

Healthcare Price Hacks

Free prescription eligibility, cost-saving tips for healthcare products, and financial help available for glasses, dental 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 www.nhs.uk/help-nhs-prescription-costs/nhs-prescription-prepayment-certificate-ppc for details including current prices 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. 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 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 www.nhsbsa.nhs.uk/help-nhs-prescription-costs for details and forms.
- Support for low income available. www.nhsbsa.nhs.uk/nhs-low-income-scheme.

Over the counter products

- Refers to all medical and healthcare products available without prescription in chemist.
- GPs no longer supply prescriptions for non-medicated products including homeopathy, herbal healthcare products, supplements, non-steroid creams, paracetamol and ibuprofen. You have to pay for these yourself. Use cost-saving tips at chemist to reduce these costs.
- A discretionary prescription might be possible in some circumstances, ask your GP surgery pharmacist for help if you can't afford these items.

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

- Check if you can get help with your NHS health costs at check-for-help-paying-nhs-costs.nhsbsa.nhs.uk/start.
- NHS guide to support at www.nhs.uk/nhs-services/help-with-health-costs
- More information and forms at www.nhsbsa.nhs.uk/nhs-help-health-costs



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

If on low income you may be eligible for help with cost of NHS dental treatment. Details and forms www.nhsbsa.nhs.uk/nhs-help-health-costs

Prescription glasses

If you are on low income you may be eligible for free eye tests and help with paying for prescription lenses. Take NHS vouchers to opticians that participate in the NHS support scheme, such as high street Boots Optician and Specsavers. Some opticians offer free frames if you receive NHS support. Details and forms www.nhsbsa.nhs.uk/nhs-help-health-costs

Wigs and fabric supports

Details and forms www.nhsbsa.nhs.uk/nhs-help-health-costs

Appointment travel

If you have low income you may be eligible for travel refunds, usually public transport, for example if you are referred by your GP to an NHS hospital appointment.

- **Needing taxis:** If you need taxis for health reasons, contact the hospital or clinic admin team to get cost approval before your visit.
- **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 Cost of Living, People Participation Team



Visit <https://www.elft.nhs.uk/service-users-and-carers/cost-living> for more tips and advice on how to save on your household bills.