

## PRIMARY CARE DIRECTORATE



**To: All NI General Dental Practitioners  
All NI General Ophthalmic Practitioners**

**BY EMAIL**

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Date: 2 December 2025

Dear Colleague

### HELP WITH HEALTH COSTS

I am writing following my letter of 5 November 2025 to provide additional information and guidance on changes to the Help with Health Costs scheme. These changes follow the introduction of Universal Credit and affect how patients show they are eligible for help with health costs, including sight tests and vouchers, and health service dental treatment.

These changes will be implemented from 1 December 2025. Guidance for patients on eligibility and how they claim will be updated on the nidirect website at the following link:

<https://www.nidirect.gov.uk/articles/help-health-costs>

Universal Credit recipients and those on a low income are being directed to the nidirect website and to their local Jobs & Benefits Office for advice and information.

Documentation for service providers has also been updated and will be distributed to you in the coming days.

A Universal Credit recipient is eligible for Help with Health Costs if their **total take-home pay** for the assessment period is less than £435 or; less than £935 and they have dependants (has children or are a **carer with limited capability for work and work-related activity**).

This information is detailed on the recipient's award notice or statement. An example statement is included at **Annex A** with the relevant sections highlighted for your information. If this information is not detailed on the recipient's award notice or

statement it means that there is no information available i.e. if there is no **Take-home pay** section, the recipient has had no take-home pay for the assessment period and is therefore eligible for Help with Health Costs. The relevant assessment period means the assessment period, as detailed on the statement that ended immediately before the date of claim or date that a treatment plan was arranged.

A Universal Credit recipient may provide a hard copy or electronic copy (on a phone or electronic device) of their statement as evidence of their eligibility for Help with Health Costs.

A flowchart has been provided at **Annex B** for use when a patient advises that they are entitled to help with health costs.

I hope that this information is helpful.

Yours sincerely



**Leanne Thompson**  
**Head of General Dental & Ophthalmic Services**

Cc: Caroline Lappin, Chief Dental Officer  
Gearoid Cassidy, Director of Primary Care  
Michael Donaldson, Head of Dental Services (SPPG)  
Raymond Curran, Head of Ophthalmic Services (SPPG)  
Tristen Kelso, Director, BDA, Northern Ireland  
Brian McKeown, Chair of ONI

## Example of Statement

(created using circumstances and figures not relating to any individual)

### Payments

*Recipient personal  
details appear here.*

**Assessment Period: XX November to XX December**

Your payments this month are:

**£XXX.XX on [Date]**

**£XXX.XX on [Date]**

Next payment will be made by [DATE]

### What you're entitled to:

#### Standard Allowance

**£XXX.XX**

You get a standard amount each month. You said you're in a couple

#### Children

**£XXX.XX**

**You get support for 2 children**

*Confirmation recipient  
has children.*

#### Carer

**£XXX.XX**

**You said that [NAME] is caring for someone**

*Confirmation recipient is  
a carer.*

#### Limited capability for work and work-related activity

**£XXX.XX**

**You said your health affects you at work or prevents you from working**

*Confirmation of limited  
capability for work.*

**Total entitlement before deductions**

£XXXX.XX

### What we take off (deductions)

#### Take-home pay

minus- £XXX.XX

Need help understanding take-home pay?

Take-home pay is what's left after tax, National Insurance and any pension contributions have been deducted.

Earnings reported by your employer

£XXX.XX

The amount we'll use to work out your Universal Credit is £XXX.XX

The amount we'll use to work out your Universal Credit is £XXX.XX

Important

The total take-home pay for this period is £XXX.XX

*If Take-home pay section is absent the total take home pay is £0*

*Confirmation total take-home pay which determines eligibility for Help with Health Costs.*

Every £1.00 you earn in take-home pay reduces your Universal Credit by 55 pence.

### Other benefits

We take money off your payment

As this is an average of other benefits that you're continuing to claim

[NAME]

Carer's Allowance minus- £XXX.XX

### Money, savings and investments

minus- £0.00

We have taken £0.00 off your Universal Credit payment because you have money, savings and investments of £XXXX.XX.

You must tell us if this changes so that we can pay you the correct amount on time.

The first £6,000 of your money, savings and investments does not affect your payment. If you have over £6,000 up to £16,000, every £250 reduces your Universal Credit by £4.35. For any remaining amount that is not a complete £250, a further £4.35 is also deducted.

### Total deductions

minus- £XXX.XX

**Your total payment for this month is**

**£XXX**

### **If your circumstances change**

You must immediately report changes in your circumstances that could affect your Universal Credit payments.

### **Help and support**

The 'Managing your claim guide' gives more information about Universal Credit payments.

If you think we've made a mistake or want to appeal

### **If you think we've made a mistake**

It is important that you tell us straight away.

You can ask for a written explanation. You need to contact us **within 1 month of the date on**

**this statement (DATE)**. You can write to us at Freepost UNIVERSAL CREDIT

NORTHERN IRELAND, or call us.

### **Important**

#### **Contact us**

**You can contact Universal Credit:**

- through your online account
- using the Universal Credit helpline

Check the 'How to manage your Universal Credit claim' guide before contacting Universal Credit, as your question may be answered there.

#### **Universal Credit helpline**

- Telephone: 0800 328 5644
- Welsh language telephone: 0800 328 1744

Monday to Friday, 8am to 6pm (closed on bank holidays). Calls to 0800 numbers are free from landlines and mobiles.

**If you cannot speak or hear on the phone**

You can use the Relay UK service (opens in new tab) to make a text-supported call to the Universal Credit helpline.

Find out more about using Relay UK (opens in new tab).

### **From your laptop, desktop or mobile**

Download the Relay UK app (opens in new tab) Once you have set up the app, dial 18001 followed by the Universal Credit helpline. If you are redirected to your device's default calls app, return to the Relay UK app to join the call.

### **From your textphone device**

Dial 18001 followed by 0800 328 1344.

### **If you use sign language**

You can use the Video Relay Service (VRS) to make a British Sign Language (BSL) interpreted call to the Universal Credit helpline.

Find out more about using the VRS (opens in new tab).

### **From your laptop or desktop**

Open the VRS (opens in new tab).

### **From your mobile**

Download the InterpretersLive! app from your app store. Once you have set up the app, use it to contact the Universal Credit helpline.

Automated decision making may have been used to decide some parts of your award. If you have new information that could affect your payment or think something has been overlooked, you can request a **mandatory reconsideration**. When we've looked at the decision again, we'll

explain our reasons **in a mandatory reconsideration notice**.

### **Can I appeal?**

If after a mandatory reconsideration, you still disagree with our decision you can appeal it. Your mandatory reconsideration notice includes details on how to do this.

Other support you may be able to get

### **Help managing your money**

If you have trouble making your money last for the month, you can ask for help with budgeting.

### **Other support you may be able to get**

You may be able to get extra support, eg free school meals, Healthy Start Scheme (free milk, fruit, vegetables and vitamins), help with rates or help with legal costs.

What you can get may depend on how much you earn.

Your take-home pay for this Universal Credit period is £XXX.XX.

### **You may also be able to get help with**

#### **Health costs**

You may be able to get help with dental treatment, eye sight tests and glasses. You may also be able to get help with the cost of travel to receive Health Service treatment.

#### **Home improvements and energy saving measures**

You may be able to get help with home improvements and energy saving measures like a new boiler or insulation.

You'll find more information about this kind of extra support on NI Direct

It is your responsibility to make sure that any information you supply in support of your claim to any of these benefits is correct. Government departments can conduct checks on whether you are currently entitled to Universal Credit and on the amount you are earning

