fabric supports

- Stock modacrylic wig £61.85
 - Partial wig – human hair £163.80
 - Full made-to-order wig – human hair £239.45
 - Abdominal support £37.90
 - Spinal support £37.90
 - Surgical bra £25.10
-

Scilly Isles Travel Costs

If you live in the Scilly Isles, the most you will have to pay to travel to hospital is £5.00

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 4) 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.

- 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 £17.00. £17.00

 - This charge includes all necessary treatment covered by the £17.00 charge plus other treatment such as fillings, root canal treatments or extractions (having teeth taken out). £47.00

 - This charge includes all necessary treatment covered by the £17.00 and £47.00 charges plus more complicated procedures such as crowns, dentures or bridges. £204.00
-

You will only pay 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 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 get the prescription dispensed.

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

Sight tests

If you meet the criteria described on page 5 you will be entitled to a free NHS funded sight test.

NHS voucher values for glasses and contact lenses

Optical vouchers

Maximum value for each pair of glasses or contact lenses

• Single vision	A	£36.20
	B	£55.10
	C	£80.60
	D	£182.00
• Bifocal	E	£62.70
	F	£79.70
	G	£103.30
	H	£200.10
• Hospital Eye department	I	£186.40
• Complex lens – single vision		£13.70
• Complex lens – bifocal		£34.60

Supplements to vouchers

Where necessary.

		for each lens
• Prism	Single vision	£11.80
	Bifocal	£14.20
• Tint	Single vision	£4.00
	Bifocal	£4.50
• Photochromic	Single vision	£4.00
	Other lenses	£4.50
• Special frames		up to £59.70

Repairing or replacing glasses or replacing contact lenses

If you are entitled to a voucher (see page 6) 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.

The penalty charge

If you claim help with health costs which you are not entitled to you may have to pay a fine, known as the penalty charge. The penalty charge is five times the amount you should have paid, up to £100. You must pay the original charge as well as the penalty charge.

Example: Prescriptions penalty charge

A patient who claims 2 free prescription items when the charge is £14.80, will have to pay:

• the original charge of	£14.80
• plus a penalty charge of	£74.00
• Total	£88.80

You must check that you are entitled to help with the cost of health costs before you sign any declaration stating that you are entitled.

For more information about penalty charges, go to www.nhsbsa.nhs.uk/fraud.

Interpretation services

If English is not your first language, we will provide a phone interpreting service on all of the phone numbers shown in this leaflet. When you phone us, tell us in English, or ask a friend to tell us, your preferred language and we will provide an interpreter.

This normally takes between 30 seconds and one minute.

Other special needs

If you ask us, we can send you this leaflet in Braille, on compact disc or in large print.

All phone numbers in this leaflet accept Typetalk for people who are hard of hearing.



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