

IDENTIFYING & OPTIMISING MEDICAL EXPENSES

There are many hidden costs to being ill, furthermore a ill health is often the catalyst to debt problem's occurring, especially when associated with long-term sickness, however, a sudden period of ill health whether short-term or not can act as a tipping point for financial hardship.

When assessing a client's financial situation, especially if there is a health issue, it is helpful when going through expenditure information to look for purchasing patterns or items such as:

- Medications
- Dietary/Nutritional Supplements
- Sanitary/Incontinence Products
- Dental Care/Products
- Optical/Eye Care
- Appliances/Aids.

There are benefits, grants and payment plans that clients may be able to access to assist with costs.

1 Prescription Costs

The current prescription cost is £8.60, in certain circumstances prescription charge are free for those on benefits, some medical conditions are exempt, cancer patients are also entitled to free medicines.

Those who are not entitled free prescription, but require regular medications can often benefit from a prepayment card, which fixes the costs and acts as a cap. A three-month prepayment card is £29.10, and if you need over 3 prescription items in a three-month will save you money. There is also a twelve-month option at £104.00 and if you require more than 12 prescription items in a year again you will save money.

There is also assistance for NHS costs, prescriptions, dental and optical for those on low incomes. To apply for an HC2 certificate, you should complete form HC1, which is available from Jobcentre Plus offices or most NHS hospitals and GP surgeries. Those who are on working tax credit and who are eligible will be sent a NHS Tax Credit Exemption Certificate.

<http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Prescriptioncosts.aspx>

Minor Ailments Service via NHS designated pharmacies provides free advice and medicines and dressings for U16 and over 60's and for those on prepayments and who are exempt.

<http://www.nhs.uk/Livewell/Pharmacy/Pages/Commonconditions.aspx>

The above link includes a search tool to find registered pharmacies; Boots are a included within the scheme.

2 Dietary & Nutritional Supplements

If a client has a dietary need such as gluten intolerance, Coeliac's disease and the like, if a formal diagnosis has been made, these food items can be prescribed, see above for details. The same principle will apply to vitamins and protein supplements required for a reason of medical necessity.

Young Mothers or those caring for a Child of 4 and under; can claim for Health Start Vouchers, to purchase, Milk, Fresh or Frozen Fruit and Vegetables, Infant Formula, and also Vitamins. Health Visitors or your midwife can help with this or there is a Healthy Start helpline on 0345 607 6823 or email on helpdesk@tiu.org.uk.

3 Sanitary/Incontinence Products

Incontinence products are quite often available from the NHS, especially as a result of a medical condition or following surgical trauma, however, if you have symptoms it is possible to be assessed. Each area will have its own criteria; the starting point is a patient's GP.

<http://www.nhs.uk/chq/pages/can-i-get-incontinence-products-on-the-nhs.aspx?CategoryID=68&SubCategoryID=154>

4 Dental Care/Products

Dental Care is free to the U16 & Over 60's, those on benefits and can be means tested for those on low incomes. Those who are on working tax credit and who are eligible will be sent a NHS Tax Credit Exemption Certificate Emergency Care is often available and often free in some area's. There is an NHS tariff of charges, which can be useful when budgeting costs:

<http://www.nhs.uk/chq/Pages/1781.aspx?CategoryID=74>

<http://www.nhs.uk/NHSEngland/AboutNHSservices/dentists/Pages/nhs-dental-charges.aspx>

For Help Finding an NHS Dentist:

<http://www.nhs.uk/Service-Search/Dentists/LocationSearch/3>

5 Optical/Eye Care

Dental Care is free to the U16 & Over 60's, those on benefits and can be means tested for those on low incomes, additionally the blind, and those with glaucoma or diabetes and those with an immediate relative with glaucoma qualify for free eye tests. Those who are on working tax credit and who are eligible will be sent a NHS Tax Credit Exemption Certificate

<http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Eyecarecosts.aspx>

6 Appliances/Aids

Clients can often benefit from appliances, aides and occasionally adaptations to their homes to assist with making life easier. If they already have a Social Worker or Occupational Therapist they can be contacted, if they live in social housing you may need to contact the provider if it involves an adaptation to the house. If they require a referral to an Occupational Therapist, then a visit to their GP will be required.

<http://www.nhs.uk/Planners/Yourhealth/Pages/Equipment.aspx>

Low Income Guidance:

<http://www.nhs.uk/NHSEngland/Healthcosts/Documents/2015/HC12-april-2015.pdf>

7 Travel charges

If you are referred to hospital or other NHS premises for NHS specialist treatment or diagnostic tests by your doctor, dentist or other health professional, you may be able to claim a refund of reasonable travel costs under the Healthcare Travel Costs Scheme (HTCS). To find out more go to:

<http://www.nhs.uk/nhsengland/healthcosts/pages/travelcosts.aspx>