



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))

In this factsheet, you'll find reference to our other free publications. You can order them by calling [0800 319 6789](tel:08003196789), or by visiting [independentage.org/publications](https://independentage.org/publications)

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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 or your partner 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?

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

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**

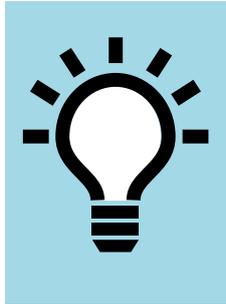
Between 40 and 74, you'll be invited for a free health check – or 'midlife MOT' – every five years if you don't have a pre-existing medical condition. This check looks at your general health and your risk of developing certain serious but preventable health problems, such as heart disease, stroke, diabetes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

### **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.

## Good to know



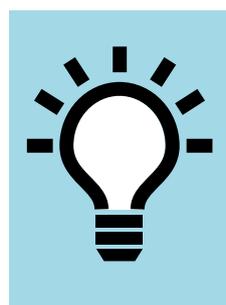
If you're entitled to free eye tests and you are unable to leave your home unaccompanied because of illness or disability, you may be able to have your free eye test in your own home.

Your GP or local Clinical Commissioning Group (CCG) should be able to tell you which local optometrists provide this service.

## 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.

## Good to know



People under 65 who have a serious long-term health condition can also get the flu jab free of charge – speak to

your GP about this if you think you might qualify.

## **When you're 70**

- free shingles vaccination

A one-off injection – available to anyone who is 70 or 78 years old. You can have the shingles vaccination at any time of year.

There's also a catch-up scheme in place for people who missed the vaccination: if you were eligible for it in the past three years, you still qualify for it until your 80<sup>th</sup> birthday. This means you'll also qualify if:

- you are in your 70s and were born after 1 September 1942
- you are 79 years old

## 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 will no longer get invitations to screening, but you can still book an appointment with your local screening unit if you would like one.
- 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). When you're 55, you'll automatically be invited for a one-off bowel screening test, if this is available in your area.
- 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.

Many larger pharmacies and opticians also offer free hearing checks, but you'll normally have to pay for any treatment you need such as hearing aids.

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.

## Eye tests

Everyone over 60 is entitled to a free eye test every two years. If you are under 60, you are entitled to a free eye test if you:

- are registered as partially sighted or blind
- have been diagnosed with diabetes or glaucoma

- are 40 or over and your mother, father, sibling or child has been diagnosed with glaucoma
- have been advised by an eye doctor (ophthalmologist) that you're at risk of glaucoma

Your optometrist may recommend that you have a free test every year.

### 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, you and your partner can get:

- free NHS dental check-ups and treatment.
- 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).

You'll need to take your Pension Credit award letter with you to prove you qualify.

Guarantee Pension Credit is extra money for older people 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 **0800 731 0175**. 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/nhs-low-income-scheme](https://nhsbsa.nhs.uk/nhs-low-income-scheme) 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 (or any of the other qualifying benefits), 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://www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx).

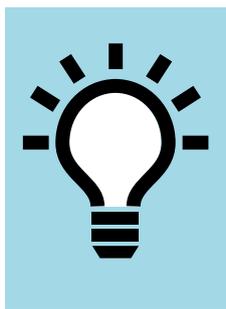
To apply for the Low Income Scheme, you'll need to fill in form HC1. You can get this from your local Jobcentre Plus, NHS hospitals, GP, optician or dentist, order it online from the link above, or download it from [nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf](https://www.nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf). 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 medical appointments (see chapter 4 for more information).

## Good to know



If you're under 60 and your income is too high to get the NHS Low Income Scheme certificate (HC2), 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 an exemption certificate to get free prescriptions – your GP should give you an application form if you qualify. Visit [nhsbsa.nhs.uk](http://nhsbsa.nhs.uk) for more information about

medical exemption certificates and who can apply.

## **Claiming money back**

If you paid any health costs before you started receiving Guarantee Pension Credit or before you applied to the NHS Low Income Scheme, you might be able to get a refund. You must claim a refund within three months of the date you paid the charge, by filling in a HC5 form. Call **0300 330 1343** to order the form you need, or download it from [nhsbsa.nhs.uk/nhs-low-income-scheme](https://nhsbsa.nhs.uk/nhs-low-income-scheme).

If you have applied to the NHS Low Income Scheme, or for a medical exemption certificate and you need to pay for any prescriptions in the meantime, ask the chemist for an NHS refund 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 suitable 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 mileage 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 (PTS)**

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 with parking charges**

If you regularly drive to hospital and have to pay parking charges, it might be worth checking whether the hospital have any parking concession schemes. Some hospitals have special schemes for carers or people with frequent outpatient appointments, for example. Contact the Patient Advice and Liaison Service (PALS) at the hospital or ask your GP surgery where to find your nearest PALS office.

## 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), [royalvoluntaryservice.org.uk/get-help/hospital-support/home-tofrom-hospital](https://www.royalvoluntaryservice.org.uk/get-help/hospital-support/home-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. Contact National Express

(0871 781 8181, [nationalexpress.com/coachcards](http://nationalexpress.com/coachcards)) or National Railcards (0345 3000 250, [senior-railcard.co.uk](http://senior-railcard.co.uk)).

## **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.

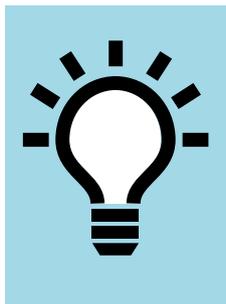
If you get certain disability benefits, including the higher rate mobility component of Disability Living Allowance or enhanced rate mobility component of Personal Independence Payment, you can apply to the Motability Scheme (0300 456 4566, [motability.co.uk](http://motability.co.uk)). This scheme lets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

You could also speak to your doctor, consultant, occupational therapist or physiotherapist 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. The voucher will be for the value of an NHS wheelchair, and means you can choose to

put some of your own money towards a wheelchair which is not normally provided by the NHS. Not all NHS wheelchair services offer a voucher scheme.

## Good to know



The NHS is slowly rolling out Personal Wheelchair Budgets, to replace the current voucher system. Wheelchair users will be given a pot of money that they can use to pay for the wheelchair of their choice – either from the NHS range, or from an independent provider.

As with the current voucher scheme, you will need to put some of your own money towards your wheelchair if it costs more than wheelchairs which are usually provided by the NHS to meet your needs. For example, you may decide you would like an electric wheelchair, which is not usually provided by the NHS if it is for outdoor use only. The rules on this may be different in different areas.

If you're not eligible for either the Motability or NHS wheelchair 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 (0300 456 1914, [redcross.org.uk/What-we-do/Health-and-social-care/Independent-living/Mobility-aids](https://www.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](https://www.independentage.org)).

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The sources used to create this publication are available on request. Contact us using the details below.

## **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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