Student Development and Well-being



STUDENTS AND SOCIAL SECURITY BENEFITS

Health/Education Benefits/ Free School Meals

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Liverpool Hope University
Student Support
& Well-being

Liverpool Hope University





What are Health Benefits?

Although most health treatment is free under the NHS for UK residents, some charges are levied on the public for NHS services and treatments. These include:

- Prescriptions
- Sight tests
- Glasses or contact lenses
- Dental treatment
- Healthy start food and vitamins
- Travel fares to hospital

Students who are under 19 and in full-time education receive free prescriptions, free sight tests, vouchers for glasses and contact lenses, free dental treatment and free wigs/fabric supports.

Other students generally qualify for free health care via two avenues, either by being in receipt of a qualifying benefit, or on the grounds of low-income. The Healthy Start Food and Vitamin Scheme has specific conditions that are discussed within this leaflet.

Qualifying Benefits

You are exempt from these charges if:

- You or a member of your family are receiving Income Support, Income Based Job Seekers Allowance, the guarantee credit of Pension Credit or Income Based Employment and Support Allowance.

OR

- You or your partner are receiving:
  Child Tax Credit.
  Child Tax Credit and Working Tax Credit.
  Working Tax Credit including a disability or severe disability element, **AND in all of the above cases:**

Your gross annual income as calculated by the Inland Revenue for Tax Credit purposes at the time of your last Tax Credit award, does not exceed £15,276.

If you qualify on the grounds of receiving Income Support, Job Seekers Allowance, Employment and Support Allowance or Pension Credit, you should inform dental/optical staff or tick the box at the back of the prescription form.

If you qualify on the grounds of receiving Tax Credits the Revenue should inform the Prescription Pricing Authority of the Health Benefits Division which should then send you a Tax Credit Exemption Certificate, which is normally valid until the end of the tax year.





When you become a student and are no longer entitled to means-tested benefits, the Inland Revenue need to be notified of the change in circumstances. This is to action the release of the Exemption Certificate, if you don't already have one, or if you have previously been claiming on the grounds of receiving a means-tested benefit.

Reduced Cost Treatment – The Low Income Scheme

If you do not qualify for free treatment, you may qualify for full help or reduced cost health-care treatment on the grounds of low income. To apply for remission of charges, you need to complete Form HC1 and then send it to the Health Benefits Division of the Prescription Pricing Authority. The HC1 is available from DWP offices, Post Offices, and GP surgeries/health centres or by calling 0300 330 1343. You can also obtain a form by visiting www.nhsbsa.nhs.uk/helpwithhealthcosts.aspx.

If your income is low enough to qualify for free services you will be sent a Certificate HC2. If you qualify for partial remission of charges you will be sent a Certificate HC3. Certificates normally last for 12 months, until the end of your course or the start of the next academic year if you are a full-time student. If you are 60 or over, certificates can be validated for five years in certain circumstances.

You should make a repeat claim on Form HC1 shortly before the expiry date. Changes in circumstances do not affect the validity of the certificate but if the change could result in increased help, you can re-apply for a fresh assessment before the certificate expires.

Accessing Health Benefits – Proof of Entitlement

You will normally be asked for proof that you are entitled to full and partial help with charges. However, you should not be denied the item or service if you are unable to provide the required evidence. If you have a HC2 or HC3 Certificate this needs to be shown and in some cases you may need to provide other evidence such as date of birth, proof of student status, tax credit exemption certificate, benefit order book or benefit award letter.

Other Ways of Accessing Free/Reduced Cost Health Benefits

There are other ways of receiving free help with certain health benefits including, for example:

- Prescriptions
- Dental treatment
- Sight tests and glasses
- Fares to hospital

Generally these apply to the following:





- Those aged 60 or over
- Those under 16 or under 19 and in full-time education
- Women who are pregnant or have given birth in the last 12 months
- Those with specific medical conditions qualify for free prescriptions.

Each health benefit has specific conditions of entitlement so it is worth checking to see if you qualify for help.

Pre-payment Certificates

If you need to purchase more than one prescription but are not exempted by any other method you can buy a pre-payment certificate. This works out cheaper than buying individual items if you need more than two prescription items in three months, or more than 13 items in a year.

You can claim a certificate using Form FP95, available from chemists and most GP surgeries. Applications can also be made via telephone using a credit or debit card on 0845 850 0030 or online at www.nhsbsa.nhs.uk/1127.aspx. You can also pay in monthly instalments by direct debit.

Refunds

If you are exempt from charges on the grounds of your age, receipt of a qualifying benefit, or because you are a full-time student under-19, you should complete the prescription form or other appropriate form at your optician, dentist, or hospital.

You can also claim a refund of charges for an item that you should have received for free or at a reduced cost if you claim within three months of paying the charge. However, this time limit may be extended if you can show that you have good cause for applying late.

Refunds of prescription charges can be claimed on Form FP57. For other items and services you should apply for a refund using a Form HC5. Forms are available from Jobcentre Plus offices, NHS hospitals or by calling 0300 330 1343. Claims must be accompanied by receipts or other evidence to show you have paid the charge.

Healthy Start Food and Vitamins

You qualify for Healthy Start Food Vouchers if:

- you are 18 or over, more than ten weeks pregnant and you or a member of your family is entitled to Income Support, Income Based Job Seekers Allowance, Income Related Employment and Support Allowance or Child Tax Credit with an income not exceeding £16,190 and there is no entitlement to Working Tax Credit

or





- you are under-18, whether or not you qualify for any benefits or tax credits

or

- you are a mother with parental responsibility for a child under one or it is less than a year since the expected date of birth - and you satisfy the benefit conditions listed above

or

- they are for a child under 4 who is a member of your family, as long as you satisfy the benefit conditions listed above.

This means that for each week you can get one voucher for each child aged between one and four, two vouchers for each child under one plus a further voucher if you are pregnant. Each voucher is worth £3.10. Vouchers can be exchanged for 'Healthy Start food' at registered food outlets. Healthy Start Foods includes cow's milk, milk-based infant formulas, fresh or frozen fruit or vegetables etc.

Claims

You must make an initial claim for Healthy Start Food Vouchers in writing and must provide the required information and evidence. You can complete the form contained within the Healthy Start leaflet (HSO1), available at maternity clinics and some GP surgeries or by calling 0845 607 6823.

A claim form and further information is also available from www.healthystart.nhs.uk. You can start the claim online but the claim must be countersigned by a health professional such as a Midwife, Doctor or Health Visitor. Send the completed form to Healthy Start Issuing Unit, Freepost RRTR-SYAE-JKCR, PO Box 1067, Warrington, WA55 1EG.

If you have any problems claiming Healthy Start Vouchers you can contact the helpline on 0845 607 6823.

Healthy Start Vitamins

If you qualify for Healthy Start Food Vouchers you also qualify for Healthy Start Vitamins. You do not have to make a separate claim for these as you will be sent Healthy Start vitamin coupons with your Healthy Start Food vouchers.





Food Banks

If you are experiencing severe financial difficulty (e.g. caused by debt or benefit delays) you may be able to get vouchers for food which can be redeemed at a food bank. One voucher can be exchanged for 3 days of food and vouchers are available from frontline care professionals such as Doctors and Social Workers. Jobcentres and local authority staff may also be able to provide vouchers. For further information and details of where there are food banks available go to www.trusseltrust.org

Free School Meals/Clothing Grants

Children are entitled to free school meals if their families receive:

- Income Support, Income-based Job Seekers Allowance or Income-related Employment and Support Allowance

or

- Child Tax Credit and whose annual income is £16,190 or less and are not receiving Working Tax Credit, unless during the four week run on

or

- Universal Credit
- Pension Credit (Guarantee Credit)

For details of how to apply contact your Local Education Authority.

Clothing Grants

Local Authorities can give grants for school uniforms and other school clothes. Each Local Authority defines its own eligibility criteria.

Liverpool Citizens Support Scheme

This scheme exists to help vulnerable people who have no access to other support. It offers help for people who are leaving care or need support to stay in the community. There are two types of help, an Urgent Needs Award and a Home Needs Award. The money may be used to help people live or move into the community or deal with a crisis, for example.

Urgent Needs Award

If you need urgent help with the cost of food, fuel, clothing or essential items for children and do not have the money, you may be able to apply for temporary assistance. Help can be provided for essential food and goods for infants or children when you have suffered an emergency or crisis.





Home Needs Award

This award provides help for people who need furniture or domestic appliances where they are setting up home. This may be because they are moving from care or have suffered a disaster such as a fire or flood, or those who have to move because of violence or other reasons. The Home Needs Award can also support people who have moved as a result of benefit reductions associated with welfare reform, or who are at risk of losing their homes because of this.

Eligibility

To be eligible for support you must live in Liverpool, be 16 or over, on a low income and in receipt of one of the following benefits: Income Support, Income-based Job Seekers Allowance. Income-related Employment and Support Allowance, Pension Credit, or Universal Credit.

How to apply

You can apply Monday to Friday between 8am-8pm by ringing 0800 456 1523 (free) or 0151 233 3053. For further information go to:

liverpool.gov.uk/benefits-and-grants/liverpool-citizens-support-scheme

For further information or advice on any aspect of Social Security Benefits whilst studying, contact Student Development and Well-Being to make an appointment with a Student Welfare/Benefits Adviser.

T: 0151 291 3427

E: sdw@hope.ac.uk

Student Development and Well-being

Gateway Building
Liverpool Hope University
Hope Park
L16 9JD

T: 0151 291 3427
E: sdw@hope.ac.uk

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