

Factsheet 61

Help with health costs

August 2024

About this factsheet

Most NHS services are free but there are charges for NHS prescriptions, dental treatment, sight tests, glasses and contact lenses, wigs and fabric supports.

This factsheet explains what happens with these charges:

once you reach age 60 or
if you receive Pension Credit Guarantee Credit.

It explains how the NHS Low Income Scheme can help with charges if you are on a low income and when you can claim for costs of travelling to receive NHS treatment, including patient transport services.

Benefit rates are reviewed annually and take effect in April but rules and figures can change during the year. The benefit rate information in this factsheet is correct for the period April 2024 to March 2025.

The information in this factsheet is applicable in England. If you are in Scotland, Wales or Northern Ireland, please contact Age Scotland, Age Cymru or Age NI for their advice about the rules in these countries. Contact details can be found at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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1 Free NHS services when reaching age 60

When you reach the age of 60, you do not pay for:

NHS prescriptions

NHS-funded sight tests.

Flu jab

The annual flu jab is currently being offered free of charge from the age of 65. It is free if you are under 65 and have a long-term health condition putting you at risk of complications if you catch flu, for example, a heart or lung condition, asthma, or diabetes. The flu jab is free if you receive Carer's Allowance or are an informal carer of an older person who relies on you for care.

Ask at your GP practice if not sure if you can have a free flu jab.

2 Pension Credit help with health costs

If you are on a low income and have reached Stat-3(ch)-t3110(3.)-t251(ET@.000008871 0 595.32 84

2.2 Savings Credit only

You are not automatically entitled to help with health costs if you receive

3.2 How to apply

You apply by completing an online application or a HC1 form. You can only apply online if you do not have capital or savings over £6,000.

If you live permanently in a care home and the local authority helps with the cost, there is a special short form HC1 (SC).

Download HC1 using the NHS link in section 3.1. To order forms HC1 and HC1 (SC) or for large print or other formats, call 0300 123 0849. For help to complete a form, call the Help with Health Costs helpline. Staff can provide an interpreter if English is not your first language.

They normally assess an application within 18 working days of receipt.

Depending on your circumstances, you receive full help (HC2 certificate) or partial help (HC3 certificate). Both certificates last between one and five years.

3.3 Full help with health costs

You receive an **HC2** certificate if you qualify for full help

Named on HC3 certificate

5 Healthcare Travel Costs Scheme

You can submit a claim through the Healthcare Travel Costs Scheme (HTCS) for necessary travel for NHS tests or treatment if you:

receive PC Guarantee Credit, or
are named on an HC2 or HC3 certificate.

Pension Credit Guarantee Credit or named on HC2 certificate

You can claim a full refund of reasonable weekly travel expenditure.

Named on HC3 certificate

You can claim partial help with reasonable weekly expenditure. Your certificate indicates how much you should contribute to the overall cost.

Example

If your HC3 certificate indicates you should contribute £5 per week and your weekly travel costs are £15, you can claim a refund of £10.

5.1 Rules of the Healthcare Travel Costs Scheme

If you are referred to hospital or other NHS premises for diagnostic tests, treatment, or pre or post-operative checks by a doctor (GP or hospital doctor), dentist, optician or other ophthalmic professional, you may b404 RG[o)395 Tm0.741 0 0.404

Claims for travel to hospital

You submit a claim, with receipts, to the hospital cashier's department on the day of your appointment and they reimburse you in cash.

If it would be difficult to pay for travel upfront and then claim money back, contact the cashier's department to explain your difficulty and ask for payment in advance. Alternatively contact your local Integrated Care Board (ICB) for advice.

Claims for travel to non-hospital premises

Ask the health professional if their referral to non-hospital NHS premises qualifies under HTCS rules. If it does, ask how to submit a claim, as non-hospital-based premises may not have a cashier's office.

You may be asked to complete form HC5(T) refund for travel, and post it back to the address on the form. See section 3.6

Travel options

If you have any questions about travel arrangements, speak to the hospital *before* you travel.

You are expected to use the cheapest suitable means of transport for the time you need to travel – bearing in mind the journey, your medical condition, age, and other relevant factors.

You can use public transport, community transport, a voluntary car scheme or private car. Taxis are usually an exception, so if this seems to be

You can also claim for unavoidable parking and road tolls.

If travelling by car to a London hospital within the Congestion Charge zone or the Ultra Low Emission Zone area, you may be reimbursed.

If your appointment is at a hospital within a 'clean air zone' and you are required to pay the daily charge, you may be able to get an exemption.

Claiming for an escort

If a hospital doctor, GP, dentist, or other health professional believes you need someone to travel with you for medical reasons, you can claim your escort's travel expenses as part of your claim.

Before travelling, ensure you have confirmation, preferably written, that an escort is necessary.

Note

You cannot claim for travel costs to visit someone in hospital under the HTCS. You can contact your local council, as it may have money to help with such costs for people on a low income.

6 Non-Emergency Patient Transport (NEPTS)

NEPTS is offered to patients who have a condition or need for supported transport to ensure their safety, safe mobilisation, condition management or recovery. If you are eligible, it is free of charge. You will only be considered if one of the following applies:

you have been referred by a doctor, dentist or optician to NHS funded health services for diagnosis or treatment – excluding primary care services, or

you are being discharged from NHS funded treatment.

You must satisfy one or more of the of the criteria below. I

Useful organisations

Healthwatch England

www.healthwatch.co.uk

Telephone 03000 683 000

Each local authority has a local Healthwatch that seeks views of local people and provides information and advice about local health and care services. Find your local Healthwatch by using the search facility on their website, calling Healthwatch England, or contacting your local authority.

Help with Health Costs Scheme

www.nhsbsa.nhs.uk/nhs-low-income-scheme

Helpline: 0300 330 1343

The NHS Business Services Authority administers the Help with Health Costs scheme. You can read basic information about the scheme on their website.

NHS Business Services Authority

www.nhsbsa.nhs.uk

Telephone: 0191 283 8924

Arm's Length Body of the Department of Health and Social Care, delivering a range of national services to NHS organisations, NHS contractors, patients and the public.

NHS England

www.england.nhs.uk

Telephone: 0300 311 22 33

NHS England leads the NHS in England. It can provide lists of some local NHS services.

NHS website

www.nhs.uk

A government website that provides information on health conditions, NHS services and how to claim help with health costs.

Pension Service (The)

www.gov.uk/contact-pension-service

Telephone: 0800 731 0469

Part of the Department for Work and Pensions providing information about State Pension and Pension Credit claims.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.0

Our publications are available in large print and audio formats

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The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

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