PAYING FOR CARE AND REDUCING THE COST

Help with NHS health costs: prescriptions, dental, eyes, travel

Last updated 30 October 2026; sources last checked 30 October 2026.

IN BRIEF

In England, NHS prescriptions and sight tests are free from age 60, and NHS hearing aids are free on loan. Dental treatment, glasses and travel to hospital are not free because of age alone, but people on Pension Credit Guarantee Credit, some other benefits or a low income can get help through the NHS Low Income Scheme. Anyone who pays for regular prescriptions can save with a prepayment certificate, which costs £114.50 for 12 months in 2026/27.



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The NHS is free at the point of use, but some charges remain: prescriptions, dental treatment, glasses, wigs and travel to appointments. Older people are exempt from some and can get help with the rest. This guide covers England for April 2026 to March 2027; in Scotland, Wales and Northern Ireland prescriptions are free for everyone and other rules differ.

At a glance

Cost	Free from age 60?	Who else can get help
Prescriptions	Yes	Medical exemption certificate, some benefits, HC2
NHS sight tests	Yes	Diabetes, glaucoma, sight loss, some benefits, HC2
Glasses and contact lenses	No	Vouchers with some benefits, HC2 or HC3
Dental treatment	No	Some benefits, HC2; part help with HC3
Hearing aids	Free for everyone on loan	Not applicable
Travel to hospital	No	Some benefits, HC2 or HC3

“Some benefits” here mainly means Pension Credit Guarantee Credit, income-related Employment and Support Allowance and, depending on earnings, Universal Credit. Attendance Allowance and PIP do not count. If you are over State Pension age, check whether you can get Pension Credit: even a small award unlocks most of the help below.

Prescriptions

From 60: every prescription is free. The pharmacy can usually see the date of birth on the form; otherwise tick the age box on the back.

Under 60 (often the family carer): the charge is £9.90 an item in 2026/27. If you need more than a few items a year, a **prescription prepayment certificate (PPC)** covers all your NHS prescriptions for a fixed price:

- £32.05 for 3 months;
- £114.50 for 12 months, which can be paid in 10 monthly direct debits.

Buy one online from the NHS Business Services Authority (NHSBSA), at some pharmacies, or by phone on **0300 330 1341**.

Medical exemption certificate: people under 60 get free prescriptions if they have diabetes (unless treated by diet alone), epilepsy needing continuous medication, an underactive thyroid needing hormone replacement, a permanent stoma or fistula needing dressings or an appliance, Addison's disease and some other gland conditions, myasthenia gravis, a continuing physical disability that means they cannot go out without help from another person, or are being treated for cancer or its effects. Ask the GP for the application form.

Wrongly claiming free prescriptions can lead to a penalty of up to £100.

The NHS Low Income Scheme

This scheme gives help to people on a low income who do not get a qualifying benefit. You can apply if your savings, investments and property (not counting your home) are no more than **£16,000**, or **£23,250** if you live permanently in a care home.

- An **HC2 certificate** gives full help: free prescriptions, dental treatment, sight tests, travel to appointments, wigs and fabric supports, and vouchers towards glasses.
- An **HC3 certificate** shows how much you must pay towards each cost; the NHS covers the rest.

How to apply:

1. Apply online on the NHSBSA website if your savings are £6,000 or less; otherwise use the paper **HC1** form, which you can order online, download, or collect from a Jobcentre Plus office or NHS hospital.

2. Have ready proof of income (pensions, benefits, earnings), savings and investments, and housing costs such as rent or mortgage payments, for you and any partner.
3. Applications are usually assessed within 18 working days. Certificates last between six months and five years.
4. For help, call **0300 330 1343** (Monday to Friday 8am to 6pm, Saturday 9am to 3pm).

Eye tests and glasses



NHS sight tests are free from 60, and at any age for people with diabetes or glaucoma, people at risk of glaucoma, and people registered as sight impaired. Home visits are possible for people who cannot get out (see the questions below).

Free tests do not mean free glasses. **Optical vouchers** towards glasses or contact lenses go to people on Pension Credit Guarantee Credit, income-based Jobseeker's Allowance, Universal Credit (if they meet the conditions), or with an HC2 or HC3 certificate. See sight and hearing loss for more on eye care.

Dental treatment

There is no age exemption for dental care. The NHS charges in England from 1 April 2026 are:

Course of treatment	Charge
Urgent treatment	£27.90
Band 1: examination, diagnosis, X-rays, scale and polish if needed	£27.90

Course of treatment	Charge
Band 2: Band 1 plus fillings, root canal work or extractions	£76.60
Band 3: Band 2 plus crowns, dentures or bridges	£332.10

You pay one charge for each course of treatment, at the highest band it reaches. Who pays nothing is covered in the questions below. Dental queries: **0300 330 1348**.

Hearing aids

NHS hearing aids are provided free on long-term loan, and batteries and repairs are free too. A charge may apply if an aid is lost or broken and has to be replaced. Ask the GP for a referral to the NHS hearing service.

Wigs and fabric supports

NHS wigs, surgical bras and abdominal or spinal supports carry a charge unless the person is a hospital inpatient, gets one of the qualifying benefits above or has an HC2 certificate (HC3 gives part help).

Travel to hospital and other appointments

The **Healthcare Travel Costs Scheme** refunds reasonable travel costs to NHS appointments for people who get Pension Credit Guarantee Credit, income-related Employment and Support Allowance, Universal Credit (if they meet the conditions), or have an HC2 or HC3 certificate.

- The appointment must be for specialist or hospital care that a GP, dentist or other healthcare professional has referred you to, on a separate visit from the referral.
- Refunds are based on the cheapest suitable way to travel. Drivers get a mileage rate and can usually claim unavoidable parking. Agree any taxi with the hospital before you travel.
- An escort's travel can be paid if a healthcare professional says it is medically necessary.
- Claim within three months: take tickets, receipts, the appointment letter and proof of benefit to the hospital cashier, or post form **HC5(T)**.

If a medical condition means someone cannot travel safely any other way, ask the GP surgery or hospital about **non-emergency patient transport**; eligibility is checked against set criteria each time.

Hospital car parks in England must be free for Blue Badge holders, whether patients or visitors, and for outpatients attending at least three times in a month. Many hospitals also offer concessions for relatives visiting someone who is gravely ill, and for carers: ask at the main reception.

Your health costs checklist

- [ ] Free prescriptions (60+) or a PPC or exemption certificate for anyone under 60
- [ ] Pension Credit checked
- [ ] NHS Low Income Scheme applied for, if savings are under the limit
- [ ] Free sight test booked, at home if needed
- [ ] Glasses voucher asked for, if eligible
- [ ] Receipts kept for travel, dental and optical costs
- [ ] Blue Badge shown for free hospital parking

What to do next

1. Check Pension Credit first, because it unlocks most of this help.
2. If Pension Credit is not payable, apply for the NHS Low Income Scheme.
3. Keep receipts and claim refunds within three months.
4. Carers under 60 who pay for regular prescriptions: buy a PPC.

How we can help

Day and Nightcare is a CQC-registered home care provider, rated Good, supporting people at home since 2008. Our fully managed live-in care is available anywhere in England from £1,550 a week, and we offer home care visits and waking nights across Oxfordshire, and 24-hour care with carers working in shifts anywhere in England. Our guide to reducing the cost of care brings together the main ways to make care more affordable. For a free initial assessment and a written quote, call 01865 715780.

Common questions

Does Attendance Allowance give free dental treatment or help with hospital travel?

No. Attendance Allowance and PIP are not qualifying benefits for free dental treatment, glasses vouchers or the Healthcare Travel Costs Scheme. The benefits that count include Pension Credit Guarantee Credit, income-related Employment and Support Allowance and, depending on income, Universal Credit. Someone on Attendance Allowance with a modest income and savings of £16,000 or less can still apply for the NHS Low Income Scheme, and should also check whether they are entitled to Pension Credit.

Are dental check-ups free for pensioners?

Not because of age. In England there is no free dental treatment at 60 or over, so a check-up is a Band 1 course of treatment costing £27.90 from 1 April 2026. It is free for people who get Pension Credit Guarantee Credit, income-related ESA or Universal Credit with a low enough income, or who have an HC2 certificate, and cheaper with an HC3 certificate. Repairs to dentures are free, but new dentures are charged if a repair is not possible.

Can someone who cannot leave home get an eye test at home?

Yes, in many cases. People who qualify for a free NHS sight test, which includes everyone aged 60 or over, can have it at home if they cannot get to an optician on their own because of physical or mental illness or disability. People in care homes and some day centres can qualify too. Ask local opticians whether they provide NHS sight tests at home, and mention any hearing, memory or mobility needs when you book, so the visit can be planned around them.

I paid for treatment while waiting for my HC2 certificate. Can I get the money back?

Yes, if the certificate covers the date you paid. Claim within three months of paying. For dental treatment, glasses, travel or wigs, use the matching HC5 refund form from the NHS Business Services Authority website. For prescriptions, you can only claim if you asked for an FP57 receipt and refund form when you paid, because pharmacies cannot issue one later. If you are unsure whether you qualify, it is safer to pay and ask for a receipt.

Can someone living in a care home apply for the NHS Low Income Scheme?
Yes. The savings limit is higher for people who live permanently in a care home: £23,250 in savings, investments and property, compared with £16,000 for everyone else in England. A certificate can help with dental treatment, glasses, travel to appointments and other NHS charges; prescriptions and sight tests are already free from 60. A relative or attorney can help with the application, and the NHS Business Services Authority helpline on 0300 330 1343 can explain the process.

Sources and further information

- NHSBSA: Prescription prepayment certificates
- NHSBSA: Free NHS prescriptions
- GOV.UK: Prescription charge frozen at £9.90 for 2026 to 2027
- NHS.uk: NHS Low Income Scheme
- NHS.uk: Free NHS eye tests and optical vouchers
- NHSBSA: Current NHS dental charges (from 1 April 2026)
- NHS.uk: Healthcare Travel Costs Scheme
- GOV.UK: NHS patient, visitor and staff car parking principles

Read next

PAYING FOR CARE AND REDUCING THE COST

Pension Credit: rates, how to claim and what it unlocks

Pension Credit in 2026/27: the rates, who qualifies, how to claim online, by phone or by post, three months' backdating, the severe disability and carer additions, the live-in carer trap, what it unlocks and why up to 900,000 eligible pensioner families do not claim.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

Benefits and help for older people: the 2026/27 checklist

Pension Credit, Winter Fuel Payment, free prescriptions, the NHS Low Income Scheme, Blue Badges, railcards and bus passes, VAT relief, social tariffs and the Priority Services Register: what older people in England can claim in 2026/27, with phone numbers and how to apply.

Read the guide →

HEALTH CONDITIONS AND CARE AT HOME

Sight and hearing loss in later life: a guide for families

Supporting someone with sight or hearing loss at home: adapting the home, communication tips, free NHS sight tests and hearing aids, registering as sight impaired, council sensory services, when to get urgent help, and the concessions and support available.

Read the guide →

All guides in the information centre Check what help you could get

Talk to our care team: 01865 715780

enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272

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The latest version of this page: **www.dayandnightcare.co.uk/guides/help-with-health-costs/**

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Information, not advice: please check anything important with the organisation named.