

Cost of Living Tips

Healthcare Price Hacks

How to meet your healthcare needs for less. Includes tips for saving on prescriptions and other products, and support available for dental treatment, eye care, and appointment travel.

Prescriptions

A Pharmacy First scheme began in January 2024, where you can get prescriptions issued by high street pharmacist instead of doctor. Access to free prescriptions under this scheme same as from GP.

Paid prescriptions

Charged for each item written on a prescription. For example, if a prescription has three items on it, you pay the prescription charge three times.

Prescription prepayment certificates

If you get more than one prescription per month on average, then save money with a Prescription Prepayment Certificate. Options are:

- **3 month Prescription Prepayment Certificate** (or referred to as PPC) saves money if you expect more than three prescribed items in three months.

- **12 month PPC** saves money if you expect more than eleven prescribed items in a year.
- **12 month HRT product PPC** saves money if you expect to get than two prescribed HRT items in a year, and covers non-HRT items as well.

Visit [NHS prescription prepayment certificate](#) webpage for more information, including current pricing, how to purchase, and how to claim refund if unused.

Automatic free prescriptions

- Contraceptives.
- Nicotine patches. Available from GP or NHS Stop Smoking Service.
- Hospital dispensing. A&E, pharmacy, inpatient.
- Aged under 16.
- Aged 60 and over.
- Low income households with tax credit benefits.

Cutting prescription costs

TOP TIP: If you have an ongoing repeat prescription ask your prescriber if you can have a larger quantity, for example 90 tablets in one prescription instead of a prescription for 30 tablets three times. This will reduce the number of separate prescription refills and save cost.

TOP TIP: Buy a Prescription Prepayment Certificate (also called a PPC). For a fixed cost this allows you to get as many prescriptions as you need in a period of 3 or 12 months.

TOP TIP: If thinking to buy a Prescription Prepayment Certificate, get it before the end of March as prescription and prepayment certificate prices usually increase from April each year.

CHECK: Find out if you are eligible for free prescriptions with [NHS online checker](#). Some people are automatically entitled and don't need to apply. There are exemption certificates that you may be eligible to apply for.



Prescription exemption certificates

- Qualifying low income households receiving tax credit benefits automatically receive a Tax Credit Exemption Certificate.
- Other exemption certificates can be applied for depending on your circumstances. Including low income households, receiving Universal Credit, pregnancy, some medical conditions, and disabled war veterans. Visit [free NHS prescriptions](#) webpage for full details and application forms.
- Support also available through [NHS low income scheme](#) see webpage for full details and forms.

Over the counter products

- Refers to all medical and healthcare products available without prescription in pharmacy or chemist.
- Since 2022, doctors are no longer providing prescriptions for any product that can be bought 'over the counter' without a prescription. These include homeopathy, herbal healthcare products, supplements, non-steroid creams, paracetamol and ibuprofen. If you get free prescriptions you now have to pay for items such as these. If you pay for prescriptions, the retail prices could be much more than the prescription prices would have been. Use cost-saving tips at chemist to reduce these costs.
- A discretionary prescription might be possible in some circumstances, it's worth asking your GP surgery pharmacist for help if you can't afford.

Cheaper brands and price comparison

Price compare local pharmacies and chemists, and supermarket pharmacy counters and healthcare sections. Chemist chain Savers are usually cheapest even for big brands. Buy non-branded or chemist own-brand products instead of big brands, especially painkillers which you can buy for just 10 percent of big brand prices. For example, buy anti-inflammatory painkiller ibuprofen for around 30p a box, instead of £2.00 to £5.00 for same tablet quantity from big brand Nurofen.

Check for NHS free support

- Use [NHS online checker](#) to see if you can get help with your NHS health costs.
- NHS guide to the [help with health costs](#) available.
- More information about [NHS help with health costs](#) and claim forms.



Loyalty points

Help pay for over the counter products, including dental care such as toothpaste, by using store loyalty cards to earn points and vouchers when shopping at Boots, Superdrug, and supermarkets.

Dental treatment

You may be eligible for help with cost of NHS dental treatment. Visit [free NHS dental treatment](#) webpage for full details and forms.

Eye care, wigs and fabric supports

You may be eligible for free eye tests, and for help with paying for prescription lenses for glasses or contacts. Take NHS vouchers to opticians that participate in the NHS support scheme, such as high street Boots Optician and Specsavers. Visit [NHS help with sight tests, glasses and contact lenses](#) and [NHS help with wigs and fabric support cost](#) webpages for details and forms.

Appointment travel

You may be eligible for travel refunds. You must be either referred by the NHS (such as GP surgery) or be referred to the NHS (such as NHS hospital) to comply with refund scheme. Visit [help with travel to receive NHS treatment](#) for details and forms.

- **Needing taxis:** The scheme expects you to travel by cheapest method. If you need taxis for health reasons, contact the hospital or clinic you are visiting to get cost approval beforehand.
- **Filling in claim forms:** Keep full records including who referred you, appointment date and venue.
- **Chasing refunds:** Keep copy of completed forms. If waiting for a refund, chase up with accounts department of hospital or clinic where you had the appointment, as they will be providing the refund.

**Article by Susan Downing,
Cost of Living Lead, People Participation Team**