

A PRESCRIPTION FOR YOUR WALLET

If you are taking regular medication and paying for your prescriptions, you may be eligible for discounts which can make a big difference to your finances. But NHS discounted and free prescriptions can be confusing. This is a guide to getting the best deal for your healthcare costs.

STANDARD PRESCRIPTION CHARGES

There are different charges depending on where you live in the UK. For example, in England picking up a prescription costs £7.10, whereas in Northern Ireland it's £6.85. In Wales, prescriptions are free. The Scottish government have recently introduced plans to get rid of prescription charges so whilst patients currently pay £5, the charge will decrease each year until 2011 when it will disappear completely.

PRE-PAYMENT PLANS FOR ENGLAND, SCOTLAND AND N IRELAND

At the moment in England, Scotland and Northern Ireland, if you regularly take more than one medicine it is usually cheaper to buy a pre-payment certificate. You pay a lump sum which covers all your prescriptions for a certain period of time.

England

3 months certificate £27.85 If you temporarily need to buy more than one item a month or more than 4 items over 3 months, this will save you money.

12 months certificate £102.50 If you need to buy more than 15 items in a year this saves you money, so if you are likely to need regular prescriptions throughout the year this is the cheapest option for those in England.

Scotland

4 months £17.00 If you temporarily need to buy one or more items a month or 4 items in total, this will save you money.

12 months £48.00 If you need to buy more than 10 items in 12 months this will save you money, so if you are likely to need regular prescriptions throughout the year, this is the cheapest option.

Northern Ireland

4 months £35.85 If you temporarily need to buy more than one item a month, or more than 5 items in total this will save you money.

12 months £98.70 If you need to buy more than 14 items in a year this will save you money, so if you are likely to need regular prescriptions throughout the year this is the cheapest option

WHEN IT'S CHEAPER TO BUY SEPERATELY

Occasionally a medicine might cost a great deal less than the prescription charge – for example aspirin and ibuprofen, and in this case your doctor might tell you it is better to buy the medicine over the counter without a prescription.

ENTITLEMENTS

Wherever you live, there are special circumstances which entitle you to free prescriptions so make sure you have checked whether any of these apply to you. Some of the main circumstances under which prescriptions are free are:

- If you are under 16 years old or over 60
- Under 20 years old and in full-time education
- Receiving income support (you or your partner)
- Receiving a pension credit guarantee (you or your partner)
- Receiving child tax credit or working tax credit
- Pregnant or with a child under a year old
- War/service pensioners
- Qualifying under the low income scheme (may be entitled to reduced rate or free prescriptions)
- If you are affected by a continuing physical disability which means you require the assistance of another person to leave the house
- If you have a health condition specified on the exemption forms such as diabetes mellitus or epilepsy

For a full list of other circumstances which entitle you to free prescriptions see www.ppa.org.uk.

PAYING FOR TRAVEL TO HEALTH SERVICES

If you fall into some of these categories (for example, if you are receiving income support or pension credit guarantee, or you're under 16) you can get help paying for your travel to hospital or other medical appointments, as well as travel for carers or for parents if you need to accompany a child. The expenses will normally only cover public transport by the cheapest route possible, but if your disability means you are unable to use public transport you can apply for taxi fares or car fuel to be covered instead.

GETTING YOUR PRE-PAYMENT OR MEDICAL EXEMPTION CERTIFICATE

Forms for obtaining free prescriptions are available from most Boots stores and supermarket pharmacies. If you want to find out about help with travel costs or apply for assistance with prescriptions under the low income scheme you need an HC1 form which is available from the Prescription Pricing Authority (PPA). Visit www.ppa.org.uk or phone 0845 850 0030. If you live in England, you can apply for a pre-payment certificate online at www.ppa.org.uk/ppc. In Scotland and Northern Ireland pre-payment certificates can be bought from most pharmacies.

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