

Help with health costs

If you have Parkinson's, you might be worried about how you'll manage financially. Although most of your healthcare will be covered by the NHS (in England, Wales or Scotland) or Health and Social Care (in Northern Ireland), you might be concerned about paying extra medical costs.

But there is some financial support available, so it's important that you are aware of what you're entitled to. This information explains more about NHS costs and any help you might get to pay for them.

The information in this publication is correct as of April 2019, but is subject to change.

Can I get help with health costs?

Most health treatment is free, but some things might have to be paid for. This can include prescriptions, dental treatment, sight tests, glasses, wigs and fabric supports.

What you have to pay for depends on whether you live in England, Scotland, Wales or Northern Ireland. For example:

- In Scotland, dental checks and sight tests are free.
- In Wales, dental check-ups are free for people aged under 25 or over 60.
- Prescriptions are free in Scotland, Wales and Northern Ireland, but they have to be paid for in England, where each item on the prescription currently costs £9.
- In England, people under 16, or aged 16–18 and in full-time education, don't have to pay for prescriptions or sight tests. And people under 18 (or under 19 and in full-time education) don't have to pay for dental treatment. People aged 60 or over qualify for free NHS eyesight tests and don't have to pay for prescriptions.

People with certain medical conditions might not have to pay some charges. For example, people with insulin-dependent diabetes get free prescriptions and people with glaucoma, or people who considered to be at risk of glaucoma, get free eye tests, wherever they live in the UK.

You also get free prescriptions if you're pregnant or gave birth in the last 12 months, permanently live in a care home, or you're in prison or a young offender's institution.

This information sheet gives general information about getting help with health costs depending on your personal circumstances. If you're not sure whether you can get any costs paid for, call the NHS helpline on **0191 232 5371**.

Help if you're on means-tested benefits

You'll get free prescriptions, dental treatment, sight tests, wigs and fabric supports if you (or your partner, if you have one) receive:

- income-related Employment and Support Allowance
- Income Support
- income-based Jobseeker's Allowance, **or**
- Universal Credit (if you do not have earnings or combined earnings of more than £435 a month, or £935 a month if your award includes a child amount or you, or your partner if you have one, have a limited capability for work).

You'll also get vouchers towards the cost of glasses or contact lenses. If the cost of your glasses or contact lenses is more than your voucher value, you'll need to pay the difference.

People who get Child Tax Credit and Working Tax Credit might also get help with health costs, depending on their income and situation.

Contributory ESA and contribution-based Jobseeker's Allowance

You aren't automatically entitled to help with your health costs if you get contributory Employment and Support Allowance (ESA) or contribution-based Jobseeker's Allowance. But you might get help if you're on the Low Income Scheme (see below).

Pension Credit

If you (or your partner if you have one) get the Pension Credit 'Guarantee Credit', with or without

Savings Credit, you can get the same help with health costs as people who get the means-tested benefits listed above.

If you only get the Pension Credit 'Savings Credit', you can't automatically get help with your health costs, but you might get help under the Low Income Scheme (see below).

Tax credits

You may be able to get free prescriptions if you get Working Tax Credit and/or Child Tax Credit, depending on your income.

You'll get help with health costs if you earn less than £15,276 a year, and get one of these combinations of tax credits:

- Tax Credit on its own
- Working Tax Credit and Child Tax Credit paid together
- Working Tax Credit on its own with a disability element or severe disability element.

If you qualify, you'll be sent a tax credit exemption certificate by the NHS Business Services Authority once your award is confirmed by HM Revenue and Customs. Your exemption certificate is valid until the expiry date stated on the certificate, regardless of any changes to your tax credit entitlement.

Help if you can't go out

If you have an ongoing physical disability that prevents you from leaving home without help from someone else, you'll get free prescriptions.

You can apply for an exemption form FP92A, which you can get from your doctor, pharmacist or hospital. The FP92A form provides exemption for a long list of conditions including epilepsy, diabetes or people who are receiving cancer treatment.

The NHS Low Income Scheme

This scheme helps with health costs for people who aren't automatically exempt from health service charges, but who are on a low income. The scheme is administered by the NHS Business Services Authority.

Under this scheme, you can qualify for full or partial help with all NHS charges and for vouchers for glasses and contact lenses.

Under the Low Income Scheme, the help you're entitled to depends on your income and situation.

Any capital you have (which is your assets such as your savings and property, minus your debt) must be below £16,000, or if you live permanently in a care home, it must be under £23,250 (or £24,000 in Wales).

The NHS Business Services Authority will send you an HC2 certificate (for full help) or an HC3 certificate (for partial help). This will decide how much you have to contribute towards the charges.

Your partner, if you have one, and any children you're responsible for will also qualify for help towards their health costs if you are eligible.

How can I get help?

To apply for help under the Low Income Scheme, you need to fill in an HC1 application form. Ring the NHS Business Services Authority on **0300 330 1343** to get a form with a pre-paid return envelope or go to **www.nhsbsa.nhs.uk/nhs-low-income-scheme** Hospitals, GPs, dentists, opticians and advice agencies may also have forms available.

If you think you might be able to get help under the Low Income Scheme, you should apply now, as you can't always predict what you might have to pay for in the future.

Help with prescription costs

In England, each item you are prescribed will cost £9. If you need prescription items on a regular basis and you do not qualify for free prescriptions, you can sometimes save money with a Prescription Prepayment Certificate (PPC):

- A three-month PPC costs £29.10 and covers all items you get during that period, so if you need four or more prescriptions in that time, you'll save money with a PPC.
- A 12-month PPC costs £104, so if you need 12 or more prescriptions in a year, it will save you money.

To get a Prescription Prepayment Certificate, you can do one of the following:

- visit the NHS Business Services Authority website **www.nhsbsa.nhs.uk/nhs-help-health-costs**
- use form FP95, available from your local pharmacy
- call the NHS Business Services Authority on **0300 330 134**

Help with travel costs

The Healthcare Travel Costs Scheme covers any journeys you might make to an NHS hospital or similar place for health service treatment. If you need to have someone with you, their travel expenses might also be paid for.

If you're not able to use public transport because of your disability, you can claim the cost of taxi fares or the cost of car fuel (you must get the hospital to agree to this beforehand).

If you're entitled under this scheme, the hospital can also refund the costs of journeys already made using claim form HC5. There should be an office at the hospital where you can do this.

Do I qualify?

You can get full help under this scheme if you get any of the means-tested benefits listed on page 2, or if you have an HC2 certificate under the Low Income Scheme. You are entitled to partial help if you have an HC3 certificate under the Low Income Scheme.

More information and support

You can call our free confidential helpline for general support and information. Call **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **hello@parkinsons.org.uk**.

Our helpline can put you in touch with one of our Parkinson's local advisers, who give one-to-one information and support to anyone affected by Parkinson's. They can also provide links to local groups and services.

Our website **parkinsons.org.uk** has a lot of information about Parkinson's and everyday life with the condition. You can also find details of your local support team and your nearest local group meeting at **parkinsons.org.uk/localtoyou**

Visit **parkinsons.org.uk/forum** to chat to other people with similar experiences on our online discussion forum.



Help with health costs (WB09/2019)

Do you have any feedback about this information? Your comments will help us ensure our resources are as useful and easy to understand as possible. Please return to **Information Content team, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ**, or email **publications@parkinsons.org.uk**. Thank you!

1. Please choose the option that best fits you.

- ☐ I have Parkinson's and was diagnosed in ☐☐☐☐ ☐ I care for someone with Parkinson's
☐ I have a friend or family member with Parkinson's ☐ I'm a professional working with people with Parkinson's
☐ Other (please specify)

2. Where did you get this information from?

- ☐ GP ☐ Specialist ☐ Parkinson's nurse ☐ Parkinson's UK local group ☐ Parkinson's UK local adviser
☐ Ordered directly from us ☐ Call to the helpline
☐ Other (please specify)

3. Has it answered all your questions?

- ☐ Yes, completely ☐ Yes, mostly ☐ Not sure ☐ Partly ☐ Not at all

4. How easy was it to understand?

- ☐ Very easy ☐ Easy ☐ Not sure ☐ Quite difficult ☐ Very difficult

Parkinson's nurses

Parkinson's nurses provide expert advice and support to people with Parkinson's and those who care for them. They can also make contact with other health and social care professionals to make sure your needs are met.

The role of the Parkinson's nurse varies. Each will offer different services, aiming to meet local needs. Some nurses are based in the community, whereas others are based in hospital settings.

Many Parkinson's nurses are independent prescribers. This means they can prescribe and make adjustments to medication, so someone with Parkinson's doesn't always need to see their specialist for changes to or queries about their Parkinson's drugs.

Parkinson's nurses may not be available in every area, but your GP or specialist can give you more details on local services.

You can find out more at parkinsons.org.uk/nurses



5. Has it helped you manage your condition better, or make choices that have improved your life in some way?

☐ It helped a lot ☐ It helped a little ☐ No change ☐ It didn't help ☐ It made things worse

6. What is your ethnic background?*

☐ Asian or Asian British ☐ Black or Black British ☐ Chinese ☐ Mixed ☐ White British ☐ White other
☐ Other (please specify)

*We ask about your ethnicity to ensure our information is reaching a broad range of people. However, this question is optional.

Want to hear more from us?

☐ I would like a response to my feedback ☐ I would like to be a member of Parkinson's UK
☐ I'm interested in joining the Information review group, to offer feedback on Parkinson's UK information

If you've answered yes to any of these options, please complete your details below.

Name

Address

Email

Telephone

How would you prefer us to contact you?

☐ Email ☐ Post ☐ Phone

We will not pass on your details to any other organisation or third party. To find out more, read our privacy policy at parkinsons.org.uk/termsandconditions

Thank you

Thank you to benefits specialist Barbara Knight for helping to update this information.

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's.

If you would like to get involved, please contact our Supporter Services team on **0800 138 6593** or visit our website at **parkinsons.org.uk/donate**. Thank you.

Our information

All of our most up-to-date information is available at **parkinsons.org.uk/information-support**. If you'd prefer to read one of our printed leaflets or booklets, find out how to place an order at **parkinsons.org.uk/ordering-resources** or by calling **0300 123 3689**.

We make every effort to ensure that our services provide current, unbiased and accurate information. We hope that this will add to any professional advice you receive and help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

If you'd like to find out more about how we put our information together, including references and the sources of evidence we use, please contact us at **publications@parkinsons.org.uk**

We're the Parkinson's charity that drives better care, treatments and quality of life.

**Together we can bring forward the day
when no one fears Parkinson's.**

Parkinson's UK
215 Vauxhall Bridge Road
London SW1V 1EJ

Free confidential helpline **0808 800 0303**
(Monday to Friday 9am–7pm, Saturday 10am–2pm).
Interpreting available.

NGT Relay **18001 0808 800 0303** (for use with smart phones, tablets, PCs and other devices). For more information see **www.ngts.org.uk**

hello@parkinsons.org.uk
parkinsons.org.uk

Order code: WB09

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