

FAMILY GUIDES

# Help with health costs



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## INTRODUCTION

# Getting help with health costs



In the UK we are fortunate to have access to NHS service free at the point of service. However, there are times where at the point of services we incur healthcare costs, such as the dentist, opticians, and prescriptions.

This guide will explain how, depending on your circumstances you could access some of the paid services at a lower rate or free of charge.

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## Free over 60's NHS Services

It is important to note that the minimum age to access free NHS services is under continued consultation on whether to increase the age of eligibility to [State pension age](#).

Currently [when you reach the age of 60](#) you no longer need to pay for NHS prescription or NHS funded eye tests.

At present, you are also able to book a [free flu jab with the NHS](#) from the age of 50 (you may also be able to book a free jab if you turn 50 up to and including March 31st the following year). There is also other circumstance in which you could receive a NHS flu vaccine for free:

- You have certain health conditions
- You are pregnant
- You are in long-stay residential care
- You receive a carer's allowance, or are the main carer for an older or disabled person who may be at risk if you get sick
- You live with someone who is more likely to get a severe infection due to a weakened immune system, such as someone who has had a transplant, or is having certain treatments for cancer



## Childcare

Within your local council there should be a [Family Information Service](#), this service should be able to provide you information about childcare in your local area. If your child requires further specialist services, the family information service should also be able to supply details on that too.

In the UK 3 and 4 year olds are entitled to [15 hours of free education](#) for 38 weeks of the year. For more information of financial support, [the Government provides more information here](#).

Direct payments may also be available to support you with your childcare costs. If you are working and have a child with disabilities you could receive up to £4000 a year, to help you pay for childcare through [tax-free childcare](#).



## Education

Every child is entitled to an [education](#) in the UK and schools should make 'reasonable adjustments' for disabled children which includes:

- changes to physical features, eg adding a ramp
- changes to how learners are assessed
- providing extra support and aids, eg specialist teachers or equipment



## Pension Credit

If you have reached state pension age and are on low income, you may be entitled to [pension credit](#). This is a benefit payment made weekly by the Government that is split into two parts. The first part is the guarantee credit, in this part [you could receive](#):

- Free NHS dental checks and treatment
- A voucher to help with the cost of glasses or contact lenses
- Help with travel costs for NHS treatment

- NHS wigs and fabric supports which have been prescribed by a hospital consultant

The second part is saving credit, in this part you are not automatically entitled to help with healthcare costs, but you might qualify through the NHS low income scheme. You will be able to check your pension credit award letter if you are unsure which part you receive.

## NHS Low Income Scheme

[The scheme](#) has been set up to help you with your healthcare costs if you are an adult who is on low income.

You must meet certain criteria to be eligible for the NHS low-income scheme, the eligibility criteria is as follows:

- You have savings, investments, or property (not including where you live) less than £16,000
- You permanently live in a care home and your savings, investments and property are less than £23,250

However, you should not apply for the scheme if you are already entitled to full help with health costs. You are already entitled if you or your partner receive any of the following:

- Income Support
- Income based job seekers allowance
- Income related employment and support allowance
- Pension credit - guarantee credit
- Universal Credit - if your earnings during your last complete assessment period were £435 or less, or £935 or less if you had a child element or had limited capability for work

You may also be able receive full help with healthcare costs if you are entitled to or named on a [NHS tax exemption certificate](#). Any dependent children you have under the age of 20 who are included on your benefit or tax credit claim are also entitled to do the same.



## HC1 Form

If you are [applying for the NHS low-income scheme](#), you will need to complete a HC1 form online or send it via post. However, you can only apply online if you have less than £6000 in capital or savings. If your application is approved, the certificate you receive could be valid for a period between 6 months to 5 years.

Please note that if you or your partner already receive:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension credit guarantee credit

- You are named on, or entitled to, a valid NHS tax credit exemption certificate – if you do not have a certificate, you can show your award notice; you qualify if you get Child Tax Credits, Working Tax Credits with a disability element (or both) and have income for tax credit purposes of £15,276 or less
- [Universal Credit](#) and meet the criteria

The benefits or tax credit listed above already entitle you to full help with healthcare costs.



## HC2 Certificate

If you have applied for the NHS low-income scheme and receive a [HC2 certificate](#) you will be entitled to full help with your healthcare costs. This means that you will be entitled to receive:

- Free NHS prescriptions
- Free NHS dental treatment
- Free NHS sight tests
- Help with the cost of glasses or contact lenses
- Help with the cost of travelling to receive NHS treatment
- Free NHS wigs and fabric supports

However, it is important to note that you will only receive the above for as long as your HC2 certificate is valid. Therefore, it is important that you are aware of the certificate's expiry date. This is because if you are to make a claim for healthcare costs once it has expired you may be charged a penalty fee of up to £100.

If your certificate is due to expire or has already expired, you should reapply providing your circumstances haven't changed.

## HC3 Certificate

If you have applied for the NHS low-income scheme and receive a [HC3 certificate](#), you can receive limited help with your healthcare costs. The certificate will outline how much help you will receive for each of the following:

- NHS dental treatment
- NHS sight tests
- Travelling to receive NHS treatment
- NHS wigs and fabric supports

If you have a HC3 certificate you will not receive help for prescription costs.

However, in some circumstances you may receive a 'voucher value' which is help towards the cost of glasses or contact lenses, your optician should be able to help if you are unsure. However, it is important to note that you will only receive the above for as long as your HC3 certificate is valid. Therefore, it is important that you are aware of the certificate's expiry date. This is because if you are to make a claim for healthcare costs once it has expired you may be charged a penalty fee of up to £100. If your certificate is due to expire or has already expired, you should reapply providing your circumstances haven't changed.



## Maternity Exemption Certificates

If you are pregnant you could apply for a [maternity exemption certificate](#) which entitles you to free NHS prescriptions and could be used to prove that you are entitled to free dental treatment while you are pregnant.

If you receive a maternity exemption certificate, you can also check if you will be entitled to any further help with healthcare costs using the [NHS eligibility checker](#).

You could be entitled to a maternity exemption certificate if at the time of your application you are either pregnant or have given birth in the past 12 months.

The expiry of your certificate will either be 12 months after your due date or 12 months after you have given birth. If your baby is born later than expected, you should contact the [NHS Business Service Authority](#) with a copy of the baby's birth certificate and an extension will be made to your exemption. After which, you will be sent a new certificate with an updated expiry date.

If you have a maternity exemption certificate, it is important that you check it is valid. You can do that [here](#).