

Help with health costs

Applies from April 2025

Information for patients

Can you get help with the cost of:

- NHS prescriptions?
- NHS dental treatment?
- Sight tests?
- Glasses or contact lenses?
- NHS wigs and fabric supports?
- Travel to receive NHS care?

This booklet gives guidance about NHS charging and exemption arrangements in England only.

Introduction

The National Health Service (NHS) is, mainly, for the benefit of people living in the United Kingdom (UK). If a person is accepted for NHS treatment it is generally free, although there can be charges for some things. You need to meet the conditions described in this booklet to be exempt from charges for NHS treatment.

This booklet sets out information about who does not have to pay charges and also tells you about the help you might get with the cost of:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests;
- glasses and contact lenses;
- NHS wigs and fabric supports (whenever we say 'fabric supports' we mean spinal or abdominal supports or surgical bras supplied through a hospital); and
- necessary costs of travel to receive NHS care if you are referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist.

Note: Before you sign a declaration for help with NHS charges, you must check that you are entitled to help.

How to use this booklet

This booklet gives general guidance only and aims to explain, as simply as possible, the arrangements for exemptions and help with health costs. It is not a full statement of the law.

You can quickly check if you are entitled to free treatment by going to the 'quick check' guides which start on page 6.

For more detailed guidance, go to the Contents list on page 3.

Find the group you most easily fit into, then go to the page shown (for example, if you are 60 or over, go to page 11).

After reading about the group that applies to you, check to see if any other groups also apply (you may fit into more than one group) depending on the treatment you need.

Once you have found out if you do not have to pay, read pages 22 to 24. These tell you how to claim help when you go for treatment.

All phone numbers and websites mentioned are for the NHS Business Services Authority (NHSBSA) unless we say otherwise. The NHSBSA provides services on behalf of the Department of Health and Social Care.

Refunds

There is information about refunds in this booklet – read the 'claiming refunds' section which starts on page 25.

Penalty charges

If you are found to have made a wrongful claim for free prescriptions or dental treatment, you will face penalty charges and may be prosecuted under powers introduced by the Health Act 1999. Routine checks are carried out on exemption claims including where proof may have been shown.

Current rates

We have listed the current rates of NHS charges and values for optical vouchers in England (pages 4 and 5).

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Rates of charges and values for optical vouchers from 1 May 2024

NHS prescription charges

Charge for each prescribed item	£9.90
For items that come in combination packs, there is a prescription charge for each different drug in the pack	
Support stockings	£9.90
Support tights – per pair (available from hospitals only)	£19.80

Prescription prepayment certificates (PPCs) - these work like a season ticket – see page 18.

HRT PPC	£19.80
3-month PPC	£32.05
12-month PPC	£114.50

NHS wigs and fabric supports

Stock modacrylic wig	£80.15
Partial wig – human hair	£212.35
Full made-to-order wig – human hair	£310.55
Abdominal support	£49.05
Spinal support	£49.05
Surgical bra	£32.50

Scilly Isles travel costs

If you live in the Scilly Isles, the most you will have to pay to travel to receive NHS care when referred by a doctor, dentist or ophthalmic practitioner is £5.

Dental treatment

When you go for treatment, check if it will be NHS or private treatment. If you are not exempt from NHS charges (see page 7), there are three standard charges for NHS dental treatment. The amount you pay will depend on the sort of treatment you need to keep your teeth and gums healthy.

Rates of dental treatment charges from 1 April 2025. You will pay one of the three charges below.

£27.40	This charge will include an examination, diagnosis and care to prevent problems. If necessary, this will include x-rays, scale and polish and planning for more treatment. Urgent and out-of-hours care will cost no more than £27.40.
£75.30	This charge includes all necessary treatment covered by the £27.40 charge plus other treatment such as fillings, root-canal treatments or extractions (having teeth taken out)
£326.70	This charge includes all necessary treatment covered by the £27.40 and the £75.30 charges plus more complicated procedures such as crowns, dentures or bridges.

You will pay only one charge even if you need to go to the dentist more than once to complete a course of treatment, but your dentist may collect this charge in instalments.

If you are referred to another dentist, you will still pay only one charge (to the dentist who refers you). If you need more treatment at the same charge level (for example another filling) within two months of seeing your dentist, this will be without further charge. You should ask your dentist how much your individual treatment plan will cost. The dental practice may ask you to pay before beginning your treatment.

There will be no charge if the dentist decides that you only need a prescription, or if he or she just removes stitches from a previous procedure. The normal charging arrangements will apply when you collect a prescription.

Your dentist should display a poster about NHS charges in the waiting room.

Sight tests

If you meet the criteria described on page 7 you will be entitled to a free NHS funded sight test.

NHS voucher values for glasses and contact lenses

Optical vouchers

Maximum value for each pair of glasses or contact lenses

Single vision	A	£42.40
	B	£64.26
	C	£94.14
	D	£212.40
Bifocal	E	£73.10
	F	£92.72
	G	£120.48
	H	£233.56
Hospital Eye department	I	£217.58
	J	£61.77
Complex lens – single vision		£15.81
Complex lens – bifocal		£40.57

Supplements to vouchers where necessary.

		for each lens
Prism	Single vision	£13.67
	Bifocal	£16.67
Tint	Single vision	£4.77
	Bifocal	£5.28
Photochromic	Single vision	£4.77
	Other lenses	£5.28
Supplement for small glasses/special facial characteristics		up to £69.60

Repairing or replacing glasses or replacing contact lenses

If you are entitled to a voucher (see page 8) to cover the cost of repairing or replacing glasses or replacing contact lenses, the value of the voucher will be up to the figures shown in this leaflet, depending on the part which needs replacing or repairing.

Quick-check guides

NHS prescriptions

NHS prescriptions for medicines and appliances are free if, when you go to collect your prescription, you:

- are aged 60 or over;
- are under 16;
- are aged 16, 17 or 18 in qualifying full-time education;
- are pregnant, or have had a baby in the previous 12 months and have a valid maternity exemption certificate;
- have one of the listed medical conditions which entitles you to exemption and have a valid medical exemption certificate (see page 16 for the list of conditions);
- are an NHS inpatient;
- get or are included in an award of someone getting:
 - Income Support (IS)
 - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
 - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
 - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13)
- are included in an award of Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit);
- are named on a valid HC2 certificate – see page 14;
- have a valid War Pension, Armed Forces Compensation Scheme exemption certificate or a prescription exemption certificate issued by the Ministry of Defence and the prescription is for your accepted disability;
- have a valid 3 or 12 month prescription prepayment certificate; or
- have a valid HRT prescription prepayment certificate and your prescription is for items covered by the certificate.

Note: contribution-based Employment and Support Allowance, contribution-based Jobseeker's Allowance or Pension Credit Savings Credit paid on their own do not entitle you to free NHS prescriptions.

The items below are always free:

- medication given to you to take while you are in hospital or attending an NHS walk-in centre;
- medication administered to you personally by a GP;
- medication to treat a sexually transmissible infection (STI) supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied via a patient group direction or supplied on an NHS prescription form where the item has been endorsed with 'FS' for free supply by the prescriber;
- medication to treat tuberculosis supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or local authority under the NHS Act 2006, or supplied via a patient group direction;
- medication to treat a mental disorder supplied to a person subject to a supervised community treatment order, provided by an NHS trust or foundation trust, or a service arranged by an NHS organisation under the NHS Act 2006 or via a patient group direction;
- prescribed contraceptives.

(If you need a wig or fabric support, read page 9.)

If you are not entitled to free prescriptions, you could save money by buying a 3 or 12 month prescription prepayment certificate (PPC) or the HRT PPC – read page 18.

NHS dental treatment

NHS dental treatment is free if, when the treatment starts, you are:

- aged under 18;
- aged under 19 and in qualifying full-time education;
- pregnant, or have had a baby in the 12 months before treatment starts;
- an NHS inpatient and the treatment is carried out by the hospital dentist; or
- an outpatient treated by an NHS hospital dental service.

(There may be a charge for dentures and bridges.)

The treatment is also free if, when the treatment starts or when the charge is made, you:

- get or are included in an award of someone getting:
 - Income Support (IS)
 - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
 - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
 - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
 - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13)
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 14).

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS dental treatment.

People who receive War Pension payments or Armed Forces Compensation Scheme payments – read page 15.

Partial help

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help - see page 14), you might get some help towards the cost of your NHS dental treatment. The HC3 certificate will tell you how much you will have to pay.

NHS-funded sight tests

You can get free sight tests if you:

- are under 16;
- are aged 16, 17 or 18 in full-time education;
- are aged 60 or over;
- are a diagnosed glaucoma patient;
- have been advised by an ophthalmologist that you are at risk of glaucoma;
- are aged 40 or over and are a parent, brother, sister, son or daughter of a diagnosed glaucoma patient;
- have been diagnosed as diabetic;
- are registered as severely sight-impaired (blind) or sight-impaired (partially sighted);
- need complex lenses – read page 19;
- are someone whose sight test is carried out through the hospital eye department as part managing your eye condition;
- get or are included in an award of someone getting:
 - Income Support (IS)
 - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
 - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA

- Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
- Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13);
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 14).

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS funded sight test.

Partial help

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 14), you might get some help towards the cost of a private sight test. Check when you make your appointment.

People who receive War Pension payments or Armed Forces Compensation Scheme payments – read page 15.

NHS optical vouchers

You can get vouchers towards the costs of glasses or contact lenses if you:

- are under 16;
- are aged 16, 17 or 18 in full-time education;
- need complex lenses – read page 19;
- get or are included in an award of someone getting:
 - Income Support (IS)
 - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
 - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
 - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
 - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13)
- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 14).

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS optical vouchers.

Partial help

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 14), you might get some help with the cost of your glasses or contact lenses. If your glasses or contact lenses cost more than the value of your voucher, you will have to pay the difference.

People who receive War Pension payments or Armed Forces Compensation Scheme payments – read page 15.

NHS vouchers for repairing or replacing glasses or contact lenses

You can get vouchers if:

- you are under 16; or
- you are 16 or over, but conditions apply – ask your optician.

Travel to receive NHS care

You can claim help with the cost of travel if you have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist if you:

- get or are included in an award of someone getting:
 - Income Support (IS)
 - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA

- Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
- Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
- Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13)
- are named on a valid HC2 certificate, an NHS Low Income Scheme certificate for full help – see page 14. This includes travel by children who depend on you financially; or
- receive War Pension or Armed Forces Compensation Scheme payments and the treatment is for your accepted disability.

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to help with your travel.

Young people 16 and over – read pages 19 and 20.

Partial help

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 14), you might get some help towards the cost of your travel. The HC3 certificate will tell you how much help you are entitled to. (This includes travel by children who depend on you financially.)

For more information go to: www.nhsbsa.nhs.uk/nhs-help-health-costs and click the link for Help with travel, eye care, wigs and fabric support costs.

NHS wigs and fabric supports

You can get free wigs and fabric supports if you:

- are under 16;
- are aged 16, 17 or 18 in full-time education;
- are a hospital inpatient;
- have a valid War Pension or Armed Forces Compensation Scheme exemption certificate and the wig or fabric support is for your accepted disability;
- get or are included in an award of someone getting:
 - Income Support (IS)
 - Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
 - Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
 - Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
 - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13)

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS wigs and fabric supports.

- are named on a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 14).

Partial help

If you are named on a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 14), you might get some help with the cost of your wig or fabric support. The HC3 certificate will tell you how much you are entitled to.

Age groups

Children under 16

You get free:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

You also get:

- vouchers towards the cost of glasses or contact lenses, including when you have lost or damaged your glasses or contact lenses.

If you need travel to receive NHS care – see page 19 and 20.

Young people aged 16, 17 and 18 in qualifying full-time education

Qualifying full-time education means you must be receiving full-time instruction at a recognised educational establishment, or in another setting similar to a school, college or university (for example, home education). You may need to provide evidence of your full-time qualifying education, e.g. a current Child Benefit award notice or a letter from a qualifying establishment. You do not qualify for education-based exemption if you are undertaking work-based learning such as an apprenticeship or part-time education or training.

You are generally not considered to be receiving full-time education once you have come off a school or college register, or have finished receiving similar education. However, if you do plan to continue in full-time education and have a letter offering you a place for the following term, you may be entitled to help during the break until your 19th birthday.

Education-based exemption applies until your 19th birthday and includes education beyond A levels or equivalent. It does not depend on entitlement to Child Benefit or on your or your family's income.

If you are not entitled to education-based exemption, you may be able to claim for help with health costs under the NHS Low Income Scheme – read pages 13 and 14.

Help available to you

Until your 19th birthday you get free:

- NHS prescriptions;
- NHS dental treatment (for any course of treatment that starts before your 19th birthday);
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

You also get:

- vouchers towards the cost of glasses or contact lenses.

If you have lost or damaged your glasses or contact lenses – read pages 8 and 23.

If you need help with travel costs for NHS care – read pages 19 and 20.

Qualifying young people aged between 16 and under 20

You will qualify if you are aged between 16 and under 20, and someone (usually a parent) gets:

- Universal Credit for you and their earnings for Universal Credit are within the qualifying level (see page 13).

You may also qualify if someone (usually a parent) receives a benefit, for example Income Support, with an amount for you.

If you meet all the conditions on page 10, you are entitled to the same things as the person getting the benefit – see page 12. This exemption depends on your family's income and entitlement to the benefit.

If you do not meet all the above conditions, you may be able to claim for help with health costs under the NHS Low Income Scheme – read pages 13 and 14.

Other young people

- If you are not in full-time education, you can get free NHS dental treatment for any course of treatment which starts before your 18th birthday.
- If you are aged 16 or 17 and are supported by a local authority because you have recently left local-authority care, you are entitled to full help with health costs through the NHS Low Income Scheme – use the short claim form HC1(SC). Ask your local authority care worker for the form.
- If you do not have much money to pay your health costs, you can make your own NHS Low Income Scheme claim – read pages 13 and 14.

People aged 60 or over

You get free:

- NHS prescriptions; and
- NHS-funded sight tests.

If you need help with other health costs, check to see if you fit into any of the groups listed on page 3.

Income groups

People getting benefits or credits

The following income-related benefits automatically qualify you for full help with health costs.

- Income Support (IS)
- Income-based Jobseeker's Allowance (JSA-IB) paid on its own or with contribution-based JSA
- Income-related Employment and Support Allowance (ESA-IR) paid on its own or with contribution-based ESA
- Pension Credit (Guarantee Credit) paid on its own or with Pension Credit (Savings Credit)
- Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 13)

The following benefits paid on their own do not count:

- Contribution-based Jobseeker's Allowance
- Contribution-based Employment and Support Allowance
- Incapacity Benefit
- Disability Living Allowance
- Attendance Allowance
- Personal Independence Payment
- Pension Credit Savings Credit

but you may get help through the NHS Low Income Scheme – check pages 13 and 14.

If you are not sure of the type of benefit you are getting, ask at your Jobcentre Plus Office.

Help available to you

You and your partner are entitled to free:

- NHS prescriptions;
- NHS dental treatment;
- NHS-funded sight tests; and
- NHS wigs and fabric supports.

You also get:

- a voucher towards the cost of glasses or contact lenses; and
- help with the cost of travel if you have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist.

If either you or your partner are getting the qualifying benefit or credit, you are both entitled to the above.

Children under 16 included in your benefit or credit are entitled to the above because of their age, apart from travel costs. (They are only entitled to help with travel costs through your benefit or credit.)

Young people aged 16, 17, 18 or 19 might be included in your benefit or credit. Read the previous section on age based entitlement – pages 10 and 11.

Urgent treatment

If you are waiting for your benefit or credit claim to be settled, you will need to pay the charge and claim a refund when you have evidence of your entitlement. Read pages 25 to 27.

Pension Credit

If you are getting Pension Credit (Guarantee Credit), you will be entitled to free prescriptions and NHS-funded sight tests because of your age. If you have a partner aged under 60, they will be entitled to these through your award for Pension Credit (Guarantee Credit).

Your award notice tells you what type of Pension Credit you get. This is shown on the page called 'How your Pension Credit has been worked out'. If you have not received an award notice, or cannot find it, you

should ring the Pension Service on 0800 99 1234. If you are getting Pension Credit Savings Credit on its own, it does not entitle you to help with health costs.

Other benefits or credits

Only the benefits and credits listed on page 12 provide help with health costs. You might be getting a benefit which is not mentioned. If you have to pay health costs, check to see if you are in any of the other groups listed on page 3. Or you may be able to get help through the NHS Low Income Scheme if you are on a low income – read pages 13 and 14.

People getting Universal Credit

If, when you need to pay an NHS charge or health cost, you meet the criteria below you are entitled to full help with health costs.

- If you get Universal Credit and had no earnings or net earnings of £435 or less during the most recent Universal Credit assessment period
- If you get Universal Credit which includes an element for a child and/or had limited capability for work, and had no earnings or net earnings of £935 or less during the most recent Universal Credit assessment period.

Your Universal Credit assessment period will run for a calendar month from the date of your claim for Universal Credit (which will be shown on your award notice), and between the same dates each month after that. The earnings thresholds described above are based on the combined income of a couple and not individual incomes. If you do not have an award notice ask at your Jobcentre Plus Office or phone the **Universal Credit helpline** 0345 600 0723.

However, this may change – see www.nhsbsa.nhs.uk/check-if-youre-eligible-help/getting-benefits for the latest position. Most forms will have a box for Universal Credit. If it does not, you should tick the box for Income-related Jobseeker's Allowance.

If you are unsure whether you are entitled to help with health costs, you should pay the relevant charge and ask for a refund form at the same time. For prescription charges, you will not be able to get the refund form (FP57) at a later stage. If you find out that you did meet the qualifying conditions at the time you paid the charge you may then claim a refund.

The NHS Low Income Scheme

If you have to pay for any of the items listed on page 2 of this leaflet, and are not getting any of the qualifying benefits listed on page 12 but are on a low income, you may get help through the NHS Low Income Scheme. This scheme provides help for people on incomes above Income Support level and anyone may make a claim, including people who are working or who are students.

Your entitlement to help through the Low Income Scheme is worked out by comparing your income with your needs. Your needs include a personal allowance for day-to-day living expenses, premiums for special circumstances, housing costs (for example, rent or mortgage payments, including capital repayments – the repayment which covers the main amount borrowed not the interest) and council tax.

If you have a partner, their income, savings, property, and needs, are counted with yours. A partner is a person you live with as part of a couple of the same or opposite sex, whether or not you are married or have a civil partnership.

If you have capital (savings, or the value of a property you don't live in) which is more than £16,000, or £23,250 for people who live permanently in a care home, you cannot get any help through the NHS Low Income Scheme.

If you are reading this after 1 April 2025, check to see if the capital limits have changed.

Making a claim under the NHS Low Income Scheme

There is a short claim form HC1(SC) and a main claim form HC1. Use the short claim form HC1(SC) if you:

- live permanently in a care home and a local authority helps you with the cost; or
- are supported by a local authority because you are aged 16 or 17 and have recently left local-authority care.

Ask your care home manager or local-authority care worker for an HC1(SC) claim form. Use the main claim form HC1 if the above does not apply.

You may be able to apply online at www.nhsbsa.nhs.uk/HC1. Or, you can apply by post by completing the HC1 form. You can order an HC1 form online or download it from www.nhsbsa.nhs.uk/HC1. It may also be available from your local Jobcentre Plus office or your NHS hospital. Your doctor, dentist or optician may also be able to give you one. Or, you can phone 0300 123 0849 and ask for HC1 help with health costs form. You can also ask for a form by sending an email to: nhsorders@xerox.com.

If you are aged 16 or over, you can make your own claim under the NHS Low Income Scheme.

If a dependent child under 16 has to travel to receive NHS care because they are referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist, you can claim help with their travel costs through the NHS Low Income Scheme (if you are not already getting a qualifying benefit). Any help will be based on the parent's income, not the child's.

Fill in the HC1 (or HC1(SC) if appropriate) and send it to the address below. **You will need to use a stamp.** Postage costs may differ depending on the size of the envelope you use. The claim form may ask you to send in evidence of your income.

If you have any questions about how to fill in these forms, what to send, or need help with translation, you can call 0300 330 1343, or write to:

NHS Business Services Authority, Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne, NE1 6SN.

They can also fill in the form for you and post it out to you to sign and return to them.

NHS Low Income Scheme certificates

If you qualify for help, we will send you an NHS certificate (HC2) for full help or an NHS certificate (HC3) for partial help with health costs. The certificate will tell you who it covers, what help it provides and how long it lasts.

If your circumstances change for the better, you do not need to report it, or return your certificate. If your circumstances change for the worse, you should make another claim.

Important: An HC2 or HC3 certificate does not in itself entitle you to NHS treatment. It entitles you to full or partial help with health costs after you have been accepted for NHS treatment.

Urgent treatment

If you are waiting to hear about your NHS Low Income Scheme application and need treatment before the certificate arrives, you will need to pay the charge and claim a refund when you have evidence of your entitlement. Read pages 25 to 27.

Other groups

People who receive a War Pension or Armed Forces Compensation scheme payments

You get free NHS prescriptions and NHS wigs and fabric supports if you have a valid War Pension, Armed Forces Compensation Scheme exemption certificate or a prescription exemption certificate issued by the Ministry of Defence and the treatment is for your accepted disability.

You can claim money back for NHS dental treatment, travel costs to receive NHS care, sight tests, glasses or contact lenses, if the treatment, or the reason for travel, is for your accepted disability.

Write to:
The Treatment Group
Veterans UK
Norcross
Thornton Cleveleys
FY5 3WP.

Or phone 0808 1914218.

You can get a prepaid addressed envelope from post offices. Otherwise, check if you are in any of the groups listed on page 3.

For more information about help with travel costs to receive NHS care go to: www.nhsbsa.nhs.uk/nhs-help-health-costs and click the link for Help with travel, eye care, wigs and fabric support costs.

People from abroad

People who come from abroad and are accepted for NHS treatment may claim help with health costs in the same way as other patients.

If you are accepted for NHS treatment, first check to see if you are in one of the groups listed on page 3. You will need the appropriate exemption certificate before you are entitled to free treatment.

Otherwise, you can make a claim under the NHS Low Income Scheme – read pages 13 and 14.

Having an exemption certificate does not entitle you to NHS treatment. It only helps you with the cost if you are given NHS treatment.

If you are a patient you will find more information at <http://www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/Pages/access-services-in-England.aspx>.

For guidance on implementing the overseas visitors hospital charging regulations can be found here <https://www.gov.uk/government/publications/overseas-nhs-visitors-implementing-the-charging-regulations>. This is aimed at NHS staff and other professionals.

Asylum seekers

The Home Office will send people seeking asylum who they support financially, including those on subsistence support only, an NHS Low Income Scheme certificate (HC2) for full help with health costs. An asylum seeker will get this with their first support payments.

People seeking asylum who are not supported by the Home Office, or who are failed asylum seekers, may be entitled to help with health costs because of their age. Otherwise, they may apply for a medical or maternity exemption certificate (see pages 16 and 17) or may apply to the NHS Low Income Scheme – read pages 13 and 14.

People with certain medical conditions

Medical conditions for free prescriptions

You can get all your NHS prescriptions free if you have a valid medical exemption certificate because you have:

- a permanent fistula (for example, caecostomy, colostomy, laryngos-tomy or ileostomy) which needs continuous surgical dressing or an appliance;
- a form of hypoadrenalism (for example, Addison's Disease) for which specific substitution therapy is essential;
- diabetes insipidus and other forms of hypopituitarism;
- diabetes mellitus, except where treatment is by diet alone;
- hypoparathyroidism;
- myasthenia gravis;
- myxoedema (that is, hypothyroidism which needs thyroid hormone replacement);
- epilepsy which needs continuous anticonvulsive therapy;
- a continuing physical disability which means you cannot go out without the help of another person; or
- cancer and are undergoing treatment for:
 - cancer;
 - the effects of cancer; or,
 - the effects of cancer treatment.

You can only get a certificate if you have a condition on the list. If you are not sure about the name of your condition, check with your doctor. Doctors may advise you about free prescriptions. However, it is up to you to find out if you are entitled to an exemption certificate.

Getting your medical exemption certificate

To apply for a medical exemption (Medex) certificate, ask at your GP practice for form FP92A. Your GP, hospital or service doctor (or, if the GP chooses, a member of the GP's practice who can access your medical records) will sign the form to confirm your statement and post the application for you.

The certificate will start one month before the date the application form is received. The exemption certificate will be posted to you, it will normally last for five years and then you will need to renew it. A reminder will be sent when your certificate needs to be renewed. However, if you do not receive the reminder, it is your responsibility to make sure that you renew it. If you change your name or your address you should write to:

Medical Exemption Certificates, NHS Help With Health Costs, Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne, NE1 6SN or email at nhsbsa.ppc1@nhsbsa.nhs.uk

If you have a question about medical exemption, you can phone the helpline on 0300 330 1341.

Prescriptions are free in the following circumstances.

Anyone accepted for treatment can get medicines free if the:

- Medicines are supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied via a Patient Group Direction (PGD) (PGD enables a healthcare professional to supply certain medicines to certain groups of patients without a prescription form) to treat a sexually transmitted disease (no matter how the infection was transmitted, for example by a blood transfusion).
- Medicines are supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied via a Patient Group Direction to treat tuberculosis.
- Medicines are supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied via a Patient Group Direction to treat a mental disorder.

Unless you are entitled to free prescriptions anyway:

- medicines for the conditions shown above are not free if you are given a prescription to take to a high-street pharmacy, unless the prescription item has been endorsed with 'FS' for free supply by the prescriber in the case of STI treatment;
- medicines given to you by a hospital or clinic to take home are not free if they are to treat a different condition from the above.

Medical conditions for a free NHS-funded sight test

You can have a free NHS sight test if you are:

- a diagnosed glaucoma patient;
- aged 40 or over and are the parent, brother, sister, son or daughter of a person with diagnosed glaucoma;
- you have been advised by an ophthalmologist that you are at risk of glaucoma; or
- a diagnosed diabetic.

Pregnant women and women who have had a baby in the last 12 months

You get free:

- NHS prescriptions – but only if you have a valid maternity exemption certificate; and
- NHS dental treatment if, when you are accepted for a course of treatment, you are pregnant or have had a baby in the previous 12 months.

Getting your maternity exemption certificate

To apply for your maternity exemption certificate, contact your doctor, nurse, midwife or health visitor.

Your exemption certificate will last until 12 months after the expected date of birth. If your baby is born early, you can continue to use your exemption certificate until it runs out. If your baby is born late, you can apply for an extension. If you apply after your baby is born, your exemption certificate will run for 12 months from your baby's birth.

If you have a question about maternity exemption, you can phone the helpline on 0300 330 1341.

People who need lots of prescriptions but have to pay charges

Prescription prepayment certificates (PPCs)

If you are not entitled to free prescriptions and you think you will have to pay for 4 or more items in 3 months (or you will have 12 or more items in 12 months), you may find it cheaper to buy a PPC. This will cover all the NHS prescriptions you need during the period of the certificate. You can choose to receive a digital or paper certificate. You may receive a reminder that you need to renew your PPC. However, if you do not receive a reminder, it is your responsibility to make sure that you buy a new one if you still need it.

Cost of a PPC

From 1 May 2024, the cost of a PPC is:

- £32.05 for 3 months; or
- £114.50 for 12 months.

Buying your PPC

You can apply for a PPC:

- online at www.nhsbsa.nhs.uk/ppc;
- by phoning 0300 330 1341; or
- at some pharmacies - ask your pharmacist about this service.

You can pay by debit card or credit card online or by phone. You cannot pay a pharmacy for a PPC by setting up a direct debit.

Paying by instalments

The 3-month PPC cannot be paid for by instalments, payment must be made in full at time of application. If you apply online, or by phone, you can choose to pay for a 12-month PPC in 10 monthly direct-debit instalments. If you pay using this option, you are entering into a commitment to pay all the instalments. If you use the PPC after failing to pay an instalment, you may have to pay a penalty charge. The PPC cannot be issued until the first direct-debit instalment is made.

You may not be allowed to pay for a new PPC by instalments if you did not pay all the instalments for your previous one.

PPC start date

The PPC will start from the date the application was received unless you ask for a different start date. The start date can be up to one month before or one month later than the date the application was received.

Lost or stolen PPCs and other questions about PPCs

Contact using the online form at www.nhsbsa.nhs.uk/contact-us or call 0300 330 1341.

People who need hormone replacement therapy (HRT) prescriptions and pay prescription charges

HRT prescription prepayment certificates (HRT PPCs)

If you are not entitled to free NHS prescriptions and you think you will have to pay for 3 or more HRT items in 12 months, you may find it cheaper to buy the HRT PPC. This is a new product which launched on 1 April 2023 and can be used against a defined list of HRT products. A list of these products can be found at www.nhsbsa.nhs.uk/hrt-ppc-medicines. Anyone can purchase the HRT PPC regardless of the medical condition for which the HRT item is prescribed.

Cost of the HRT PPC

From 1 May 2024, the cost of an HRT PPC is £19.80.

Buying your HRT PPC

You can buy the HRT PPC:

- online at www.nhsbsa.nhs.uk/hrt-ppc
- at some pharmacies - ask your pharmacist about this service.

Ways to pay

The HRT PPC must be paid in full at the time of application, it cannot be paid for by instalments.

HRT PPC start date

The HRT PPC will start from the date the application was received unless you ask for a different start date. The start date can be up to one month before or one month later than the date the application was received.

Lost or stolen HRT PPCs and other questions about HRT PPCs

Contact using the online form at www.nhsbsa.nhs.uk/contact-us or call 0300 330 2089.

Sight Problems

People registered severely sight-impaired (blind) or sight-impaired (partially sighted)

You get free NHS-funded sight tests. If you need help with other health costs, check if you are in one of the groups listed on page 3.

People who need complex lenses

You get free NHS-funded sight tests if you are prescribed complex or powerful glasses with at least one lens which:

- has a power in any one meridian of plus or minus 10 or more dioptres; or
- is a prism-controlled bifocal lens.

You also get a voucher towards the cost of glasses or contact lenses.

People with impaired hearing

You can borrow NHS hearing aids free of charge. The aids will be supplied with batteries (and replacements) and fitted, serviced and maintained free of charge. For more information, please ask your GP.

People living in care homes

Care homes were previously called residential care homes or nursing homes. Living in a care home does not automatically entitle you to help. But you may be entitled to help if:

- you are under 60 and getting a qualifying benefit – read pages 12 and 13;
- you are 60 or over you get free NHS prescriptions and NHS funded sight tests. If you get Pension Credit (Guarantee Credit) – read pages 12 and 13; or
- you live permanently in a care home and the local authority helps you with all or part of the cost – read page 14.

If the above does not apply to you, check to see if you are in any of the other groups listed on page 3 or check to see if you can get help through the NHS Low Income Scheme – read pages 13 and 14.

Young people supported by a local authority after leaving care – care leavers

If you are aged 16 or 17 and supported by a local authority because you recently left local authority care, you are entitled to full help with health costs through the NHS Low Income Scheme – read pages 13 and 14.

If you are not supported by a local authority and you are not getting a qualifying benefit – listed on page 12, you may still be able to get help through the NHS Low Income Scheme. Also check if you are in any of the groups on page 3.

Hospital patients

NHS inpatients

While you are staying in an NHS hospital, you get the following free.

- All NHS treatment.
- NHS wigs and fabric supports supplied while you are in hospital.
- Medicines given to you while you are still an inpatient to take home with you when you leave hospital.

NHS outpatients and day patients

You get the following free.

- All medicines you are given to take while you are being treated at the hospital. If you are not entitled to free prescriptions, you pay a prescription charge for any medication supplied by the hospital to take at home. (If the hospital gives you a prescription to take to a highstreet pharmacy, you pay charges in the normal way.)
- Medicines supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction (PGD) (PGD enables a healthcare professional to supply certain medicines to certain groups of patients without a prescription form), or supplied on an NHS prescription form where the item has been endorsed with 'FS' for free supply by the prescriber to treat a sexually transmitted disease (no matter how the infection was transmitted, for example by a blood transfusion).
- Medicines supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction to treat tuberculosis.
- Medicines supplied by an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a Patient Group Direction to treat a mental disorder.
- NHS dental treatment carried out at the hospital (but there may be a charge for dentures and bridges unless you are entitled to free NHS dental treatment) - see page 7.
- Sight tests and you may get help with the cost of glasses or contact lenses, if you are a patient of the Hospital Eye Service.

Travel costs to receive NHS care

Treatment in England

You may be entitled to help with your travel costs if you are on a low income and all the following apply:

- You are referred by a doctor, ophthalmic practitioner or dentist. This might be by your GP or hospital doctor and they might make the appointment for you or you might make the appointment yourself. This includes travel for tests and pre- or post-operative checkups.
- You make an extra journey to go to hospital or another place to receive NHS care.
- You travel by the cheapest method of transport which it is reasonable for you to use.

If, in the opinion of the doctor, optician or dentist who referred you, you need someone to travel with you, your companion's travel costs are added to your travel costs and it's your income that counts when working out if you are entitled to help with travel costs. If you need to take your children with you some Clinical Commissioning Groups will cover their costs.

Help with these travel costs only applies on an income-related basis. Check if any of the following apply.

- You are getting a qualifying benefit – read page 12.
- You have a low income – read pages 13 and 14.
- You are aged at least 16 but under 20 and are counted as a dependant of someone getting any of the qualifying benefits.
- The patient is a child under 16 and their parents are in one of the above groups. It is their parent's income that counts. If someone else takes them to hospital, it is still the parents' income that counts.

If you are 16 or over and not a dependant of a person who gets benefits, you can make your own claim under the NHS Low Income Scheme, even if you live with your parents – read pages 13 and 14.

If you are not sure what travel costs you can get help with, ask the hospital, your local NHS Clinical Commissioning Group or the person who refers you. Do this before you travel. For more information, go to www.dh.gov.uk and use the search facility to look up NHS travel costs.

NHS treatment abroad

If the NHS arranges for you to receive treatment abroad, no matter what your income, you can get help with the cost of return travel from the point where you leave the UK to where you are going to be treated. Your method of travel (air, sea or rail) and the cost must be agreed before you travel by the person arranging your treatment. If the person arranging your treatment considers that you need someone to travel with you, ask them about help with your companion's travel costs.

You may also be able to get help with the cost of travel from your home to the international rail terminal, port or airport where you leave Great Britain. The arrangements are the same as if you were travelling from home to receive NHS care. See the previous section.

People who live on the Isles of Scilly

You can get help with the cost of travel to receive NHS treatment on the mainland, if referred by a doctor, ophthalmic practitioner or dentist. There is a maximum you have to pay unless you get free travel. Page 4 tells you how much this is.

See your health centre before you travel.

Claiming help when you go for treatment

NHS Prescriptions

If you do not have to pay for your prescription, you should fill in the back of your prescription. Make a line in the first box that applies to you (mark one box only) and fill in and sign the declaration. If someone else (your representative) goes to get your medication, they should sign the back of the prescription. Or you can do this before you give them the prescription.

Whoever takes the prescription to the pharmacy (you, or your representative), may be asked to show proof of your entitlement to free prescriptions – check the tables on pages 29 and 30 for more information about this.

If the pharmacy is able to confirm your exemption automatically through Real Time Exemption Checking, you will not need to sign the back of the prescription.

If you are under 16 or aged 60 or over and your date of birth is printed on the front of the prescription, you do not need to sign the back of the prescription.

When you claim free prescriptions, you are responsible for knowing whether or not you are entitled and for the declaration you make. You are still responsible for the accuracy of the declaration even if someone collects the prescription for you. If you are not sure you are entitled to free prescriptions, you must pay. Ask for an NHS receipt and refund form FP57 (you cannot get one later). This tells you how to claim a refund – see page 25.

NHS dental treatment

Tell the dentist you want NHS treatment when you make the appointment. Sign the form you are given when you go for treatment. If you do not have to pay, put a cross in the appropriate box. If you have a valid HC2 certificate (an NHS Low Income Scheme certificate for full help – see page 14) write in the certificate number.

If you have a valid HC3 certificate (an NHS Low Income Scheme certificate for partial help – see page 14), write in the certificate number and the maximum your certificate says you can pay. You will pay either what appears on the certificate or the actual charge, whichever is lower. See page 4 for details of charges.

If your circumstances change before you are asked to pay, read page 7 to see if you are entitled to free NHS dental treatment.

You will be asked to show proof of your entitlement to help with NHS dental charges – check the tables on pages 31 and 32 for more information about this.

When you claim help with NHS dental charges, you are responsible for knowing whether or not you are entitled and for the declaration you make. If you are not sure you are entitled to help, you must pay. Ask for a receipt that shows you paid for NHS dental treatment. You may be able to claim a refund so make sure you keep all receipts (see page 26).

You cannot get help with charges for private dental treatment or for other items such as toothbrushes.

You should ask your dentist how much your treatment plan will cost. You will only pay one charge even if you need to go to the dentist more than once to complete a course of treatment. However, your dentist may collect the charge in instalments. If you are referred to another dentist, you will still only pay one charge (to the dentist who refers you). If you need more treatment at the same charge level within two months of seeing your dentist, this will be free of charge.

Your dentist should display a poster about NHS charges in the waiting room.

NHS-funded sight tests

When you go for your sight test, tell the optician if you are entitled to an NHS-funded sight test and ask for a General Ophthalmic Services form (GOS1) to apply for it.

You will be asked for the following details.

- If you have a valid HC2 (an NHS Low Income Scheme certificate for full help) you must show it to your optician.
- If you are severely sight-impaired (blind), or sight-impaired (partially sighted), you need to put on the General Ophthalmic Services (GOS1) form the name and address of the local authority where you are registered.
- If you have diabetes or glaucoma, or have been told by an ophthalmologist that you are at risk of glaucoma, you need to put the name and address of your doctor on the GOS1 form.
- If you already need a complex lens, show the optician your last prescription or the glasses you are wearing.

If you have an NHS-funded sight test, the optician will fill in form GOS2 with the results of your sight test.

If you have a valid HC3 (an NHS Low Income Scheme certificate for partial help), show it to the optician and ask if you are entitled to any help with the cost of your private sight test. You apply for this help on form GOS5.

NHS vouchers for glasses or contact lenses

There is more information about using vouchers on the back of the GOS2 form. You may be entitled to a General Ophthalmic Services (GOS3) voucher if you have a new or changed prescription, or your glasses need replacing because of wear and tear. Ask for GOS3 voucher form when you have your sight test, or when you order your glasses or contact lenses.

A GOS3 voucher form is valid for two years, but you can only use it if you are still entitled to a voucher for glasses or contact lenses when you order them. The optician will ask you to fill in and sign the GOS3 form when you order your glasses or contact lenses to say why you are entitled to the voucher and to confirm that you have received your glasses or contact lenses.

You should show the optician proof of your entitlement - see pages 34 and 35. If you have a valid HC3 (an NHS Low Income Scheme certificate for partial help), you can ask for a GOS3 voucher form. Show your HC3 to the optician when you order glasses or contact lenses and ask if you can get any help towards the cost. When you use your voucher, its value will be reduced by the amount shown on your HC3.

NHS vouchers for repairing or replacing glasses or replacing contact lenses

Ask your optician for the General Ophthalmic Services form (GOS4) – it tells you what to do. See if this applies to you on page 8.

Travel costs to receive NHS care

You can claim help with the cost of travel if you are on a low income and have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor), ophthalmic practitioner or dentist.

When you go for treatment, tell the hospital (or place where you are being treated) that you want to claim back the cost of your journey. If your place of treatment issues payments, you will be able to claim

your money back during your visit. They will ask you to show proof of your entitlement, such as your award notice.

You will need to keep any tickets or receipts you have as proof of the cost. If your place of treatment does not issue payments (for example, a GP practice or dental surgery where you have been referred for specialist treatment), you will need to claim your expenses using claim form HC5(T). Read page 27 about how to claim a refund.

NHS wigs and fabric supports

Tell the person who fits your wig or fabric support that you are entitled to it free – see page 9. You will need to show proof of your entitlement (for example, your war pension exemption certificate).

If you have a valid HC3 (an NHS Low Income Scheme certificate for partial help), show it to the person who fits your wig or fabric support and ask if you are entitled to any help with the charge. For each item, the most you will pay will be the amount on the certificate or the actual cost – whichever is lower.

Claiming refunds

NHS prescription charges

Ask your pharmacist, hospital or doctor for an NHS receipt and refund form FP57 when you pay – you cannot get one later. The receipt form tells you what to do. You have to apply for a refund within three months of paying the prescription charge. If there was a good reason why you could not apply within three months, you can send an explanation with your FP57 form and this will be considered.

If you have already applied for your prescription prepayment certificate (PPC) or HRT PPC, and are awaiting a paper copy, then you may be able to claim a refund for the items dispensed. You must obtain a FP57 receipt and refund form from the pharmacists when you pay for your items. You can only get the receipt form at the time you pay the charge – you cannot get one later. The receipt form tells you what you need to do to claim a refund.

Refunds are not available for the HRT PPC itself, even if the criteria in the table below are met.

Prescription prepayment certificate (PPC) fees

The amount of refund depends on the length of the PPC and when and how circumstances change. The table below shows when a refund may be claimed.

	3-month PPC	12-month PPC	HRT PPC
You become exempt from prescriptions before your PPC starts	Full refund	Full refund	No refund
The PPC holder dies, or goes into hospital and dies there before the PPC runs out	During first month – full refund	During first month – full refund	No refund
	During month two – proportional refund	During months two to 11 – proportional refund	No refund
	During month three – no refund	During month 12 – no refund	No refund
You become exempt, or go into hospital and stay there until the PPC runs out	During first month – proportional refund	During months one to 11 – proportional refund	No refund
	During month two or three – no refund	During month 12 – no refund	No refund
You no longer live in England while the PPC is still valid	No refund	No refund	No refund
The number of prescribed medicines you need each month is reduced before the PPC runs out	No refund	No refund	No refund

If the PPC holder dies, any refund due will be paid to their estate.

Time limits for applying for a refund of a PPC fee

- If the PPC holder dies, their estate must claim within 24 months.
- If you go into hospital and stay there until the certificate runs out, you must make a claim within three months of the PPC running out.
- If you become entitled to free prescriptions, you must make the claim within three months of becoming exempt. That is, you must claim within three months of the start date of an exemption certificate or the award of a qualifying benefit.

Amount of the refund

If you paid the PPC fee in full, the money refunded will be the difference between the amount due for the months before you became exempt and the amount actually paid. For example, a 12-month PPC starts in June, you become exempt in January, so the payment covers the period from June to January. You will get a refund for the unused period from February to May (of four months out of the 12 months covered by the PPC).

If a 12-month certificate is being paid by 10 monthly direct debit instalments and you have not made the full payment, if you return the PPC to the address below you will only be required to make payments for the months prior to and including the month the PPC was returned.

Claiming the PPC fee refund

If you want to claim a refund, send the original certificate to:
NHS Business Services Authority, PPC Issue Office, 152 Pilgrim Street, Newcastle upon Tyne, NE1 6SN

You need to say why you are claiming the refund and provide evidence of your entitlement to exemption (either a certificate number or a copy of all pages of a benefit letter).

Other refunds

For income-based claims, use the HC5 form appropriate to the charge you have paid. These are HC5(D) for dental treatment, HC5(O) for sight tests and glasses and contact lenses and HC5(T) for travel. You can get these HC5 forms from www.nhsbsa.nhs.uk/nhs-low-income-scheme or by calling 0300 123 0849. Say which version of the HC5 you need. You can also get HC5 refund forms from Jobcentre Plus offices or NHS hospitals. Your dentist or optician may have one too. Use form HC5(W) to claim a refund of your wig or fabric support; you can only get it from www.nhsbsa.nhs.uk/nhs-low-income-scheme, or your supplier may have a copy.

NHS dental charges

Refunds are only available for NHS dental treatment. Ask your dentist for NHS receipt form FP64, or another receipt, which shows the amount of the NHS charge and the date you paid it. If you are claiming because you are on a low income, fill in form HC5(D). The form tells you where to send it when you have filled it in.

The claim for a refund must be received within three months of the date you paid the charge. If you are paying the NHS charge by instalments, you will need a receipt for each instalment. Save all the receipts and send them off with the HC5(D) when you have finished paying. The claim must be received within three months of paying the final instalment.

If you want to claim a refund for another reason, that is, because you are pregnant, have had a baby in the previous 12 months, are aged under 18 or are aged 18 in full-time education, write to:

NHS Business Services Authority, Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne, NE1 6SN.

Explain why you are claiming a refund and enclose your receipt. Make sure you include your full name and address and the name and address of your dentist. If you receive War Pension or Armed Forces Compensation Scheme payments – read page 15.

You cannot have a refund of charges for private dental treatment or for other items such as toothbrushes. If a course of treatment is a mixture of NHS and private treatment, you can have a refund of the NHS charge only.

Checks will be made before sending out a refund payment.

Optical costs

You will need to fill in the HC5(O) form. You can print a copy of the form from www.nhsbsa.nhs.uk/nhs-low-income-scheme, order one by phoning 0300 123 0849 or your optician may have one.

Fees for sight tests

Ask the person who tests your sight for a receipt that shows you paid for the test and the date of payment. Fill in an HC5(O) refund claim form. The claim must be received within three months of the date you paid for your private sight test.

Costs for glasses or contact lenses

If you have already used a voucher towards the cost of your glasses or lenses, you cannot get a refund unless it was a 'complex lens' voucher. Nor can you claim a refund of the difference between the voucher value and the actual cost of your glasses or lenses, even if they cost more than the voucher value.

If you want to claim a refund, ask the person who supplies your glasses or contact lenses for a receipt which shows how much you paid and the date of payment. Fill in an HC5(O) refund form and make sure you enclose your optical prescription and your receipt with your HC5(O) when you send it off. The refund claim must be received within three months of the date you paid for your glasses or contact lenses.

The maximum refund you can get will be the value of the voucher which matches your prescription.

Lost or damaged glasses or contact lenses

If your glasses or contact lenses have been lost or damaged and you pay to have them replaced or repaired, you will only be considered for a refund if the following apply.

- Your glasses or contact lenses were not covered by warranty, insurance or after-care service.
- You would be entitled to a voucher.
- Your primary care trust has agreed that the loss or damage was due to illness.

Travel costs to receive NHS care

If you receive NHS care after being referred by a doctor (GP or hospital doctor) ophthalmic practitioner or dentist, an NHS hospital can normally give you your refund when you go for treatment if you have the necessary proof of entitlement with you. If this is not possible, ask the hospital for an HC5(T) refund claim form. If you receive NHS care other than at an NHS hospital, for example you are referred to a podiatrist, ask for form HC5(T) when you go for treatment.

You can print a copy of the form from www.nhsbsa.nhs.uk/nhs-low-income-scheme or order one by phoning 0300 123 0849.

Charges for NHS wigs and fabric supports

Ask the hospital (or person who supplies your wig or fabric support) for a receipt that shows that you have paid an NHS charge and an HC5(W). You can print a copy of the HC5(W) from: www.nhsbsa.nhs.uk/nhs-low-income-scheme.

The refund claim must be received within three months of the date you paid for your wig or fabric support.

People who receive War Pension or Armed Forces Compensation Scheme payments – read page 15

Checking entitlement and charges when you go for treatment

If you are claiming free treatment, or you are using an optical voucher, you should show proof of why you do not have to pay, or why you can use a voucher. For example, you could show the person providing treatment a birth certificate or NHS exemption certificate. For more information – read the tables on pages 29 to 35.

Note: holding an exemption certificate does not entitle you to NHS treatment, it only entitles you to help with the cost if you are offered NHS treatment.

If you cannot show proof, you will have to sign to say why you do not have to pay (or can have an optical voucher) and you will get your NHS treatment free, or be able to use your optical voucher. Please remember that your treatment form will be marked as 'no evidence seen' so your entitlement can be checked later. You will not be able to get partial help unless you show your HC3 certificate.

If you are not sure you are entitled to help with health costs, you must pay. You can claim a refund, make sure you keep all receipts (see pages 25 to 27).

After treatment

Treatment forms used to claim free or reduced-cost treatment will be checked as follows.

- NHS prescriptions – the checks will be made by NHS Business Services Authority.
- NHS dental treatment – the checks will be made by NHS Business Services Authority.
- Sight tests and vouchers towards the cost of glasses or contact lenses – the checks will be made by NHS England Primary Care Support Services.

The penalty charge

If the NHS finds that you have wrongly claimed free or reduced-cost treatment, you may be guilty of an offence and you may have to pay a penalty charge. In some cases you may be prosecuted.

The penalty charge is a civil fine – it is five times the amount you should have paid, up to £100. This is on top of the original charge. The NHS will take action in the civil courts if necessary.

For example, (at 2024 rates) if you wrongly claim free prescriptions for two items (£19.80), you will have to pay a penalty charge of £99.00 (5 x £19.80) plus £19.80 for the actual prescription charges.

If you wrongly claim free dental treatment (at 1 April 2025 rates) at the lowest rate (£27.40), you will have to pay a penalty charge of £100.00 (5 x £27.40 = £137.00 subject to a maximum of £100) plus £27.40 for the actual dental charge. You can find more information about penalty charges from the following.

- www.nhsbsa.nhs.uk/nhs-penalty-charges
- Phone 0300 330 9291.

Proof of entitlement to help with health costs

The following pages set out the proof you need to take with you to show that you are entitled to free NHS treatment, optical vouchers or travel costs. You will need to make sure that the proof is still valid and that you meet any conditions at the time of your treatment or when the charge is paid.

NHS prescriptions

You can get NHS prescriptions free if you are:	The proof you need to have	Where and how to get proof
under 16 60 or over;	If your date of birth is printed on your prescription, you will not need to make a declaration or show proof. If your date of birth is not printed on your prescription, show your NHS medical card, current Child Benefit award notice, State Pension award notice, passport, birth certificate, driving licence, or any other official papers showing your name and date of birth.	NHS medical cards are sent to you when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. If this is the case, use one of the other documents mentioned.
aged 16, 17 or 18 in qualifying full-time education;	A current Child Benefit award notice. You can show proof of your date of birth (which might be on your prescription – see above) and proof that you are a full-time student.	The Child Benefit Centre Phone: 0845 302 1444. Your school, college, university or local education authority can give you proof that you are in qualifying full-time education (see page 10).
pregnant or have had a baby in the last 12 months and are named on a valid maternity exemption certificate;	A maternity exemption certificate (Matex).	Contact your GP, nurse, midwife or health visitor to apply.
named on a valid medical exemption certificate because you have a listed medical condition;	A medical exemption certificate (Medex).	Ask your GP or NHS hospital for an FP92A application form. The form tells you what to do.
named on a valid War Pension or Armed Forces Compensation Scheme exemption certificate, or Ministry of Defence prescription exemption certificate, and the prescription is for your accepted disability;	A War Pension or Armed Forces Compensation Scheme exemption certificate or Ministry of Defence prescription exemption certificate.	Write to: The Service Personnel and Veterans Agency, Norcross, Thornton Cleveleys, FY5 3WP.

You can get NHS prescriptions free if you are:	The proof you need to have	Where and how to get proof
named on a valid prescription prepayment certificate (PPC);	A valid 3 or 12 month PPC.	Buy online at www.nhsbsa.nhs.uk/ppc In a registered pharmacy or phone 0300 330 1341.
named on a valid HRT prescription prepayment certificate (HRT PPC), and your prescription item is covered by the certificate;	A valid HRT PPC.	Buy online at www.nhsbsa.nhs.uk/hrt-ppc , call 0300 330 2089 or in some pharmacies.
named on a valid HC2 certificate;	An NHS certificate HC2 for full help with health costs.	You may be able to apply online at www.nhsbsa.nhs.uk/HC1 or make a claim using form HC1. You can get one from your Jobcentre Plus office or by calling 0300 330 1343 or 0300 123 0849 (the printers). You may also be able to get an HC1 from your local hospital, dentist, optician or doctor.
getting Income Support, income-based Jobseeker's Allowance (paid on its own or with contribution-based JSA), income-related Employment and Support Allowance (paid on its own or with contribution-based ESA), or your partner is getting one of these benefits, or you are younger than 20 and a dependant of someone getting one of these benefits;	An entitlement letter from your Jobcentre Plus office. You will need to check that you are still in receipt of the benefit and meet any conditions when you claim.	You can get proof in the form of an entitlement letter from your Jobcentre Plus office. Contribution-based Jobseeker's Allowance, Incapacity Benefit, contribution-based Employment and Support Allowance, Disability Living Allowance or Personal Independence Payment paid on their own do not count as they are not income-related.
getting Universal Credit within the qualifying level (see page 14). This also includes any young person aged 16 to 19 (qualifying young person) who is included in the award.	Your award notice from Jobcentre Plus.	If you have lost or mislaid your award notice, phone the Universal Credit helpline on 0345 600 0723. If your earnings change each month check that you are still within the qualifying level before you claim.
getting Pension Credit (Guarantee Credit) paid on its own or with (Savings Credit), or your partner is getting this or you are younger than 20 and a dependant of someone getting this; or	Your award notice from the Pension Centre.	If you have lost or mislaid your Pension Centre award notice, contact the Pension Centre phoneline on 0800 731 7898.

NHS dental treatment

You can get NHS dental treatment free if, when the treatment starts, you are:	The proof you need to have	Where and how to get proof
under 18 years old;	Any official document showing your name and date of birth, such as a birth certificate, NHS medical card or passport.	NHS medical cards are given out when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. In this case, use one of the other documents mentioned.
aged under 19 and in qualifying full-time education; or	A current Child Benefit award notice. You can show proof of your date of birth, such as a birth certificate or passport and proof that you are a full-time student.	The Child Benefit Centre Phone 0300 200 3100. Your school, college, university or local education authority can give you proof that you are in qualifying full-time education (see page 10).
pregnant or have had a baby in the previous 12 months.	MatB1 certificate or NHS maternity exemption certificate or notification of birth form, birth certificate or stillbirth certificate.	MatB1 certificates are issued by your GP or registered midwife. You can use your maternity exemption certificate as proof while you are pregnant. To get one, contact your GP, nurse, midwife or health visitor. The midwife who delivers your baby will give you a notification of birth form. Birth certificates and stillbirth certificates are issued by your local registrar of births, marriages and deaths.
getting Income Support, income-based Jobseeker's Allowance (paid on its own or with contribution-based JSA), income-related Employment and Support Allowance (paid on its own or with contribution-based ESA), or your partner is getting one of these benefits, or you are younger than 20 and a dependant of someone getting this benefit.	An entitlement letter from your Jobcentre Plus office. You will need to check that you are still in receipt of the benefit and meet any conditions when you claim.	You can get proof in the form of an entitlement letter from your Jobcentre Plus office Contribution-based Jobseeker's Allowance, Incapacity Benefit, contribution-based Employment and Support Allowance, Disability Living Allowance or Personal Independence Payment paid on their own do not count as they are not income-related.

You can get NHS dental treatment free if, when the treatment starts, you are:	The proof you need to have	Where and how to get proof
getting Universal Credit within the qualifying level (see page 14). This also includes any young person aged 16 to 19 (qualifying young person) who is included in the award.	Your award notice from Jobcentre Plus	If you have lost or mislaid your award notice, phone the Universal Credit helpline on 0345 600 0723. If your earnings change each month check that you are still within the qualifying level before you claim.
getting Pension Credit (Guarantee Credit) paid on its own or with (Savings Credit), or your partner is getting this or you are younger than 20 and a dependant of someone getting this.	Your award notice from the Pension Centre.	If you have lost or mislaid your Pension Centre award notice, contact the Pension Centre phone line on 0800 731 7898.
named on a valid HC2 certificate.	An NHS certificate HC2 for full help with health costs.	Make a claim using form HC1, which you can get from your Jobcentre Plus office or by calling 0300 330 1343 or 0300 123 0849 (the printers). You may also be able to get an HC1 from your local hospital, dentist, optician or doctor.
named on a valid HC3 certificate.	The cost may be reduced if you are named on an NHS certificate HC3 for partial help with health costs.	

NHS-funded sight tests (See next table for sight tests and optical vouchers)

You can get an NHS funded sight test free if you are:	The proof you need to have	Where and how to get proof
aged 60 or over;	Any official document showing your name and date of birth, such as a birth certificate, NHS medical card, passport, travel concession card, pension award notice, driving licence.	NHS medical cards are sent to you when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. In this case, use one of the other documents mentioned.
registered severely sight-impaired (blind) or sight-impaired (partially sighted);	Certificate of registration as blind or partially sighted.	Contact your local authority.
suffering from diabetes;	Repeat prescriptions card, outpatients appointment card or record of blood-sugar readings.	Your GP, or your hospital diabetic or eye clinic. Your repeat prescription or outpatient card should show you are going to a diabetic clinic on a regular basis.
aged 40 and over card – see above. and are the parent, brother, sister, or son or daughter of a person with glaucoma;	An official document to prove your date of birth – see above.	NHS medical card – see above.
suffering from glaucoma;	Statement that you are a glaucoma sufferer.	Your GP, or your hospital eye clinic.
considered to be at risk of glaucoma; or	Statement that you are at risk of developing glaucoma.	Your GP, or your hospital eye clinic.
in need of complex lenses.	Take your existing glasses or existing optical prescription with you.	If you do not already have complex lenses, your optician will advise if you are eligible.

NHS sight tests and optical vouchers

You can get a free sight test and an optical voucher if you are:	The proof you need to have	Where and how to get proof
aged under 16;	Show your NHS medical card, current Child Benefit award notice, passport or birth certificate.	NHS medical cards are sent to you when you are first registered as a patient with a GP. If you need a card, contact your local primary care trust. Some primary care trusts no longer issue NHS medical cards. In this case use one of the other documents mentioned.
aged 16, 17 or 18 in qualifying full-time education;	A current Child Benefit award notice or you can show proof of your date of birth, such as your birth certificate or passport, and proof that you are a full-time student.	The Child Benefit Centre. Phone 0300 200 3100. Your school, college, university or your local education authority can give you proof that you are in qualifying full-time education (see page 10).
named on a valid HC2 certificate;	An NHS certificate HC2 for full help with health costs.	Make a claim using form HC1, which you can get from your Jobcentre Plus office or by calling 0300 330 1343 or 0300 123 0849 (the printers). You may also be able to get an HC1 from your local hospital, dentist, optician or doctor.
named on a valid HC3 certificate;	The cost may be reduced if you are named on an NHS certificate HC3 for partial help with health costs.	
getting Universal Credit within the qualifying level (see page 14). This also includes any young person aged 16 to 19 (qualifying young person) who is included in the award.	Your award notice from Jobcentre Plus	If you have lost or mislaid your award notice, phone the Universal Credit helpline on 0345 600 0723. If your earnings change each month check that you are still within the qualifying level before you claim.
getting Income Support, income-based Jobseeker's Allowance (paid on its own or with contribution-based JSA), income-related Employment and Support Allowance (paid on its own or with contribution-based ESA), or your partner is getting one of these benefits, or you are a dependant under age 20 of someone getting this benefit;	<p>An entitlement letter from your Jobcentre Plus office.</p> <p>You will need to check that you are still in receipt of the benefit and meet any conditions when you claim.</p>	<p>You can get proof in the form of an entitlement letter from your Jobcentre Plus office.</p> <p>Contribution-based Jobseeker's Allowance, Incapacity Benefit, Contribution-based Employment and Support Allowance, Disability Living Allowance or Personal Independence Payment paid on their own do not count as they are not income-related.</p>

You can get a free sight test and an optical voucher if you are:	The proof you need to have	Where and how to get proof
getting Pension Credit (Guarantee Credit) paid on its own or with (Savings Credit), or your partner is getting this benefit or you are a dependant under age 20 of someone getting this benefit; or	Your award notice from the Pension Centre.	If you have lost or mislaid your Pension Centre award notice, contact the Pension Centre phone line on 0800 731 7898.

Ordering forms and leaflets

Printed versions

The items listed below are available from:

Xerox UK Ltd

Phone: 0300 123 0849

Email: nhsorders@xerox.com

Website: www.nhsforms.co.uk

- HC1 Help with health costs main claim form for the NHS Low Income Scheme.
- The appropriate version of the HC5 'Help with health costs refund claim form' for the charge you paid. This is for all health costs except prescription charges (ask for NHS receipt form FP57 when you pay a prescription charge, to claim a refund).
- HC12 'A quick guide to help with health costs including charges and optical voucher values'.

Electronic information

The following are on the NHS website at: www.nhsbsa.nhs.uk/nhs-low-income-scheme. Search for the document you need.

- HC11 'Help with health costs'.
- HC12 'A quick guide to help with health costs including charges and optical voucher values'.
- HC5(W) 'refund claim form for wigs and fabric supports'.
- Caring for dispersed asylum seekers – a resource pack – Information for health staff, service planners and agencies providing advice for asylum seekers.

Translation service

If you have any questions and English is not your first language, call us on 0300 330 1343. We have a telephone interpretation service. When you call, say in English, or ask a friend to say in English, that you have a question in another language and give the language you need.

Contact details

Health costs

For more information about anything in this booklet, visit www.nhsbsa.nhs.uk/nhs-help-health-costs.

You can contact us at www.nhsbsa.nhs.uk/contact-us or call 0300 330 1343.

Medical and maternity exemption certificates

www.nhsbsa.nhs.uk/contact-us

0300 330 1341

Prescription prepayment certificates

www.nhsbsa.nhs.uk/contact-us

0300 330 1341

HRT prescription prepayment certificates

www.nhsbsa.nhs.uk/contact-us

0300 330 2089

Health advice

24-hour, non-urgent confidential healthcare advice and information service call 111.

Information about help with health costs in the rest of the UK

To get information about help with health costs if you do not live in England, please see below.

If you live in Scotland, contact the Scottish Government Health and Social Care Directorates on 0300 244 4000 or check online at: www.scotland.gov.uk.

If you live in Wales, contact the form suppliers on 0345 603 1108 and ask for the form you need. Or check online at: www.gov.wales/help-with-health-costs.

If you live in Northern Ireland, contact your local Social Security Office. Or check online at: www.nidirect.gov.uk.