

Rough Cut: **2013/14 Basic Health and Help with Health Costs**

Produced by Middlesex University Student Advice Team (SWAT)



This leaflet explains how students can find healthcare advice and claim help with NHS healthcare costs. Please note that there is a separate section for Overseas Students at the end of this Rough Cut. Although most treatment for UK residents is free under the National Health Service (NHS), some services and treatments do attract charges. These include prescriptions, dental treatment and sight tests, amongst others. It is important to note that as a student you are not automatically exempt from paying for such costs. This information is not exhaustive and is designed only to provide an overview, and we would recommend that you investigate your entitlements independently if you are in any doubt. A list of resources appears at the end of this Rough Cut.

How do I find healthcare providers?

For details of local NHS hospitals, doctors' surgeries, dentists, and pharmacies, or if you are feeling unwell refer to: www.nhsdirect.nhs.uk or ring NHS 111.

Can I get help with health charges?

You should be entitled to a full exemption from NHS charges if you fall into one of the following categories:

- You receive Income Support, income-based JSA, or Income-related Employment and Support Allowance (ESA). Contribution based ESA does not give you automatic exemption.
- You receive Universal Credit.
- You are entitled to, or are named on, a valid NHS Tax Credit Exemption Certificate.

In addition to the above groups, you may also be able to claim free prescriptions if you fall into one of the following categories and you have applied for a valid exemption certificate:

- You are under 19 and in full time education
- You are pregnant or have given birth in the last 12 months
- You have a specific medical condition
- You are aged 60 or over
- You have a low income and apply through the NHS Low Income Scheme (LIS).

These are the main groups, but there are others.

If you are under 19 and in full time education, in order to claim the exemption from prescription costs, sign the declaration on the back of the prescription. To claim a free sight test, speak to the optician. For free dental treatment, speak to the dental surgery who will give you a form.

For more information regarding the above refer to the NHS Help with Health Costs (HwHC) – 0300 330 1343

www.nhsbsa.nhs.uk/792.aspx

Is there help if I am pregnant or have recently given birth?

For dental treatment you need to show proof that you are pregnant or have recently given birth. FW8 certificates issued by your GP or midwife can be used as proof. Also, birth certificates, stillbirth certificates and the prescription maternity exemption certificate can be used too. However, to get free prescriptions, you must have a prescription maternity exemption certificate. Further information please contact the NHS HwHC on 0300 330 1341 – or

www.nhsbsa.nhs.uk/HealthCosts/1039.aspx

What if I have a specific medical condition?

There are a number of definitions of such conditions. Please refer to the NHS HwHC for further advice on 0300 330 1341 or 0191 279 0563. You need to complete the form FP92A, available from your doctor's surgery.

www.nhsbsa.nhs.uk/HealthCosts/2095.aspx

Do I get help if I have a low income?

In order for the NHS HwHC to ascertain whether you are entitled to a full or partial exemption based on low income, you will need to complete a HC1 form. The forms are available from Jobcentre Plus offices, NHS hospitals and some NHS practitioners.

The formula for working out any entitlement is quite complex. It is taken on a 'snapshot' of income at a given point, even though that may change over the year. So it depends on your situation at the time of application. If you're working full time then you're unlikely to get help with costs, but if you're not earning and would not be receiving student support it

may well be to your advantage to claim at the beginning of the summer holiday.

For details of how your income is assessed, please refer to the above link or call 0300 330 1343 or 0191 279 0565.

If you are entitled to a full exemption on the basis of low income, you will be issued with a certificate HC2. In cases where partial remission is granted, certificate HC3 will be issued. Frequently asked questions relating to how this scheme applies to students can be found at:

www.nhsbsa.nhs.uk/1125.aspx

For more information, Leaflet HC11 'Help with Health Costs' is also obtainable from Jobcentre Plus offices, NHS hospitals and some NHS practitioners.

What if I have already paid for NHS costs?

If you have already paid for NHS costs which you would have been entitled to free or at reduced cost, you can claim back these costs. You would usually need to do this within three months of payment (or longer if there is a good reason) and you will need to provide receipts to support your claim for a refund. Prescriptions are refunded on form FP57 which you must get when you pay for your prescription. Other costs are refunded on form HC5. If you wish to have your costs refunded on the basis of low income, you would need to send a completed HC1 to the NHS Help with Health Costs with the HC5. For further information please refer to the NHS HwHC.

Is there any way of reducing prescription costs?

If you do not qualify for an exemption or reduction in NHS costs, you may reduce the costs by purchasing a Pre-Payment Certificate. This would be useful for those who require a lot of prescriptions during a given period. If you want to apply by post, please complete the PPC application form FP95, available from pharmacies and doctors' surgeries. For more information about how this works please refer to the NHS HwHC on 0300 300 1341.

www.nhsbsa.nhs.uk/1127.aspx

Do asylum seekers get any help?

People seeking asylum and who are supported by the UK Border Agency (UKBA), including those on subsistence support only will be sent an NHS charges certificate (HC2) for full help with health costs with their first support payments. People seeking asylum and are not supported by UKBA or failed asylum seekers need to make a claim under the NHS Low Income Scheme, as detailed above.

Do EEA Nationals get any help?

All non-UK European Economic Area (EEA) nationals and their family should obtain a European Health Insurance Card (EHIC) before coming to the UK. This card entitles the holder and their family to full NHS treatment. Please refer to: www.ukcisa.org.uk/International-Students/Study-work-more/Health-and-healthcare/ for further information or visit the European Commission's website for more information on the EHIC at: europa.eu/youreurope/citizens/education/university/health/index_en.htm.

What's the position for overseas students?

If you are an overseas student on a course lasting longer than six months, you qualify for NHS treatment and help with NHS charges on the same basis as UK residents. Family members with you in the UK will also qualify. Health benefits are not classed as public funds, so will not affect your immigration status. If your course is shorter than six months, you may only be entitled to certain emergency treatment free of charge, so we would strongly urge you to take out adequate medical insurance for the duration of your stay.

Useful contacts and resources

NHS Help with Health Costs – 0845 850

1166 www.nhsbsa.nhs.uk/792.aspx

NHS Direct – 0845 4647 www.nhsdirect.nhs.uk

National Union of Students – www.nusonline.co.uk

UKCISA – www.ukcisa.org.uk

If you have any further questions contact the Student Welfare and Advice Team

The Money, Welfare and International Advice Service

Hendon: Chloe Berman/Jude Cringle/Kevin Ward

ext. 16182/16482/16589

c.berman@mdx.ac.uk

j.cringl@mdx.ac.uk

k.ward@mdx.ac.uk

Christine Struwe, Visa and Immigration Adviser

ext. 15917, c.struwe@mdx.ac.uk

Also to see if there is any other information that may be useful to you check the other Rough Cuts at; <http://unihub.mdx.ac.uk/support/swat/roughcuts/index.aspx>

Middlesex University Student Advice Team have made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors. This publication can only be a guide and is not intended to replace the complex and diverse legislation covered. Statutes and regulations may change during the year without notice. If in doubt seek independent advice.