



advice and support for older age

**Independent  
Age**

## Factsheet

# Help with health costs

There are a number of benefits and entitlements available to help older people with the cost of healthcare, such as prescription costs, dental treatment, eye tests and travel to hospital. This factsheet looks at what is available, who is eligible, and how to get it.

Call FREE on **0800 319 6789** Visit **[www.independentage.org](http://www.independentage.org)**

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## **About Independent Age**

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago,  
we're independent so you can be.

The information in this factsheet applies to England only.

If you're in Wales, contact Age Cymru  
(0800 022 3444, [agecymru.org.uk](http://agecymru.org.uk))  
for information and advice.

In Scotland, contact Age Scotland  
(0800 12 44 222, [agescotland.org.uk](http://agescotland.org.uk)).

In Northern Ireland, contact Age NI  
(0808 808 7575, [ageni.org](http://ageni.org)).

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# 1. Introduction

Most NHS treatment is free, but some healthcare still carries costs. Dental treatment, prescriptions, transport to hospital and eye tests can all add up.

The good news is that help is available to meet these costs. You might qualify for some free services just based on your age, while for others you'll qualify if you have a low income or are claiming certain benefits.

As we get older, our healthcare needs may increase and we may become more likely to develop certain illnesses. Because of this, some extra services are also offered to older people, such as vaccinations and screenings for specific illnesses, and general health checks.

## What help is available?

I need help with dental costs	See chapter 3 if your income is low or you get Guarantee Pension Credit
I need help with the cost of eye tests, glasses and contact lenses	See chapter 2 if you're over 60 See chapter 3 if your income is low or you get Guarantee Pension Credit
I need help with prescription costs	See chapter 2 if you're over 60 See chapter 3 if your income is low or you get Guarantee Pension Credit

I want to know what health checks I should get	See chapter 2 for details of NHS health checks and screening and vaccination programmes
I need help with the cost of travel to receive NHS treatment	See chapters 3 and 4
I need help to get to or from hospital	See chapter 4 for information on patient transport services and help from voluntary organisations

## 2. Free NHS services as you get older

You'll qualify for some free services once you reach specific ages:

### When you're 40

Between 40 and 74, you'll be invited for a free health check – or 'midlife MOT' – every five years if you don't have a pre-existing medical condition. This check looks at your general health and your risk of developing certain serious but preventable health problems, such as heart disease, stroke, diabetes or kidney disease. You'll be given advice on how to reduce or manage your risk of getting these illnesses.

If you've been diagnosed with diabetes or glaucoma or if you're the close relative of a person with glaucoma, you are entitled to free eye tests at least once every two years. Your optometrist may recommend you need a free test every year.

### When you're 60

- free NHS prescriptions
- free NHS eye tests every two years

Tell the pharmacist or optician how old you are and take proof of age to make sure you get these entitlements.

### When you're 65

- free annual flu vaccination  
Book an appointment at your GP surgery in the autumn or check if your local pharmacy offers the service.
- free pneumococcal vaccine ('pneumo jab')  
You'll be offered a one-off jab to protect against

pneumococcal infections, which can cause illnesses like pneumonia, septicaemia or meningitis.

## When you're 70

- free shingles vaccination  
A one-off injection – available to anyone who was 70 or 78 years old on 1 September 2016. There's also a catch-up scheme in place for people who missed the vaccination: if you were eligible for it in the first three years the scheme was in place, you still qualify for it until your 80<sup>th</sup> birthday. This means you'll also qualify if:
  - you were 71, 72 or 73 on 1 September 2016
  - you were 79 on 1 September 2016
- free eye tests every year, if recommended by your optometrist

## NHS cancer screening

The NHS runs a free screening programme for three common types of cancer:

- breast cancer screening every three years for women aged 50–70. If you're over 70, you can self-refer .
- bowel cancer screening every two years for everyone aged 60–74. You'll be sent a home-testing kit. If you're 75 or over, you can still request a self-test kit by calling the helpline on [0800 707 6060](tel:08007076060).
- cervical screening every five years for women aged 50–64. Women over 65 will only be invited for screening if they've had previous abnormal test results that need monitoring or if they haven't been screened since age 50.

## Hearing tests

NHS hearing tests are free and can be booked through your GP. If you can't get to a face-to-face hearing test because you are disabled or unable to leave your home, you may be eligible for a free check at home. Ask your GP for details. Action on Hearing Loss also provides a free short over-the-phone hearing check ([0844 800 3838](tel:08448003838)). It's not a substitute for a full hearing test, but can be useful as a quick first check.

### 3. Help with health costs if your income is low

If your income is low, you can get help with various healthcare costs.

#### Guarantee Pension Credit

If you already get Guarantee Pension Credit, in addition to the free services listed in chapter 2, you and your partner can get:

- free NHS dental check-ups and treatment. You'll need to take your Pension Credit award letter with you to prove you qualify
- vouchers towards the cost of glasses or contact lenses
- NHS fabric supports – for example, for your back
- NHS wigs
- help with the cost of travel to and from NHS appointments (see chapter 4 for more information).

Guarantee Pension Credit is extra money for pensioners who are on a low income to top them up to the minimum amount of money the Government say they need to live on, depending on their circumstances. To get it, you'll need to have reached the qualifying age, which is rising at the same rate as women's State Pension age. Check when you'll reach it at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) or by calling the Future Pension Centre on 0345 3000 168. If you're not getting Pension Credit, call the claim line on 0800 99 1234 to check if you qualify.

If you're under the qualifying age for Pension Credit, you may still qualify for help with NHS health costs if you receive certain other benefits, such as income-related Employment and Support Allowance. For a full list of qualifying benefits and what

help you might get, see [nhsbsa.nhs.uk/HealthCosts/1976.aspx](https://nhsbsa.nhs.uk/HealthCosts/1976.aspx) or call the helpline for the benefit you receive.

## **NHS Low Income Scheme**

If you have a low income but you don't get Guarantee Pension Credit, you might be able to get help with NHS healthcare costs through the NHS Low Income Scheme. You can apply if your income is low and:

- you have capital under £16,000 or
- you have capital under £23,250 if you live permanently in a care home.

Your capital includes savings, investments, shares, and property other than the home you live in. For more information on who qualifies, see

[nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx](https://nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx).

To apply for the Low Income Scheme, you'll need to fill in form HC1. You can get this from NHS hospitals, GPs or dentists, or download it from

[nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf](https://nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf). You can also call 0300 330 1343 for help to fill in the form over the phone. It will then be sent to you to sign and post back.

You may qualify for either full or partial help with health costs through the Low Income Scheme. If you're eligible, you'll receive a certificate telling you which level you can get and how long for. Any help you qualify for will also be available to your partner. The scheme covers:

- prescriptions
- dental charges for check-ups and treatment
- sight tests, glasses and contact lenses

- fabric supports
- wigs
- help with the cost of travel to and from hospital or other NHS organisations for medical appointments (see chapter 4 for more information).

### Good to know



If you're under 60, there are other ways you may be able to get free or discounted NHS prescriptions. For example, a prescription pre-payment certificate could save you money depending on how many items you need ([0300 330 1341](tel:03003301341), [gov.uk/get-a-ppc](http://gov.uk/get-a-ppc)).

If you have certain medical conditions, you can apply for a certificate to get free prescriptions (visit [nhsbsa.nhs.uk/HealthCosts/1126.aspx](http://nhsbsa.nhs.uk/HealthCosts/1126.aspx) or ask your GP for form FP92A). If you have to pay for prescriptions before your exemption certificate arrives, ask the chemist for an NHS receipt (FP57).

## 4. Help with travel to and from hospital

If you have a low income or can't get yourself to hospital for medical reasons, you may qualify for help.

### Healthcare Travel Costs Scheme

You may be able to claim back the cost of travel to and from hospital if you or your partner are getting certain benefits, such as Guarantee Pension Credit, or have a certificate from the NHS Low Income Scheme (see chapter 3). You'll only qualify for help with travel costs if:

- you've been referred to the hospital or to an NHS specialist by a healthcare professional for further NHS treatment or tests
- your appointment is on a separate visit to your referral.

You'll be expected you use the cheapest transport option if you're claiming back travel costs. You can claim travel costs for another person if your health professional says that it's medically necessary for someone to travel with you. If you travelled by car and your claim was approved, you'll be reimbursed at the rate used by your local Clinical Commissioning Group (CCG).

If you need to take a taxi, contact the hospital in advance to ask whether you can be reimbursed for this. If you have any queries about what transport you're allowed to use, it's best to check in advance.

### How to claim

To claim back your travel costs, you should take the following documents to the hospital cashier's office, general office or patient affairs office:

- your travel receipts
- your appointment letter or card
- proof that you're getting Guarantee Pension Credit or your certificate for the NHS Low Income Scheme.

## **Help with costs before you travel**

You'd usually be expected to claim back the costs after you travel. However, you may be able to claim in advance if you can't afford to pay travel costs up front, or if your hospital doesn't have a cashier's office. Contact your GP or the hospital to ask about this.

## **Patient transport services**

If you need help to travel, you may qualify for non-emergency patient transport services. These provide free transport to and from hospital for people who have a medical condition which stops them from using private or public transport.

Ask the doctor referring you whether you're eligible for these services. Patient transport services may not be available in all areas, so check this in advance.

## **Help from voluntary organisations**

If you don't qualify for patient transport services, but could do with some help to get home, want a cheaper option than a taxi, or would like the company, you could see if a local charity branch offers a transport support service. This would offer a volunteer driver to take you door-to-door. Charities such as the British Red Cross ([0344 871 11 11](tel:03448711111), [redcross.org.uk/What-we-do/Health-and-social-care/Independent-living/Transport-support](https://www.redcross.org.uk/What-we-do/Health-and-social-care/Independent-living/Transport-support)) and the Royal Voluntary Service ([0845 608 0122](tel:08456080122), [---

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[tofrom-hospital](#)) operate these schemes in some areas. They may ask for a contribution towards petrol costs.

## **Travel discounts for over-60s**

If you don't qualify for help with health costs, remember some travel discounts are available to everyone over a certain age:

- if you've reached State Pension age, you can get free off-peak bus travel. Contact your local council to claim your bus pass today
- if you're over 60, you can purchase a Senior Railcard or Coachcard for a third off most train or coach journeys.

## **Wheelchairs and scooters**

If you find you need a wheelchair or scooter, there are various schemes that could help you with the cost of this.

If you get certain disability benefits, including the higher rate mobility component of Disability Living Allowance or enhanced rate mobility component of Personal Independence Payment, you can apply to the Motability Scheme (0300 456 4566, [motability.co.uk](http://motability.co.uk)). This scheme lets you use your benefit to hire or buy an electric wheelchair, scooter or car.

You could also speak to your doctor or consultant about whether you might be eligible for NHS wheelchair services. If they think you could be, they can refer you for an assessment. If you qualify, you'll either be loaned a wheelchair or given a voucher towards the cost of one. You might not get an electric wheelchair through this scheme.

If you're not eligible for either of these schemes, you could buy or rent privately. The British Red Cross offers short-term loans of wheelchairs and other equipment in most areas of the country (0344 871 11 11, [redcross.org.uk/What-we-do/Health-and-social-care/Independent-living/Mobility-aids](http://redcross.org.uk/What-we-do/Health-and-social-care/Independent-living/Mobility-aids)). It requests

donations to help provide the service and may ask for a refundable deposit.

For more information on mobility equipment, see our factsheet **Choosing disability equipment** (0800 319 6789, [independentage.org](http://independentage.org)).

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## **Thank you**

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us

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