

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

With the price rising every year, here are tips for reducing the cost or getting them for free.

Prescriptions that are free for everyone

- Contraceptives.
- Nicotine patches. Available from GP or NHS Stop Smoking Service.
- Hospital dispensing: A&E, pharmacy, inpatient.

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 health costs website (see information box on next page for link to website) for details including current prices and how to claim refund if unused.

Free prescription eligibility

- Aged under 16.
- Aged 60 and over.
- Low income households receiving tax credit or Universal Credit automatically receive exemption.
- if you are pregnant, have certain medical conditions, are a disabled war veteran, or have other vulnerabilities, you can apply for exemption.

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.



Over the counter products

- Refers to all healthcare products available without prescription at a pharmacy.
- Doctors no longer provide 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. Even if you get free prescriptions you now have to pay for these items. If you pay for prescriptions, the retail prices could be much more than the prescription prices would have been. Use cost-saving tips at the chemist to reduce these costs.
- A discretionary prescription might be possible in some circumstances, it's worth asking the pharmacist at your GP surgery for help if you can't afford certain items.

Cheaper brands and price comparison

Price-compare local pharmacies and chemists, and supermarket pharmacy counter and healthcare section. Chemist chain Savers are usually cheapest even for big brand products. Buy non-branded or chemist/supermarket own-brand products instead of big brands. You can buy painkillers for just 10 percent of big brand prices. For example, supermarket or Boots chemist own-brand ibuprofen or paracetamol is less than 50p a packet, by comparison the same tablet quantity from big brand Nurofen is about £5.00

Loyalty points

Use store loyalty cards to earn points and vouchers when shopping at Boots, Superdrug, and supermarkets. Put these towards reducing cost of healthcare products such as toothpaste or over the counter products.

Dental, eye care, wigs and supports

You may be eligible to apply for help with the cost of your healthcare needs at the dentist, optician, or for wigs or fabric supports needed because of certain health conditions.

Dental treatment

You may be eligible for help with cost of NHS dental treatment, and some private dentists will accept NHS financial aid as payment from their patients.

NHS help with health costs

For full information to answer any queries you have visit here: www.nhsbsa.nhs.uk/nhs-help-health-costs

Website includes:

- eligibility checker for free prescriptions and other free support
- what is available for free and how to apply
- applications forms to download

Eye care

You may be eligible for free eye tests, help with paying for prescription lenses or contacts, and free spectacle frames. Take NHS vouchers to opticians that participate in the NHS support scheme, such as high street Boots Optician and Specsavers. Check carefully at the opticians, as there are extra add-on charges such as lens coatings that you will have to pay for yourself.

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 be eligible for refund scheme.

- **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 in advance of your appointment to get cost approval.
- **Filling in claim forms:** Keep full records including who referred you, appointment date and venue.
- **Chasing refunds:** Keep copy of completed form to refer to if refund is slow. 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. Visit NHS health costs website (see link in box above) for more details and forms.

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NHS Foundation Trust