

HELP WITH HEALTH COSTS

WHAT IS IT?

It is a LOW INCOME SCHEME to help people get full or partial help with the following health costs:

- ◆ NHS prescriptions (for more detail see our leaflet Pb38)
- ◆ NHS Dental Treatment
- ◆ Sight tests and vouchers for glasses or contact lenses
- ◆ Travel to hospital for NHS treatment
- ◆ NHS wigs or fabric supports

TO QUALIFY

Some people qualify for help with some health costs because of their age or their particular circumstances. Here are some examples:

You are exempt

- ◆ If you are under 16 or under 20 in full time education (most health benefits)
- ◆ If you are over 60 (free prescriptions and sight test)
- ◆ If you have a specified condition (depending on the condition)
- ◆ If, for a physical reason you are 'housebound', or can only leave the house with someone's help.
- ◆ If you are pregnant or have recently had a baby (prescriptions/dental treatment)
- ◆ If you get Income Support / Jobseekers Allowance (income-based) / Employment & Support Allowance (income-related) or the Guarantee Credit part of Pension Credit. If you get Working Tax Credit / Child Tax Credit you may get full help, depending on how much Tax Credits you are awarded.

For full details get leaflet HC11 from your local Social Security Office.

Other people qualify on LOW INCOME grounds. You must not have more than £16,000 in savings and capital (£23,000 if you live permanently in a Care Home).

HOW MUCH?

The amount of help depends on your personal circumstances. The higher your income the less help you receive.

POINTS TO REMEMBER

- ◆ The Low Income certificate can be valid for up to 1 year.
- ◆ You may claim refunds within 3 months of paying.
- ◆ You can get partial help with glasses, NHS dental treatment, NHS wigs and fabric supports and travel. However, you cannot get partial help with prescriptions – you qualify for all or for nothing!
- ◆ People over 60 who get free prescriptions and sight tests can fill in the Low Income scheme form for other help.
- ◆ If you cannot get help with prescription costs you can buy a Prepayment Certificate. Consider this if you need more than 5 items in 4 months or 14 items a year.
- ◆ If you have a continuing physical disability, which means you cannot go out without help from another person, you may be entitled to free prescriptions.
- ◆ You should show the prepayment or exemption certificate when collecting prescriptions.

HOW TO CLAIM

- ◆ Use form HC1 (HC5 for refunds) to claim on 'Low Income' grounds.
- ◆ Prepayment Certificate use Form FP95.
- ◆ Exemption Certificate – different forms depending on reason for exemption.

From the Social Security Office, Post Office, GP's surgery or chemist.

FURTHER HELP

Contact your local Advice Centre

The information in this factsheet is correct as of April 2009

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Produced by Warwickshire Welfare Rights Advice Service

Funded by: Warwickshire County Council

Charity Reg No: 1113524

Company No. 5730678

