



Do you find it difficult to pay for health costs? You may be entitled to help through the NHS Low Income Scheme

Use this form if you need any of the following:

- NHS dental treatment
- Sight tests, glasses and contact lenses
- Travel to receive NHS treatment under the care of a consultant

You might not have to pay for them or you could be entitled to some help towards the cost.

You can claim at any time - Don't wait until you need treatment.

You can claim for: yourself; your partner; your children.

If you need help or have any queries about filling in this form, you can phone our customer enquiry line on **0300 330 1343**. If English is not your first language, you can phone this number and tell us in English, or ask a friend to tell us, your preferred language and we will provide a phone interpretation service.

You **DON'T** need to fill this form in if you or your partner are getting:

- Income Support
- Pension Credit Guarantee Credit
- Income-based Jobseeker's Allowance; or if
- You are named on, or entitled to, a NHS Tax Credit Exemption Certificate
- Universal Credit/Income-related Employment and Support Allowance

You are already entitled to full help with health costs - but if you paid any health costs **before** you started getting any of these benefits or **before** you became entitled to your NHS Tax Credit Exemption Certificate, read the back cover of this form to find out how to claim your money back.

You CANNOT get help with health costs if you and/or your partner together have more than:

- £16,000 in savings, investments or property (not counting the place where you live)
- £24,000 in savings, investments or property if you live permanently in a care home.

Important Note - If you are living in a care home or are aged 16 or 17 and have just left Local Authority care you may need a different form. Phone our Customer Enquiry Line on 0300 330 1343 and we will tell you what to do.



This form is to be used by persons resident in Wales.

Please read the notes on this page and page B before filling in this form - they will help you to claim correctly. Then pull off **Pages A and B** and keep them for information.

HOW TO FILL IN THIS FORM

Work carefully through this form - in most of the form we ask you to tick a **NO** or **YES** box and give any details needed. The notes in the form will tell you what to do next.

If you need more space for any of your answers use **Part 9**.

What we need to know about - we need to know about you and your partner and any income and savings that you have. Our assessment will reflect your circumstances at the time of your claim.

What we mean by partner - we use the term 'partner' to mean a person you live with as part of a couple of the same or opposite sex, whether or not you are married or have a civil partnership. A civil partnership is a legal union between two people of the same sex. If you do not have a partner, fill in details only about yourself.

If we ask for evidence - if you are working, in full-time education or a trainee, you will be asked to provide evidence of your income. We will use this evidence to calculate your entitlement. Photocopies are acceptable as evidence. It will delay your claim if you do not send the evidence requested. If you are not sure what evidence to send (or don't have it) phone our Customer Enquiry Line for advice on **0300 330 1343, Monday to Friday between 8.00am and 6.00pm**.

If you are claiming money back - the back page of this form tells you how to claim money back. Use **Part 9** to tell us if your circumstances changed between the date you paid and the date you signed this form.

If you have claimed before - you still need to complete this form with your current details, as our assessment is based on your circumstances at the date of your claim. Everyone experiences changes in their circumstances from time to time, even if this is only a change to rent, mortgage or council tax payments, or the annual increase in benefits or earnings. Even these small changes can affect the amount of help you are entitled to.

Once you have filled in this form - send it to us using the pre-paid, addressed envelope provided or if there is no envelope address your own envelope "**Freepost LIS**". It will not need a stamp.

IF YOU ARE FILLING IN THIS FORM FOR SOMEONE ELSE

If you are filling in this form for someone else, they are responsible for making sure the information is correct. They should tell you what to write for them and they should sign or make their mark in **Box 10A**. If you are filling in this form for someone with learning difficulties or a condition that prevents them from managing their own affairs, you are responsible for making sure the information is correct. You should sign the form yourself in **Box 10B**. If you are not sure if you can sign the form for someone else, phone our Customer Enquiry Line for advice on **0300 330 1343, Monday to Friday between 8.00am and 6.00pm**.

WHAT YOU CAN EXPECT FROM US

- Your claim will be assessed by NHS Business Services Authority at: **Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne, NE99 2ZA**.
- We will normally assess your claim within 15 working days from the date we get your form. If we need more information before your claim can be assessed we will normally assess your claim within 5 working days of receiving the information we need.
- If you are entitled to help we will send you a certificate telling you how much, if anything, you have to pay towards your health costs. You should get your certificate within 4 weeks of the date you make your claim. It will start on the date we get your claim form.
- If you need a new certificate please complete and send us a new HC1W form.
- If you have any queries about your claim, or have not heard from us after 4 weeks, you can phone our Customer Enquiry Line on **0300 330 1343, Monday to Friday between 8.00am and 6.00pm**.
- We respect customer confidentiality at all times. We will only give information about your claim to another person with your permission. They will need to quote your certificate reference number.

Make sure you read the notes on **Page A** (inside front cover) as well.

HOW WE ASSESS YOUR CLAIM

From the information you give us in this claim form, we compare your income with your requirements to work out how much help you can get through the NHS Low Income Scheme (see below).

Our calculation is based on your circumstances on the date we receive your claim form, and any help you are entitled to starts from this date. It is therefore important that you send it to us as soon as you can.

<p>'Income' includes:</p> <ul style="list-style-type: none">• earnings after tax, NI and half of any pension contributions that are taken off• Social Security benefits and pensions• works pensions or superannuation pensions• student grants, loans and any parental contributions <p>Note: A student loan will be taken into account as income if you would be entitled to claim one, whether or not you choose to take it up. This includes any income and non-income related parts</p> <ul style="list-style-type: none">• money from trust funds• War Disablement pension or War Widow's pension• any other income you or your partner get on a regular basis	<p>'Requirements' include:</p> <ul style="list-style-type: none">• personal allowances for you, your partner and any dependant children who live with you. These are at rates approved by Parliament for daily living expenses, which includes things like water rates, fuel bills, phone bills, TV rental and house insurance• premiums for special needs because, for example, you are aged 60 or over, are disabled or someone in your family has a disability• housing costs that you and your partner are responsible for. These include mortgage repayments and rent not covered by Housing Benefit. Housing costs do not include money you pay to another member of your family• Council Tax that you or your partner are responsible for <p>Note: The rates of personal allowances and premiums increase at least once a year, usually in April, in line with Income Support arrangements. If you want more information about this, visit: www.ppa.org.uk/ppa/low_income.htm</p>
<p><i>These notes are only guidelines - We will assess your claim individually</i></p>	

HELP AND ADVICE

- If you would like more information about help with NHS costs, you can get leaflet HC11W **"Help with Health Costs"** by calling 0345 603 1108 or visiting www.healthcosts.wales.nhs.uk
- If you want advice about this claim, phone Patient Services on **0300 330 1343, Monday to Friday between 8.00am and 6.00pm**, or write to us at **NHS Business Services Authority, Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne, NE99 2ZA**
- If you would like a list of the current NHS charges, you can view these at www.healthcosts.wales.nhs.uk
- Any other queries can be addressed to an advice centre like a Citizens Advice Bureau

Claiming money back

HOW TO CLAIM MONEY BACK THAT YOU HAVE ALREADY PAID

You can normally claim back money if you have already paid for something. The chart below tells you what to do. Our calculation is based on your circumstances on the date you paid.

Refund claims have to be received within 3 months of the date you paid. If you make a claim after 3 months, We have to decide if there is a good reason for it being late before it can be accepted. Please send an explanation with your claim. Also, tell us at **Part 9** if your circumstances were different when you paid.

THIS TABLE TELLS YOU HOW TO CLAIM MONEY BACK IF YOU OR YOUR PARTNER HAVE ALREADY PAID FOR SOMETHING

What you have paid for	What you should send us	When you should send it
NHS Prescription	Prescription charges have been abolished in Wales since 1 April 2007. All patients registered with a Welsh GP Practice who get their prescriptions from a Welsh pharmacist are entitled. If you are with a GP Practice based in England, you will need a valid entitlement card.	
NHS Dental Treatment Note: Private dental charges cannot be refunded.	<ul style="list-style-type: none">• Your receipt which shows you had NHS treatment• Refund claim form HC5W(D) (see below)	We must get your claim within 3 months of the date you paid for your dental treatment. If you are paying for your treatment by installments, send in your claim within 3 months of the date you finish paying.
NHS Wig or Fabric Support	Along with free prescriptions, charges for wigs and appliances have also been abolished in Wales.	
Sight Test	<ul style="list-style-type: none">• Your receipt which shows you have paid for a sight test• Refund claim form HC5W(O) (see below)	We must get your claim within 3 months of the date of your sight test.
Glasses or contact lenses Note: You cannot claim a refund if you have already used an optical voucher towards the cost of your glasses or contact lenses, unless it was only a "complex lens" voucher.	<ul style="list-style-type: none">• Receipt which shows you have paid for glasses or contact lenses• Your optical prescription - we cannot deal with your refund without this.• Refund claim form HC5W(O) (see below)	We must get your claim within 3 months of the date you paid for your glasses or contact lenses.
Travel expenses to hospital for NHS treatment	<ul style="list-style-type: none">• Your tickets or receipts for your travel costs (if you have them)• Refund claim form HC5W(T) (see below)	We must get your claim within 3 months of the date you paid the travel costs.

If you need form HC5W - You can request one by visiting: www.healthcosts.wales.nhs.uk or you can phone our order line on **0345 603 1108**.

Note: If you are claiming more than one type of refund (for example, dental charges and glasses) you need to complete a separate HC5W form for each type of charge you have paid.

PEOPLE GETTING INCOME SUPPORT, PENSION CREDIT GUARANTEE CREDIT, INCOME-BASED JOBSEEKER'S ALLOWANCE, UNIVERSAL CREDIT, INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE, OR NAMED ON OR ENTITLED TO AN NHS TAX CREDIT EXEMPTION CERTIFICATE

If you now get one of the above benefits/credits, but want to claim money back for something you paid for **before** you were getting any of these benefits/credits, use this form to tell us about your circumstances **on the date you paid**. Mark the front of the claim form "Refund Only" and tell us in **Part 9** which benefit/tax credit you get.