

Help with Health Costs



Sight Test
and Glasses

Are your patients entitled to claim?

If your patients claim free health service treatment that they're not entitled to, they could be facing penalty charges of up to £150 – as well as the original treatment charge. By following the guidance below, you can protect both your patients and health service funds.

Do

- ✓ Ensure that point of treatment checks are carried out and that staff carrying out these checks are familiar with exemption criteria.
- ✓ Request supporting evidence as this acts as an effective deterrent to those simply trying to avoid payment. e.g. a valid award notice from the Jobs and Benefit Office or Pension Service. If proof is not provided tick the 'evidence not seen' box and ask the patient to bring it on their next visit.
- ✓ Ensure that the correct exemption category is accurately recorded on the claim form. Failure to do so may result in unnecessary exemption checks by the BSO and incorrect letters being issued to patients.
- ✓ Ask patients to confirm that the personal details you hold for them are correct.
- ✓ Display Help with Health Costs materials and encourage patients to read the supporting materials before making a declaration.

Do Not

- ✗ Do not prompt patients as to which benefit(s) they may be in receipt of. Patients should only be advised as to which benefits qualify for help with health costs.
- ✗ Do not assume that a patient on Universal Credit or Pension Credit is automatically exempt. Patients in receipt of Universal Credit must have earnings under the relevant income threshold to qualify for help with costs. Pension Credit Savings Credit does not qualify a patient for help with costs.
- ✗ Do not assume that a patient who was previously exempt from charges is still entitled – circumstances change.
- ✗ Do not assume that someone who does not work is automatically entitled.
- ✗ Do not sign the form on behalf of the patient, the declaration is the patient's agreement to receive NHS ophthalmic treatment and must only be signed by the patient or their representative.
- ✗ Do not turn a blind eye. If you suspect that a patient is intentionally misclaiming help with health costs, call the HSC Fraud Hotline on 0800 096 33 96.

Further Information

If you are still unsure if a patient qualifies for help with health costs please contact the Exemptions Team:

Telephone : 028 9536 1645

Email : exemptions.team@hscni.net



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January 2026

Help with Health Costs

Exemption Checking Guide



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A patient is entitled if they are named on an award of:	Suitable evidence
Universal Credit	<p>A full award notice from Jobcentre Plus confirming that the patient is named or included in an award of Universal Credit on the date(s) of treatment, and shows that the Take Home pay was:</p> <ul style="list-style-type: none">• £435* or less, or• £935* or less if there is a child element or a limited capability for work <p>*Correct at time of issue January 2026 – may be subject to change over time.</p>
Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance	<p>A full award letter from the Jobs and Benefit Office confirming that the patient is named or included in an award of Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance on the date(s) of treatment.</p>
Pension Credit Guarantee Credit	<p>A full award letter from the Pension Service confirming that the patient is named or included in an award of Pension Credit Guarantee Credit on the date(s) of treatment.</p>
HC2 Certificate	<p>A HC2 certificate with the patient's name on it, which is valid on the date(s) of treatment.</p>
HC3 Certificate (partial assistance)	<p>A HC3 certificate with the patient's name on it, which is valid on the date(s) of treatment and shows the maximum amount the patient is expected to pay towards their treatment charge.</p>
A patient is entitled if they are:	Suitable evidence
Under 16	<p>Any official document showing their name and date of birth, such as a birth certificate, medical card or passport.</p>
Aged 16–18 and in full time education	<p>Proof that the patient is a full-time student e.g. a copy of a letter from the school or college.</p>
Aged 60 or over	<p>Any official document showing their name and date of birth, such as a birth certificate, medical card or passport.</p>

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Exemption Check Quick Reference Guide

Under 16 years of age		✓ YES
Age 16-18 and in full time education		✓ YES
Age 60+		✓ YES
Diabetic		✓ YES
Registered blind or partially sighted		✓ YES
Diagnosed glaucoma		✓ YES
Age 40+ and at risk of glaucoma		✓ YES
Disability Living Allowance		✗ NO
Employment & Support Allowance	Income-related	✓ YES
	Contribution-based	✗ NO
Named on a valid HC2 certificate		✓ YES
Named on a valid HC3 certificate	A charge may be applicable depending on circumstances	✓ YES
Incapacity Benefit		✗ NO
Income Support		✓ YES
Jobseeker's Allowance	Income-based	✓ YES
	Contribution-based	✗ NO
Pension Credit	Guaranteed Credit	✓ YES
	Savings Credit	✗ NO
	Guaranteed and Savings Credit	✓ YES
Universal Credit	No income or where the Take Home Pay in the last assessment period was: £435* or less, or £935* or less if there is a child element or a limited capability for work	✓ YES
	Earnings over the relevant threshold set out above	✗ NO

*Correct at time of issue January 2026
May be subject to change over time.



Exemption Check Quick Reference Guide

Under 16 years of age		✓ YES
Age 16-18 and in full time education		✓ YES
Disability Living Allowance		✗ NO
Employment & Support Allowance	Income-related	✓ YES
	Contribution-based	✗ NO
Named on a valid HC2 certificate		✓ YES
Named on a valid HC3 certificate	A charge may be applicable depending on circumstances	✓ YES
Incapacity Benefit		✗ NO
Income Support		✓ YES
Jobseeker's Allowance	Income-based	✓ YES
	Contribution-based	✗ NO
Pension Credit	Guaranteed Credit	✓ YES
	Savings Credit	✗ NO
	Guaranteed and Savings Credit	✓ YES
Universal Credit	No income or where the Take Home Pay in the last assessment period was: £435* or less, or £935* or less if there is a child element or a limited capability for work	✓ YES
	Earnings over the relevant threshold set out above	✗ NO

*Correct at time of issue January 2026
May be subject to change over time.

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Are you entitled to claim?

If you are claiming help with the cost of a sight test, it is your responsibility to check that you are entitled to help before you declare that you do not have to pay.

Routine checks are carried out by the Business Services Organisation. If you claim free treatment that you are not entitled to, you could face penalty charges of up to £150, in addition to the original treatment charge. It is therefore in your best interest to claim correctly.

Who is entitled?

You are entitled to free or reduced cost treatment if you:

<ul style="list-style-type: none">✓ are named or included in an award of Universal Credit and in the last assessment period the Take Home Pay was:<ul style="list-style-type: none">• £435* or less, or• £935* or less if there is a child element or a limited capability for work <p><small>*Correct at time of issue January 2026. May be subject to change over time.</small></p>	<ul style="list-style-type: none">✓ are named on a valid HC3 Certificate (offering partial assistance with charges)
<ul style="list-style-type: none">✓ are named or included in an award of Pension Credit Guarantee Credit	<ul style="list-style-type: none">✓ are under 16 years of age
<ul style="list-style-type: none">✓ are named or included in an award of Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance	<ul style="list-style-type: none">✓ are aged 16, 17 or 18 and in full time education
<ul style="list-style-type: none">✓ are named on a valid HC2 Certificate	<ul style="list-style-type: none">✓ are aged 60 years or over
	<ul style="list-style-type: none">✓ are diagnosed diabetic
	<ul style="list-style-type: none">✓ are diagnosed as having glaucoma
	<ul style="list-style-type: none">✓ are aged 40 or over and have a parent, brother, sister, son or daughter with glaucoma
	<ul style="list-style-type: none">✓ are registered blind or partially sighted
	<ul style="list-style-type: none">✓ have been prescribed complex lenses

Not all benefits entitle you to free treatment. You are not entitled to claim help with health costs if you only receive, or are included in, an award of:

<ul style="list-style-type: none">✗ Contribution-based Employment and Support Allowance	<ul style="list-style-type: none">✗ Incapacity Benefit
<ul style="list-style-type: none">✗ Contribution-based Jobseeker's Allowance	<ul style="list-style-type: none">✗ Carers Allowance
<ul style="list-style-type: none">✗ Pension Credit Saving Credit	<ul style="list-style-type: none">✗ Personal Independence Payment (PIP)
<ul style="list-style-type: none">✗ Disability Living Allowance	<ul style="list-style-type: none">✗ Housing Benefit
<ul style="list-style-type: none">✗ Universal Credit and the Take Home Pay is above the relevant threshold set out above	

Further Information

If you are still unsure if you qualify for help with health costs please contact the Exemptions Team:

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Help with Health Costs



Glasses and
Contacts









Are you entitled to claim?

If you are claiming help with the cost of glasses or contact lenses, it is your responsibility to check that you are entitled to help before you declare that you do not have to pay.










Routine checks are carried out by the Business Services Organisation. If you claim free treatment that you are not entitled to, you could face penalty charges of up to £150, in addition to the original treatment charge. It is therefore in your best interest to claim correctly.

Who is entitled?

You are entitled to free or reduced cost treatment if you:

 are named or included in an award of Universal Credit and in the last assessment period the Take Home Pay was: <ul style="list-style-type: none">• £435* or less, or• £935* or less if there is a child element or a limited capability for work <small>*Correct at time of issue January 2026. May be subject to change over time.</small>	 are named or included in an award of Pension Credit Guarantee Credit
	 are named on a valid HC2 Certificate
	 are named on a valid HC3 Certificate (offering partial assistance with charges)
	 are under 16 years of age
 are named or included in an award of Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance	 are aged 16, 17 or 18 and in full time education
	 have been prescribed complex lenses

Not all benefits entitle you to free treatment. You are not entitled to claim help with health costs if you only receive, or are included in, an award of:

 Contribution-based Employment and Support Allowance	 Incapacity Benefit
 Contribution-based Jobseeker's Allowance	 Carers Allowance
 Pension Credit Saving Credit	 Personal Independence Payment (PIP)
 Disability Living Allowance	 Housing Benefit
 Universal Credit and the Take Home Pay is above the relevant threshold set out above	

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