

## ***Health Costs and Prescription Charges***

There are many ways in which we may be exempt from various health costs and prescription charges.

### **a. NHS Tax Credit Exemption Certificate**

If you receive the disability component of Working Tax Credit, you may be entitled to an NHS Tax Credit Exemption Certificate. It should be sent to you automatically as well as on its renewal dates. If it isn't, then contact the ***NHS Business Services Authority***.

If you are unsure as to whether you are entitled to help with health costs via tax credits, then contact ***HM Revenue and Customs*** or check their website.

The certificate entitles you, or your partner, and children to:

- Free NHS Prescriptions.
- Free NHS Dental Treatment.
- Free NHS Sight Tests.
- The full value of a voucher towards the cost of spectacles and contact lenses.
- Free NHS Wigs and Fabric Supports.
- Refund of necessary costs of travel to and from hospital for NHS treatment.

You should keep the credit card sized certificate on you, as you will need to show it, each time that you get an NHS prescription or other health service.

For more information and help on Help with Health Costs, contact:

***NHS Business Services Authority,***

PO Box 1011, Newcastle upon Tyne, NE 99 2ZP

Tel: 0845 609 9299 Fax: 0191 203 5507

Email: [tc1@ppa.nhs.uk](mailto:tc1@ppa.nhs.uk)

Web Site: [www.ppa.org.uk](http://www.ppa.org.uk)

Leaflet HC11 (Help with Health Costs) is also obtained from Post Offices, some pharmacies and GP surgeries. Alternatively by writing to:

***Department of Health,***

PO Box 777, London, SE1 6XH.

***HM Revenue and Customs***

Tel: 0845 300 3900

Web Site: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

This section last revised on 27<sup>th</sup> July 2008

**b. The NHS Medical Exemption Certificate (Medex)**

If your M.E. condition is unfortunately, so severe and permanently disabling that you can not go out without the help of another person, then you may be able to qualify for a Medex and consequently get free NHS prescriptions.

This scheme is administered by the ***NHS Medical Exemption Issue Office*** on behalf of the ***Department of Health***.

In order to qualify, you must complete application form FP92A, which is available from your GP's surgery. You must complete parts 1 and 2. Your GP, or authorised member of staff must also sign and confirm that the information that you have supplied is correct.

Your GP's surgery must then send this form directly to the **NHS Business Services Authority** at the address below.

**NHS Business Services Authority,  
Patient Services,  
Maternity Exemption,**

Newcastle upon Tyne, NE 2 1ZL

Tel: 0845 601 8076

Web Site:

[www.ppa.org.uk](http://www.ppa.org.uk)

(Yes, I know! Just don't ask me why as this is what it said on the website! It could be right, but then it could be wrong and they may get around to correcting their website. Take your choice!)

### **c. The NHS Low Income Scheme (LIS)**

If you are not entitled to an NHS Tax Credit Exemption Certificate, then you may be entitled to the LIS, which is administered by the **NHS Patient Services** on behalf of the **Department of Health**.

This scheme provides income related help with costs for people who are not exempt, not automatically entitled to remission from NHS chargeable services, but who may still be entitled to help with NHS costs, due to low income.

It covers:

- NHS Prescriptions.
- NHS Dental Treatment.
- Sight Tests, spectacles and contact lenses.
- Free NHS Wigs and Fabric Supports.
- Travel costs to and from hospital for NHS treatment.

LIS claims should be made using form HC1, available via the NHS web site.

The amount of help provided is assessed on a comparison between a person's weekly income and their requirements at the time that the claim is made, or the date that a charge was paid if a refund is claimed.

The claims under this scheme are additionally means tested, in that capital and savings that you may have, which at the time of writing is £16,000 (or £21,000, if you are permanently living in a care home) is the threshold, over which you are excluded.

LIS assessments are broadly based on Income Support arrangements.

People are entitled to full help with NHS charges and prescriptions and are sent an HC2 certificate, if their income is less than requirements, which also includes an estimated assessment of one and a half times their prescriptions charges.

Under this scheme, there are additional certificates and qualification criteria for the other elements of the scheme

As can be seen, this scheme can be quite complex in its administration, which is beyond the scope of this guide and probably beyond the energy levels and cognitive capabilities of the average M.E. sufferer. They are certainly beyond mine!

In addition, given the perceived complexity of this scheme and the public domain knowledge of mistakes made by civil service departments in administration of the 'public purse' and remitting of funds back to us, the people that do not have the energies, capabilities or means to pursue such matters, it is suggested that careful consideration is given as to whether you as an M.E. sufferer, really wants to make use of this scheme, given the potential negative impact that it could have on your already low energy levels and reduced lifestyle.

For more information visit the NHS website or write to:

***NHS Business Services Authority,  
Review Section,***

PO Box 993, Newcastle upon Tyne, NE 99 2TZ

Tel: 0845 850 1166

Web Site:

[www.ppa.org.uk](http://www.ppa.org.uk)

## **d. NHS Prescription Pre-payment Certificates**

### **(PPCs)**

If you are not entitled to free NHS costs, via the Tax Credit NHS Exemption Scheme detailed above, you may well consider this section as the most effective and relatively energy and pain free way of dealing with matters.

This scheme 'does exactly what it says on the can' and allows you to pay for your prescriptions in advance, by either a 4 monthly or 12 monthly advance payment.

If you consider that (at the time of writing) each prescription item costs £6.85, and that a 3 monthly pre-payment is £26.85, then if you need more than 3 items in the 3 month period, the costs of your prescriptions reduce accordingly.

By the same token in making a 12 month pre-payment is £98.70, should you need more than 14 items in that 12 month period, then again your prescription costs will reduce.

Some years ago and prior to development of my M.E. condition, but suffering with arthritis, I calculated that my

actual prescription costs had halved, which I thought at the time was quite impressive.

I have just done the calculations again, taking into account the various medications that I know take. The average cost to me of any one prescription item is now £1! This is obviously quite a large cost saving on the increasing costs of prescribed medications.

Whilst waiting for your PPC to arrive after sending off the application form FP95 to the address below, you will still have to pay for your prescriptions. However, if you also ask the pharmacist to supply a completed FP57 receipt, you can then send that off (within 3 months) for a full refund. I have done this, and the process works and is pain free.

You can also pay by credit card using the NHS website or the telephone line below.

In addition, there are supposed to be some registered pharmacies, through which you can buy this PPC over the counter. But it still has to be sent to you by the NHS Business Services Authority.

It should be noted that this PPC can not be used for NHS dental treatment, sight tests, spectacles, contact lenses, wigs, etc.

***NHS Business Services Authority***

***PPC Issue Office,***

PO Box 854, Newcastle upon Tyne, NE99 2DE

Tel: 0845 850 0030

Fax: 0191 203 5661

Email:

[ppc1@ppa.nhs.uk](mailto:ppc1@ppa.nhs.uk)

Web Site:

[www.ppa.org.uk](http://www.ppa.org.uk)

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Alternatively by writing to:

***Department of Health,***

PO Box 777, London, SE1 6XH.

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[www.dh.gov.uk](http://www.dh.gov.uk)

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