

Benefits series

NHS Charges and exemptions

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Please see our website for up-to-date information: www.downs-syndrome.org.uk

If you have concerns, please ring the DSA's Benefits Adviser: Helen Wild

Mon & Thurs 10am -4pm Tues & Weds 10am-12.30pm | Telephone 0333 1212 300

Some of our members have been issued fines because, unbeknown to them, they are no longer exempt from healthcare charges. This is usually because their child has reached 19.

Once you reach 19 you are not automatically exempt, even if you receive DLA or PIP. You are not exempt either if you are receiving contribution based ESA/JSA.

**The exemptions would apply to those receiving;

- Income Support -IS
- income-based Jobseeker's Allowance -JSA
- income-related Employment and Support Allowance- IR ESA
- Pension Credit Guarantee Credit
- Universal credit - if your monthly earnings are less than £435, or £935 if you have limited capability for work.
- Working tax credit with a disabled worker element or severe disability element with income less than £15,276 per annum.

Have you checked what type of benefit you are receiving?

Some of our members still on legacy benefit were unaware that they received **Contribution based Employment and Support Allowance** with no income based part, (because they were moved over from Incapacity benefit which is also contribution based) and benefit income remained the same. Receiving contribution based benefit does not automatically qualify you for help.

You can ring up ESA and request a means tested form. You can find the contact details on your notification letter. Remember there are capital limits within means tested benefit.:

For those with savings- please read before claiming.

If your daughter or son has savings of over £16,000, in their name, contribution based benefit is fine to stay on because it will be continued to be paid regardless of savings, however you will not qualify for help with prescription charges.

If you asked to be moved from Contribution based ESA onto Income based ESA and you had savings over £16,000 you would not be eligible because of the capital limits and ESA would be stopped until savings had dropped below this threshold.

If your son or daughter has savings in their own name of between £6k and £16k, then for every £250 or part of, over the £6k they will gradually reduce the Income related part – currently £4.35 per week. So if your child was receiving ESA- income related, and had savings of £6,400 then they would lose £8.70 per week benefit.

You may still be entitled to partial help though – see Low income scheme section. We have included some information from the NHS website below which gives more detail.

Prescription Charges

Free for those living in Northern Ireland, Wales and Scotland

Free for all those receiving the means tested benefits listed at the beginning of the article **.

Free for those aged under 16 or under 19 and in full time education

Free for those aged 60 or over

Anyone with one of the conditions below can apply for an **exemption certificate** on form FP92A available from their doctor.

- a permanent fistula
- a form of hypoadrenalism
- diabetes insipidus or other forms of hypopituitarism
- diabetes mellitus, except where treatment is by diet alone
- hypoparathyroidism
- myasthenia gravis
- myxoedema (hypothyroidism requiring thyroid hormone replacement)
- epilepsy requiring continuous anticonvulsive therapy
- a continuing physical disability that means the person can't go out without the help of another person – temporary disabilities don't count, even if they last for several months

They are also issued for people undergoing treatment for cancer:

- including the effects of cancer, or
- the effects of current or previous cancer treatment

Dental Charges

You are entitled to free dental care if you are;

- aged under 18, or under 19 and in qualifying full-time education
- staying in an NHS hospital and your treatment is carried out by the hospital dentist
- an NHS hospital dental service outpatient – but you may have to pay for your dentures or bridges

You are also entitled if you or your partner receive any of the benefits listed at the beginning of the article **, or you're under the age of 20 and the dependant of someone who receives them.

You are also exempt from charges if you are entitled to or named on:

- a valid NHS tax credit exemption certificate – if you don't have a certificate, you can show your award notice; you qualify if you get Child Tax Credits, Working Tax Credits with a disability element (or both), and have an income for tax credit purposes of £15,276 or less
- a valid HC2 certificate (see below under Low income scheme)

People named on an NHS certificate for partial help with health costs (HC3) may also get help.

Unlike prescriptions, medical conditions do not exempt patients from payment for dental treatment.

Your dentist will need written proof that you don't have to pay for all or part of your NHS treatment. You will also be asked to sign a form to confirm that you don't have to pay.

Free NHS eye tests

You're entitled to a free NHS sight test if you:

- are under 16
- are 16, 17 or 18 and in full-time education
- are 60 or over
- are registered as partially sighted or blind
- have been diagnosed with diabetes or glaucoma
- are 40 or over and your mother, father, sibling or child has been diagnosed with glaucoma
- have been advised by an eye doctor (ophthalmologist) that you're at risk of glaucoma
- are eligible for an NHS complex lens voucher – your optician can advise you about your entitlement

You also qualify for a free NHS sight test if you get any of the benefits listed at the beginning of the article ** or if you have a low income and are named on a valid NHS HC2 certificate - for full help with health costs (see below under Low income scheme)

You may be entitled to a reduced cost sight test if you have a low income and are named on a valid NHS HC3 certificate for partial help with health costs.

There are 10 optical voucher values. The value of a voucher currently ranges from £42.40 to £233.56, depending on the strength of the lenses you need.

If, for clinical reasons, you need tints or prisms in your glasses, the value of the voucher will be higher to reflect this.

If you receive an NHS optical voucher, you can take it to any supplier of your choice, provided they accept NHS optical vouchers. They will ask you to show proof of your entitlement to the voucher.

If your glasses or contact lenses cost more than your voucher value, you will have to pay the difference.

Voucher values

Voucher A: £42.40

Glasses with single vision lenses:

- with a spherical power of no more than 6 dioptres and a cylindrical power of no more than 2 dioptres

Voucher B: £64.26

Glasses with single vision lenses:

- with a spherical power more than 6 dioptres, but no more than 10 dioptres, and a cylindrical power of no more than 6 dioptres
- with a spherical power less than 10 dioptres and a cylindrical power more than 2 dioptres, but no more than 6 dioptres

Voucher C: £94.14

Glasses with single vision lenses:

- with a spherical power of 10 or more dioptres, but no more than 14 dioptres, and a cylindrical power of no more than 6 dioptres

Voucher D: £212.40

Glasses with single vision lenses:

- with a spherical power of more than 14 dioptres - with any cylindrical power
- with a cylindrical power of more than 6 dioptres with any spherical power

Voucher E: £73.10

Glasses with bifocal lenses (lenses with two distinct optical powers):

- with a spherical power of no more than 6 dioptres, and a cylindrical power of no more than 2 dioptres

Voucher F: £92.72

Glasses with bifocal lenses:

- with a spherical power of more than 6 dioptres, but no more than 10 dioptres, and a cylindrical power of no more than 6 dioptres
- with a spherical power of less than 10 dioptres, and a cylindrical power of more than 2 dioptres, but no more than 6 dioptres

Voucher G: £120.48

Glasses with bifocal lenses:

- with a spherical power of 10 or more dioptres, but no more than 14 dioptres, and a cylindrical power of no more than 6 dioptres

Voucher H: £233.56

Glasses with prism-controlled bifocal lenses of any power or with bifocal lenses:

- with a spherical power of more than 14 dioptres with any cylindrical power
- with a cylindrical power of more than 6 dioptres with any spherical power

Voucher I (HES): £217.58

This category covers glasses prescribed by NHS trusts (hospitals) that don't fall under any of the above categories (A-H).

Voucher J: £61.77

A voucher for contact lenses following a prescription issued by an NHS trust or NHS foundation trust.

Applying for help- Low income scheme

You can apply for the scheme as long as your savings, investments or property (not counting the place where you live) don't exceed the capital limit. In England, the limit is:

- £23,250 for people who live permanently in a care home
- £16,000 for everyone else

If you have savings between £6,000 and £16,000 then you can fill out a HC1 form.

You can order an HC1 form online or pick one up at your local Jobcentre Plus office and most NHS hospitals. Your doctor, dentist or optician may also be able to give you a form.

If you need help making your claim or you have questions about the Low income scheme, call them on 0300 123 0849 to speak to an adviser. They can also fill in the form for you and post it to you to sign. All you need to do then is post it back in the envelope provided.

Depending on your circumstances, you can receive "full help" (HC2 certificate) or "partial help" (HC3 certificate).

You will qualify for full help if your income is less than or equal to your requirements, or is greater than your requirements by no more than half the current English prescription charge – currently £9.65 (2024).

If your income exceeds this limit, you may be entitled to partial help. Your certificate will show how much you have to pay towards your health costs.

For details, go to www.nhsbsa.nhs.uk/nhs-help-health-costs

Contact us

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