

Health Benefits for Blind and Partially Sighted People 2008/2009

This fact sheet has been written in conjunction with the **RNIB'S Welfare Rights Service**. It tells you about the health benefits available to blind and partially sighted people. It is also useful for those who support them.

Introduction

This fact sheet explains the financial help available to you for NHS costs, whether you are eligible and how to claim. NHS costs include sight tests, vouchers for glasses and contact lenses, help with the cost of dental treatment, help with fares to hospitals and free prescriptions.

Most treatments under the National Health Service (NHS) are free. Charges can be made for sight tests, glasses and contact lenses, dental treatment and prescriptions. However you can get these things for free, or get help with health charges, if your income is low enough or if you get a qualifying benefit. Some special rules also apply in Wales and Scotland.

Who qualifies for help?

You automatically qualify for all health benefits if you receive:

- guarantee credit in Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Child Tax Credit **or** Working Tax Credit **or** both, **and** the award includes a disability or severe disability element, and your gross income is no more than £15,050 per year;

If you (or your partner) receive one of these benefits you qualify for free sight tests, vouchers for glasses or contact lenses, free prescriptions, free dental treatment and help with travel to hospital. You should tell the optician, chemist, dentist or



Action for blind people

hospital about the benefit you are getting, and show them evidence if possible (e.g. a letter confirming that you are entitled to benefit).

The Prescription Pricing Authority (PPA) sends out an exemption certificate to all Tax Credits claimants who qualify for help with health costs. The PPA cannot send you an exemption certificate until they receive the information from HM Revenue and Customs. If you have not received your certificate, but need NHS treatment, you can use your award notice as evidence of entitlement until your certificate arrives.

- If you are aged 60 or over, you automatically qualify for free prescriptions and free sight tests. Help with other health costs may be available if you have a low income. Dental examinations in Wales are also free to people aged 60 or over.
- If you are aged under 16, or under 19 and in full-time education, you can get free sight tests, vouchers towards the cost of glasses, and free prescriptions. If you are aged under 18, or under 19 and in full-time education, you can get free dental treatment. (Also free for under 25's in Wales only.) To claim help with health costs for the cases listed above, you should complete the back of the prescription form or complete the appropriate form at the optician, dentist or hospital.
- In Scotland and Wales, NHS eye tests and dental examinations are free for all patients of all ages. To get help with paying for glasses/contact lenses and dental treatments, you will have to qualify under one of the routes listed in this fact sheet. In Wales only prescriptions are free to all patients of all ages.
- If you have a war disability pension, and need treatment because of the disability for which you receive the pension, you are automatically entitled to health benefits.

Contact the Treatment Group, Veterans Agency, Blackpool FY5 3WP, telephone 0800 169 2277.

The Low Income Scheme

If you do not qualify under any of the above criteria, you may be able to get help with most NHS costs through the low income scheme.

The amount of assistance given is worked out by comparing your "requirements" with your income. You will get full help (e.g. the maximum voucher value for your glasses) if your income exceeds your requirements by no more than 50 per cent of the health cost.

To get help under the low income scheme, you (and your partner) must not have capital/savings of:

- more than £16,000; or
- more than £21,500 if you are living permanently in residential or nursing care.

If your income exceeds your requirements by more than 50 per cent of the health cost you may be entitled to only partial help.

This does not apply to **prescription charges**. If you do not qualify for full help with prescriptions you will not get any help with them from the low income scheme.

If you are entitled to **full** help you will receive a **HC2** certificate.

If you can get **partial** help you will receive a **HC3** certificate.

This will state the maximum amount you will have to pay for any one course of health care (for example to have a sight test).

The HC2 and HC3 certificates are normally valid for 12 months. There is no limit to the number of claims you can make, but the amount of help you are entitled to may fluctuate if your financial circumstances change.

How to claim under the low income scheme

Complete form HC1, which you can get from your local jobcentre plus office, some GP's, dentists and opticians. Or you can get it from the Prescriptions Pricing Authority on 0845 850 1166, or the Department of Health's health literature line on 0870 155 5455.

Return the completed HC1 to the Health Benefits Division in the envelope supplied.

Sight tests and vouchers for glasses/contact lenses

You qualify for a free NHS **sight test** if:

- you are automatically entitled to health benefits or (see 'Who qualifies for help?', page 2);
- you are aged 60 or over; or
- you are registered as blind or partially sighted; or
- you are diagnosed as having diabetes or glaucoma; or
- you are aged over 40 and are the parent, brother, sister or child of someone who has been diagnosed with glaucoma; or
- you need complex lenses (you will be told if this applies); or
- you are a patient of the Hospital Eye Service; or
- you are under 16, or under 19 and in full-time education; or
- you are entitled to assistance via the low income scheme.

Vouchers for glasses

Registered blind or partially sighted people do not automatically receive assistance towards the cost of glasses. If you need glasses, or if you need new glasses because your eyesight has changed, the optometrist - the person who conducts the sight test - will give you a prescription. This gives details of the type of glasses you require.

To help pay for the glasses you can receive a voucher, which has a monetary value. The value of the voucher you receive depends on the type of glasses you need.

A voucher will be awarded if:

- you are automatically entitled to health benefits (see 'Who qualifies for help?') or if you have a low income scheme HC2 certificate;
- you have been prescribed complex lenses - the optometrist should tell you this and mark your prescription accordingly;
- you attend a Hospital Eye Service because your glasses need changing frequently. (Please note that you only have to pay for the first pair. You can get help under the voucher scheme with the first pair if you meet any of the qualifying criteria mentioned above.)

If you have a HC3 certificate for partial help the value of your voucher will be reduced. The value will depend on the maximum amount stated on your HC3 certificate.

You may be able to get assistance with the repair or replacement of lost or broken glasses if you are entitled to a voucher and the loss or damage has occurred as a result of your disability e.g. if you damage your glasses because you cannot see them easily.

Vouchers are issued by your optician or hospital. You should ask for the voucher and supply evidence that you qualify for help.

Prescriptions

You will qualify for help with prescriptions if you are automatically entitled to health benefits (see 'Who qualifies for help?'), **or** if:

- you are pregnant or have given birth in the last 12 months; **or**
- you are aged 60 or over; **or**
- you have one of a small number of specified health conditions - see below.

If you are receiving a qualifying tax credits award, you will need to show your NHS tax credit exemption certificate. If you get another qualifying benefit, you will need to show the pharmacist evidence of your entitlement, such as an award letter.

Free prescriptions due to a specified health condition

If you do not qualify for free prescriptions on another ground you may still be exempt from prescription charges, if you have a specified health condition. This includes:

"a continuing physical disability which prevents [you] from leaving [your] residence without the help of another person". [NHS(CDA) Regs 1989]

Action for Blind People and RNIB believe that blind and partially sighted people should qualify for free prescriptions through this condition. Even if you are able to use familiar routes you may need some help. This may be a sighted person to help you cross a road, to avoid everyday obstacles, to find your way in the dark, to read bus numbers or timetables, and so on. The regulations only specify that you should need 'help'. There is no requirement that this help should take the form of continuous supervision or guidance. We think that if you need some help each time you go out you should qualify.

To apply you can get the application form FP92A (EC92A in Scotland) from your GP, hospital or pharmacist. You have to complete the form, then ask your GP to sign it to confirm that you fall into an exempt category. Your doctor must be of the opinion that your visual impairment is a '**continuing physical disability**' which means that you cannot go out without help. Your doctor may be reluctant to sign the declaration, so we have produced a standard letter (below) that you can take to your doctor. This explains the mobility problems of visually impaired people. If your doctor refuses outright then you should contact us for further advice.

After signing the form your doctor will send it to the NHS Business Services Authority. You will then be issued with an NHS exemption certificate FP92 (EC92 in Scotland). You should take the certificate to the chemist whenever you go to collect your prescriptions.

There is no statutory appeals system with these exemptions so if you have any problems obtaining an exemption, contact us on **0800 915 4666**.

Pre-Payment Certificate

If you do not qualify for free prescriptions you may be able to reduce the cost of your prescriptions by obtaining a pre-payment certificate (PPC) for either 4 or 12 months. This is particularly useful if you have a lot of medication to take and you have to pay for your prescriptions.

You can apply on form FP95 (EC95 in Scotland) available from chemists and some GP surgeries. You can also purchase a certificate if you live in England using a credit or debit card from the PPC order line on 0845 850 00 30, or online at www.ppa.org.uk

Fares to Hospital

You may be able to claim a refund for the cost of travelling to a hospital for NHS treatment. You can also get help with the cost of fares for an escort if it is medically necessary that you do not travel alone.

Fares can be paid in full if you are automatically entitled to health benefits or if you have a low income scheme HC2 certificate. If you have a HC3 certificate it will let you know how much you are expected to pay towards your travel costs in any one week. If your expenses are higher than this amount, you will receive a refund for the excess.

Most hospitals have a specific department or person who deals with travel expense claims e.g. finance department, cashiers or reception. You will need to keep tickets and receipts if you want to claim your travel costs.

If you are visiting a close relative who is in hospital, and you receive Pension Credit or Income Support or income-based Jobseeker's Allowance, you may be able to get a community care grant from the Social Fund to assist with your travel expenses. Ask your local jobcentre plus for application form SF300.

Healthy Start - food and vitamins

Healthy Start provides free vitamins, and vouchers for specific types of food. It is UK-wide.

You qualify for Healthy Start food vouchers if you are:

- 18 or over and pregnant, or have a child aged under 1 year, **and** you are entitled to (or you are a family member of someone who is entitled to) Income Support (IS), income-based Jobseeker's Allowance (JSA), or Child Tax Credit (CTC) where income does not exceed £15,575 and there is no entitlement to Working Tax Credit **or**
- under 18 and pregnant,, whether or not you qualify for any benefits or tax credits; **or**
- a child under four who is a member of the family of someone who is entitled to IS, income-based JSA, or CTC where income does not exceed £15,575 and there is no entitlement to Working Tax Credit.

Each week you get one voucher - worth £2.80 - for each of your children aged between one and four, two vouchers for each of your children under one (or within one year of their expected date of birth), plus one voucher if you are pregnant. A voucher can be exchanged for any combination of milk, fresh fruit, fresh vegetables and infant formula milk in registered shops. Claimants who qualify for Healthy Start food vouchers also get Healthy Start vitamins.

To claim you should complete the form in the Healthy Start leaflet, HS01, available from maternity clinics and some doctors' surgeries or from 0870 555455.

Information about Healthy Start and a downloadable claim form are also available at www.healthystart.nhs.uk

The form must be countersigned by a health professional (e.g. midwife or health visitor).

How to Claim a Refund for Health Costs

You can apply for a refund within **3 months** if you were entitled to help with the health costs when you paid the charges. To claim a refund for prescription costs you need to fill in form FP57 (EC57 in Scotland). You can claim the refund for other health costs on form HC5, which is available from social security offices and Post Offices. Remember to enclose the receipt or other proof of payment. Claims can also be made over the phone by contacting the Health Benefits Division on **0845 850 11 66**.

continued overleaf

Dear Doctor,

Exemption from NHS Prescription Charges

As you may be aware, people who have a *"continuing physical disability which prevents [them] from leaving home without the help of another person"* are exempt from NHS prescription charges. **Action for Blind People** and **RNIB** believe that all blind and partially sighted people will require some form of outdoor assistance and should therefore qualify.

Blind and partially sighted people regularly encounter various hazards and obstacles, in both familiar and unfamiliar locations outdoors. These commonly include pillars, posts, parked cars, dustbins, gates open, overhanging branches, other pedestrians, potholes, loose or uneven paving and kerb stones, road works, steps, stairs, and wet road surfaces. Even someone who is proficient in using a long cane or has a guide dog can never anticipate all these hazards. Thus to ensure the safety of a visually impaired person, outdoor guidance and supervision is required.

Blind and partially sighted people usually encounter difficulties crossing roads unassisted. Busy roads are particularly dangerous. It is often difficult to identify oncoming traffic, especially cyclists. It is also difficult for a blind or partially sighted person to judge both the speed of approaching vehicles and whether or not traffic has stopped to let them cross.

All blind and partially sighted people experience problems finding their way from one place to another on their own. Common difficulties are reading maps, bus or train numbers and destinations, public notice boards, timetables, street or shop signs and door numbers. Visually impaired people will have their mobility substantially restricted in the dark. Other lighting conditions can also cause problems such as when it is rainy or overcast, dim artificial light and bright sunlight or glare.

People with visual impairments will usually need another person to provide guidance or supervision, both in unfamiliar areas and in the dark or poor light. Even on familiar routes no-one can ensure that the streets are free from potential hazards and obstacles. We would therefore request that you sign form FP92A (EC92A in Scotland) to confirm that your patient needs outdoor help on account of their disability.

Yours sincerely

Action for Blind People's Welfare Rights Service

Other sources of help

Many hospitals operate endowment funds, which can be used to assist patients and visitors with travel expenses. You can also contact Social Services for advice.

If you have a child in hospital, your Local Education Authority, or an organisation like the Family Fund, may be able to help.

The Family Fund, PO Box 50, York, YO1 9ZX
Telephone: 01904 621 115
www.familyfundtrust.org.uk

Further information

You can get leaflets about health benefits from your local Job Centre Plus, or the Health Benefits Line on **0845 850 11 66**. To find out more about other benefits you can contact your local advice centre, Citizens Advice Bureau or Action's Welfare Rights Service.

Action for Blind People
14 – 16 Verney Road
London SE16 3DZ

National Freephone Helpline:
0800 915 4666
Email: Benefit.check@actionforblindpeople.org.uk

You can also find all our fact sheets, briefings and checklists on our website at www.actionforblindpeople.org.uk

This is only a brief guide about health benefits for blind and partially sighted people. It is not a complete or exhaustive statement of law.

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