

## Healthcare Costs

### Do I need private health insurance?

The National Health Service (NHS) is a universal healthcare system. This means that healthcare is paid for collectively through the National Insurance tax scheme and the NHS subsidy. As a result the NHS provides to UK residents free medical care at the point of delivery from a GP or A&E; so paying for private health insurance is an additional extra. Private health insurance will only enable you to access non-critical care more quickly and conveniently and in hospitals with more luxurious facilities. For further information, please visit:

<https://www.moneysavingexpert.com/insurance/cheap-health-insurance/>

### Health Costs

Although most treatment for UK residents is free under the NHS, some services and treatments do attract charges. If you are aged 19 or over and receive NHS treatment, you will be asked to pay for prescriptions and some health care services (unless you meet certain NHS exemption criteria – see below). This includes prescriptions, dental treatment and eye-sight tests, amongst others.

### Prescriptions

The current prescription charge is £9.65 per item. If you regularly pay prescription charges, a Prescription Prepayment Certificate (PPC) may save you money:

PPC Duration	A certificate will cost:
3 months	£31.25
12 months	£111.60

For further information, including how to purchase a PPC, please visit:

[www.nhs.uk/NHSEngland/Healthcosts/Pages/PPC.aspx](http://www.nhs.uk/NHSEngland/Healthcosts/Pages/PPC.aspx)

### Dental Costs

There are 3 rates of dental charges dependent on the treatment you require. Please see NHS advice pages for further information:

[www.nhs.uk/NHSEngland/Healthcosts/Pages/Dentalcosts.aspx](http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Dentalcosts.aspx)

### Can I get help with paying for healthcare costs?

It is important to note that as a student you are not automatically exempt from paying for healthcare costs however if you have a low income, you can apply for help with the following:

- NHS prescriptions
- NHS dental treatment
- Sight tests, glasses and contact lenses

- Travel to receive NHS treatment
- NHS wigs and fabric supports

To apply for financial assistance for these costs, you will need to complete a HC1 form. These forms are available from the following places:

- NHS Website
- Most doctors surgeries
- Most dental surgeries
- Local benefits offices

Once you have submitted your HC1 form, an assessment will be carried out you and will either be sent:

- An HC2 certificate: this means you are fully exempt from paying charges
- An HC3 certificate: this means you are partially exempt from paying charges and will explain what you will be expected to pay towards your health care costs.

### Do I have to pay health charges at all?

The following groups may be exempt from paying these charges completely:

- You receive Income Support, income-based JSA, or income-related Employment and Support Allowance (ESA) (Contribution based ESA does not give you automatic exemption).
- You receive Universal Credit.
- You are entitled to, or are named on, a valid NHS Tax Credit Exemption Certificate.

You may also be able to claim free prescriptions if you fall into one of the following categories and you have applied for a valid exemption certificate:

- You are under 19 and in full time education.
- You are pregnant or have given birth in the last 12 months.
- You have a specific medical condition.
- You are aged 60 or over.
- You have a low income and apply through the NHS Low Income Scheme (LIS).

If you are under 19 and in full time education, sign the declaration on the back of the prescription to claim the exemption from prescription costs. To claim a free sight test, speak to your optician. For free dental treatment, speak to the dental surgery who will give you a form.

Students who are pregnant or who have had a baby in the last 12 months are exempt from paying NHS dental and prescription costs. For dental treatment you need to prove that you are pregnant or have recently given birth.

FW8 certificates issued by your GP or midwife can be used as proof. Birth certificates, stillbirth certificates and the prescription maternity exemption certificate can be used too. To get free prescriptions, you must have a prescription maternity exemption certificate.

For all students, more information regarding assistance with healthcare costs can be found at:

[www.nhsbsa.nhs.uk/792.aspx](http://www.nhsbsa.nhs.uk/792.aspx) and

[www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx](http://www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx)

### **What if I have already paid for NHS costs?**

If you have already paid for NHS costs and would have been entitled get them for free or at reduced cost, you can claim back these costs. You would usually need to do this within three months of payment (or longer if there is a good reason) and you will need to provide receipts to support your claim for a refund. Prescriptions are refunded on form FP57 (which you must ask your pharmacist for at the time of payment) and other costs are refunded on form HC5. If you wish to have your costs refunded on the basis of low income, you would need to send a completed HC1 to the NHS with the HC5.

### **I am an International Student – do I qualify for NHS treatment?**

You will be asked to pay a Immigration Health Surcharge of £470 per year for health care treatment from the NHS. You'll pay half of the yearly amount if your application includes part of a year that is less than 6 months. You'll pay for a whole year if your application includes part of a year that is more than 6 months.

The UK Home Office will collect the charge as part of the immigration application process and payment will be mandatory.

You must bring your biometric residence permit when accessing healthcare in the UK.

For further information, please visit:

<https://www.student support.manchester.ac.uk/immigration-and-visas/visas-and-applications/student-visa/applying-outside-uk/immigration-healthcare-surcharge/>

### **I am an EU/EEA/Swiss student - do I qualify for NHS treatment?**

A status granted under the EU Settlement Scheme, designed to protect the rights of EU citizens and their families living in the UK after the Brexit transition period, will enable EEA nationals to continue studying in the UK and use National Health Services.

If you started your course before the end of December 2020, you may continue to use your EHIC until the end of your course. You will need to present your EHIC every time you need to access healthcare.

You can apply for a [new UK EHIC](#) if you are an EU citizen and you've been living in the UK before 1<sup>st</sup> January 2021. Please read the [NHS website](#) for more information.

### **I am an Asylum Seeking student - do I qualify for NHS treatment?**

People seeking asylum and who are supported by the UK Border Agency (UKBA), including those on subsistence support only will be sent an NHS charges certificate (HC2) for help with health costs with their first support payments. People seeking asylum and are not supported by UKBA or failed asylum seekers should make a claim under the NHS Low Income Scheme.

### **Which services are free regardless of my nationality?**

The following NHS treatment is available to everyone in the UK, including all international students

- *Some emergency treatment (but not follow-up treatment).*
- *Family planning services.*
- *Diagnosis and treatment of certain communicable diseases.*
- *Treatment of conditions caused by torture, female genital mutilation, domestic violence or sexual violence (provided you did not come to the UK for the specific purpose of seeking such treatment).*
- *Compulsory psychiatric treatment or treatment that has been ordered by a court .*

For further information, please visit:

[www.ukcisa.org.uk/Information--Advice/Studying--living-in-the-UK/Health-and-healthcare](http://www.ukcisa.org.uk/Information--Advice/Studying--living-in-the-UK/Health-and-healthcare)

### **Useful Links:**

Find a doctor, dentist, optician or other healthcare professional:

[www.nhs.uk/service-search](http://www.nhs.uk/service-search)

British Council - Education UK Advice Pages

<https://study-uk.britishcouncil.org/planning/health-safety>

NHS Advice for those visiting or moving to England

[www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/Pages/access-services-in-England.aspx](http://www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/Pages/access-services-in-England.aspx)

If you are experiencing difficulties with your mental health or wellbeing, you can access a range of support options at University. For further information, visit:

[www.student support.manchester.ac.uk/who-can-i-talk-to/](http://www.student support.manchester.ac.uk/who-can-i-talk-to/)

**You can also call the NHS directly for non-emergency matters by ringing 111**

**In an emergency, please always call 999**

*We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.*