Help with health costs

Most NHS services are free, however there are charges for some things. If you are aged over 60 years old, in receipt of certain benefits, or are on a low income, you may be entitled to free treatment or help with some of these health costs, including prescriptions.

What help is available?

NHS treatment is usually free, but there is a cost for some services.

If you are under 19, over 60, receiving benefits, pregnant or had a baby in the last 12 months, have a certain medical condition or if you get a war pension you may be able to get help with health costs such as:

- NHS prescriptions
- NHS dental treatment
- sight tests, glasses or contact lenses
- travel costs to and from hospital for NHS treatment
- wigs and fabric supports, such as abdominal and spinal supports

To claim travel costs, on the day of your appointment you should bring proof that you receive a means-tested benefit as well as the bus, train, metro or parking tickets you have used and ask for a travel expenses claim form.

You can read more in the Cumbria, Northumberland, Tyne and Wear NHS foundation trust booklet on help with travel costs here

You may get help with health costs due to your circumstances. You may have a long term health condition that needs regular medication, you may be pregnant or in receipt of cancer treatment. Long term health conditions that are eligible are:

- cancer and treatment
- epilepsy that needs continuous anticonvulsive therapy
- a continuing physical disability that means you can’t go out without the help of another person
- a permanent fistula which needs continuous surgical dressing or an appliance, for example, caecostomy, colostomy, laryngostomy or ileostomy
- Diabetes insipidus and other forms of hypopituitarism
- Myxoedema, for example, hypothyroidism which needs thyroid hormone replacement
- Hypoparathyroidism which means your parathyroid glands produce too little parathyroid hormone

- Hypoadrenalism, where specific substitution therapy is essential, for example, Addison's Disease
- Myasthenia gravis, Where an autoimmune condition affects the nerves and muscles

Visit **www.nhs.uk** for more information and use the NHS Business Services Authority **eligibility checker** to find out if you need to pay or can receive reduced costs.

NHS Low Income scheme (LIS)

If you are not receiving a means tested benefits such as universal credit, but have a low income, you may be able to get help with NHS costs through the NHS Low Income Scheme (LIS).

You can apply for the NHS Low Income Scheme (LIS) If your income, savings, investments or property are under £23,250 for people who live permanently in a care home or £16,000 for everyone else.

Depending on your circumstances, you get full help (called a HC2 certificate) or partial help (called a HC3 certificate). The assessment takes into account council tax and housing costs for people on low incomes, so even if your income is too high for a means-tested benefit you could get help with health costs.

Visit **www.nhs.uk** for more information about the scheme. If you need help making a claim or have questions about the LIS, call NHS Help on 0300 330 1343.

You can find out if you need to pay or can get reduced costs and can apply online at NHS Business services authority

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NHS continuing healthcare

The rules for help with health costs if you receive Universal Credit can be found on NHS

NHS Continuing Health Care (NHS CHC) may be provided in different settings including your home or a care home. A team of healthcare professionals (a "multidisciplinary team") will assess your needs. This could be done before a **hospital discharge** or when carrying out a **care and support assessment**. The whole health and care team will look at all your care needs and relate them to:

- what help you need
- how complex your needs are
- how intense or severe your needs can be
- how unpredictable they are, including any risks to your health if the right care isn't provided at the right time

Your eligibility for NHS continuing healthcare depends on your assessed needs and not on any particular diagnosis or health condition. If your needs change then your eligibility for NHS continuing healthcare may change.

You can watch the video below from NHS England for more information on the NHS CHC process:

Beacon CHC can give you general advice on NHS Continuing Healthcare and up to 90 minutes of free, personalised advice from a trained CHC adviser. Information, free guides and resources are available on their website.

Other help with costs

Sometimes you may find that your needs are met by the local Council and the NHS and this is called a “joint package of care”.

If you’re entitled to help with health costs you can get:

- free NHS prescriptions
- free dental treatment
- free wigs and fabric supports
- free sight tests and help with the cost of glasses and contact lenses
- help with travel costs for NHS treatment

There is a more general advice page about eligibility for healthcare costs, including prescriptions on **NHS** online.

Financial help as a carer

As a carer you may be entitled to help with certain health care costs for the person you look after.

To be assessed for NHS Continuing Health Care a qualified healthcare nurse assessor would complete a checklist tool. This could be done before a **hospital discharge** or when carrying out a **Needs Assessment**.

There is a more general advice page about eligibility for healthcare costs including prescriptions on **NHS** online

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Save money on NHS prescriptions

NHS prescription prepayment certificate can save you money if you pay for prescriptions regularly. There’s no limit on the number of prescriptions you can have with a certificate. You can pay in advance for a certificate for 3 or 12 months.

Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- **Citizens Advice Newcastle (CAN)**.
- **Newcastle Welfare Rights Service** have **self help material** on their website
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:
Search

Other useful information

Help with health costs Age UK's factsheet.

Use the **NHS Business Services Authorityeligibility checker** to find out if you need to pay or can receive reduced costs.

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Useful Organisations

Newcastle Carers

Email: info@newcastlecarers.org.uk

Website: www.newcastlecarers.org.uk

Telephone: 0191 275 5060

Address: 135-139 Shields Road, NE6 1DN

NHS

Website: www.nhs.uk

NHS Business Services Authority

Website: https://www.nhsbsa.nhs.uk/

Telephone: 0191 232 5371

Address: Stella House, NE15 8NY

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