

## FAQs for website

### Patient Claims Team

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#### **Q. What does the Patient Claims Team do?**

**A.** The Patient Claims Team within NHS Counter Fraud Services undertake a national patient exemption checking programme to confirm patients' entitlement to exemption from NHS patient charges in line with the [National Health Service \(Penalty Charge\) \(Scotland\) Regulations 1999](#). All patients claiming exemption are eligible for inclusion in the national patient exemption checking programme.

Dentists and opticians are contracted by Health Boards to provide NHS dental treatment and ophthalmic services. Patients are required to complete and sign a General Dental/Ophthalmic Services form which details the treatment or service provided and a declaration. This states that the information they have provided regarding their entitlement to claim exemption from NHS charges is correct, they understand their personal data will be shared and, if found to not be exempt, they understand that they will be liable for a charge.

The Patient Claims Team identifies patients who have incorrectly claimed exemption from, or help with, NHS charges. They seek recovery of those charges and provide advice about which benefits qualify patients for assistance with dental or ophthalmic costs.

Before writing to anyone the Patient Claims Team carries out an initial secure automated data matching check with the relevant agency e.g. the Department for Work and Pensions (DWP) or the NHS Business Services Authority (BSA). When details can't be confirmed, a letter is issued to advise the patient evidence is required of a qualifying benefit; updated information of any incorrect details; or payment of the statutory charge if claimed erroneously. An information sheet is enclosed with this first letter so that patients can confirm their status.

Throughout the process of checking claims to exemption, patients are given the opportunity to provide evidence and discuss their case with the Patient Claims Team. When they make contact, patients are offered advice on qualifying benefits and how to obtain proof. If it is discovered that NHS charges are to be paid, there are a variety of methods to pay, including a mutually agreed instalment plan.

The Patient Claims Team has no access to information regarding patients' medical or financial circumstances.

**Q. Why have I been sent a letter by the Patient Claims Team asking for proof I am entitled to exemption?**

- A.** When you attended the dentist or optician you signed a form claiming for exemption from or help with your NHS charges. The Patient Claims Team checks a sample of claims to confirm the details are correct and claimants' qualify for exemption. The details you completed could not be confirmed with the relevant agency. The Patient Claims Team, therefore, need you to provide evidence of your entitlement to exemption. If you are not entitled you must pay the charges.  
[Check here to check you if are entitled to exemption.](#)

**Q. It has been a few months since I went to the dentist. Why have I now received a letter from the Patient Claims Team asking for payment?**

- A.** A number of claims for exemption are selected for checking and the timescale of that process is approximately three months. The letter you have received advises we have carried out a check on the details of your claim for exemption with the relevant agency for the benefit you highlighted on your dentist form. As that check did not confirm your entitlement we need you to provide evidence of your entitlement to exemption. If you are not entitled you must pay the charges.  
[Check here to check you if are entitled to exemption.](#)

**Q. I got a voucher to help with NHS charges when I got my new glasses. Why have I been sent a letter from the Patient Claims Team asking for payment?**

- A.** When you signed the form to claim for the voucher it also gave authorisation for the details to be checked. Your form was included in a sample of claims and checked against the relevant agency's database. That check could not confirm the details provided and the Patient Claims Team must now see evidence of what entitled you to a NHS voucher when you got your new glasses. The letter you have received asks for evidence of the benefit that entitled you to help with your NHS charges. If you are not entitled you must pay the charges.

**Q. Why can't the Patient Claims Team get the details needed from the benefits agency?**

- A.** We can't contact Jobcentre Plus Office; Department for Works and Pensions; or HMRC on your behalf.

There is a general misconception that all government departments have direct access to the data and systems of other departments. This is not the case, and we can only obtain information for our checking process in a very structured and pre-determined way. We have no access to their systems for ad hoc enquiries. The Data Protection Act and the Information Commissioner's Office ensure your data is secure and cannot be accessed, except for very specific purposes and in a controlled environment.

## Penalty and Surcharge

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### **Q. Why have I been charged a penalty?**

- A.** The patient exemption checking process is governed by the [National Health Service \(Penalty Charge\) \(Scotland\) Regulations 1999](#). The legislation explains that in certain circumstances a penalty and surcharge will be added if entitlement to exemption cannot be confirmed.

### **Q. How much time do I have to pay charges before a penalty is added?**

- A.** The regulations provide an escalation process on failure to provide required evidence of entitlement to exemption or payment of charges. This includes issue of a penalty charge 28 days after the initial letter, a surcharge after a further 28 days and referral to a debt collection agency after another 14 days. Each step and timescale is highlighted in the letter preceding that action.

## Age related

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### **Q. I am over 60. Do I now get free dental treatment?**

**A.** Age alone does not entitle you to free NHS dental treatment.

You or your partner must be in receipt of pension credit-**guaranteed credit** or qualify for help with NHS charges through the NHS Low Income Scheme. You are not entitled to help with the cost of your dental treatment if you or your partner only receives Pension Credit Savings Credit.

[Click here to confirm your entitlement for each service.](#)

### **Q. When does my child need to start paying for dental treatment?**

**A.** 18 years of age, unless still in full-time education. Full-time students aged 18 are exempt from dental charges.

### **Q. When does my child need to start paying for glasses or contact lenses?**

**A.** At the age of 16, unless in full-time education.

Full-time students aged 16 to 18 can claim for an NHS voucher towards the cost of new glasses or contact lenses.

### **Q. I am a full-time student. Does that mean I don't have to pay NHS charges?**

**A.** That is dependent on your age and services provided.

- Full-time students aged 18 are exempt from dental charges.
- Full-time students aged 16 to 18 can claim for an NHS voucher towards the cost of new glasses or contact lenses.

[Click here to confirm your entitlement for each service.](#)

## Jobseeker's Allowance (JSA)

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**Q. I have been awarded Jobseeker's Allowance. Does that mean I get free dental treatment?**

**A.** You are only entitled to exemption from NHS charges if your Jobseeker's Allowance is all, or part, Income-based. If you have been awarded contribution-based Jobseeker's Allowance you need to pay for your dental treatment.

**Q. I am included in my partner's award of Jobseeker's Allowance. Does that mean I get free dental treatment?**

**A.** If your partner's award of Jobseeker's Allowance is all, or part, Income-based you are entitled to free NHS dental treatment. If your partner has been awarded contribution-based Jobseeker's Allowance you need to pay for your dental treatment.

**Q. How do I find out which type of Jobseeker's Allowance I get?**

**A.** That will be detailed in your award letter under the heading "How your Jobseeker's Allowance was worked out".

If you get "**income-based**" Jobseeker's Allowance you **are entitled** to exemption from NHS dental charges and a voucher towards the cost of new glasses or contact lenses.

If you are get "**contribution-based**" Jobseeker's Allowance you **are not entitled** to help with your NHS charges.

You can get more information about Jobseeker's Allowance on line at: [Jobseeker's Allowance \(JSA\) - GOV.UK](https://www.gov.uk/jobseekers-allowance)

**Q. I can't find my award letter. How can I prove I am entitled to exemption?**

**A.** Contact your Jobcentre Plus Office or the Department for Works and Pensions and request a copy of your award letter.

Please note that we can't contact Jobcentre Plus Office or the Department for Works and Pensions on your behalf. There is a general misconception that all government departments have direct access to the data and systems of other departments. This is not the case, and we can only obtain information from the Department for Work and Pensions in a very structured and pre-determined way. We have no access to their systems for ad hoc enquiries, nor can we contact local Jobcentre Plus offices to confirm entitlement on individual claimants. The Data Protection Act and the Information Commissioner's Office ensures your data is secure and cannot be accessed, except for very specific purposes and in a controlled environment.

**Q. I get Contribution-based Jobseeker's Allowance. Am I exempt from NHS dental charges or entitled to a voucher towards new glasses or contact lenses?**

**A.** No.

You are only exempt if you receive Income-based Jobseeker's Allowance.

## Employment and Support Allowance (ESA)

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**Q. I have been awarded Employment and Support Allowance. Does that mean I get free dental treatment?**

- A.** You are only entitled to exemption from NHS charges if the Employment and Support Allowance that you receive is all, or part, Income-related.  
If you have been awarded Contribution-based Employment and Support Allowance, you are not entitled and must pay your dental treatment.

**Q. I am included in my partner's award of Employment and Support Allowance. Does that mean I get free dental treatment?**

- A.** If your partner's award of Employment and Support Allowance is all, or part, Income-related you are entitled to free NHS dental treatment.  
If your partner has been awarded contribution-based Employment and Support Allowance you need to pay for your dental treatment.

**Q. How do I find out what type of Employment and Support Allowance I get?**

- A.** Check the details of your award letter in the section that shows how your payment is made up.  
If any part of that breakdown is "Income-related" you are entitled to exemption from NHS dental charges and a voucher towards the cost of new glasses or contact lenses.  
If your benefit is fully Contribution-based you are not entitled to any help with your NHS charges and must pay.  
You can find more information on Employment and Support Allowance online at: [Employment and Support Allowance \(ESA\) - GOV.UK](#)

**Q. I can't find my award letter. How can I prove I am entitled to exemption?**

- A.** Contact your Jobcentre Plus Office or the Department for Works and Pensions and request a copy of your award letter.

Please note that we can't contact Jobcentre Plus Office or the Department for Works and Pensions on your behalf. There is a general misconception that all government departments have direct access to the data and systems of other departments. This is not the case, and we can only obtain information from the Department for Work and Pensions in a very structured and pre-determined way. We have no access to their systems for ad hoc enquiries, nor can we contact local Jobcentre Plus offices to confirm entitlement on individual claimants. The Data Protection Act and the Information Commissioner's Office ensures your data is secure and cannot be accessed, except for very specific purposes and in a controlled environment.

**Q. I am in receipt of Contribution-based Employment and Support Allowance. Am I exempt from NHS dental charges or entitled to a voucher towards new glasses or contact lenses?**

- A.** No.  
You are only exempt if you receive Income-related Employment and Support Allowance.  
You can find more information on Employment and Support Allowance online at: [Employment and Support Allowance \(ESA\) - GOV.UK](#)

## Tax Credit

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**Q. I have been awarded Tax Credit. Does that mean I don't have to pay NHS charges?**

**A.** Only if you are entitled to or named on a valid Tax Credit Exemption Certificate (small white plastic credit card) covering the period of treatment or service.

To be eligible for a Tax Credit Exemption Certificate you must receive Working Tax Credit and Child or Disability Tax Credit in addition your household income must be below £15,276.00. If you are entitled you will have been issued with a small credit card sized certificate. That confirms your entitlement to exemption from NHS dental charges and a NHS voucher towards the cost of new glasses or contact lenses.

**Q. I am in receipt of Working Tax Credit/Child Tax Credit. Does that mean I don't have to pay NHS charges?**

**A.** Only if you are entitled to or named on a valid Tax Credit Exemption Certificate (small white plastic credit card) covering the period of treatment or service.

If you are entitled you will have been issued with NHS Tax Credit Exemption Certificate - a small plastic credit card size certificate. That confirms your entitlement to exemption from NHS dental charges and a NHS voucher towards the cost of new glasses or contact lenses.

**Q. My Tax Credit Exemption Certificate is out of date. How do I find out if I am still exempt?**

**A.** Contact Business Services Authority on 0300 330 1347

You can find more information about Tax Credit online at: [How to claim tax credits - GOV.UK](#)



## Pension Credit

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**Q. I get the State Pension. Does that mean I don't have to pay NHS charges?**

**A.** Not necessarily.

It must include an element of "Guaranteed Credit". Please check your Pension Credit award letter. If it states your award includes Guaranteed Credit both you and your partner can have free dental treatment and a voucher towards new glasses or contact lenses.

You can find more information on Pension Credit online at: [Pension Credit - GOV.UK](#) or call the Pension Service Helpline on 0345 6060 265

**Q. I get Pension Credit Savings Credit. Am I entitled to exemption?**

**A.** No.

You are not entitled to help with the cost of your dental treatment if you or your partner only receives Pension Credit Savings Credit.

**Q. I don't get any benefits but my partner receives Pension Credit Guaranteed Credit. Am I entitled to exemption?**

**A.** Yes.

**Q. I am over 60. Do I now get free dental treatment?**

**A.** Age alone does not entitle you to free NHS dental treatment.

You or your partner must be in receipt of Pension Credit- Guaranteed Credit or qualify for help with NHS charges through the NHS Low Income Scheme

[Click here to confirm your entitlement for each service.](#)

You can find more information about the NHS Low Income Scheme on-line at: [Help with Health Costs Help with Health Costs NHS Business Services Authority](#)

## Partners benefits

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**Q. I don't get any benefits but my husband gets Pension Credit Guaranteed Credit. Am I entitled to exemption?**

**A.** Yes

**Q. Does my partner's benefit give me help with NHS charges when I go to the dentist or optician?**

**A.** Some benefits relate to the household and cover partners if that is detailed in the award letter or certificate.

- Income-related Employment and Support Allowance
- HC2 certificates
  - HC3 certificates give partial help with NHS charges
- Income support
- Income-based Jobseeker's Allowance
- Pension Credit Guaranteed Credit
- Universal Credit

Please note that joint claims frequently do not meet the criteria for the automated matching process to confirm entitlement. Evidence that you are included in the award for any of these benefits should be provided when requested by the Patient Claims Team.

[Click here to find out more about the Patient Claims Team.](#)

## **Pregnant or Nursing Mothers**

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**Q. Where do I get a Maternity Exemption Certificate?**

**A.** From your GP or midwife.

**Q. How long am I entitled to free dental treatment after having my baby?**

**A.** 12 months

**Q. What do I need to provide to confirm I am entitled to exemption after my baby is born?**

**A.** You can still use your Maternity Exemption Certificate or a copy of your baby's birth certificate.

## HC2; HC3; Low Income Scheme

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**Q. I am not on any benefit that qualifies for exemption but can't afford my dental treatment. Can I claim for help with dental treatment if I'm on a low income?**

**A. There is a NHS Low Income Scheme.**

Those who qualify under the Low Income Scheme may be given an HC2 certificate that gives exemption from dental charges. There is also an HC3 certificate which will detail the value of help it provides towards the cost of treatment. If the charge exceeds the value quoted you must pay the difference.

To find out if you are eligible for help with NHS charges contact **NHS Business Services Authority on 0300 330 1343 or 0191 279 0565.**

Opening hours: 8am to 6pm Monday to Friday, 9am to 3pm on Saturday.

You can find more information about the NHS Low Income Scheme online at: [Help with Health Costs Help with Health Costs NHS Business Services Authority](#)

**Q. I need glasses but can't afford them. Can I claim for help with the cost of my glasses if I'm on a low income?**

**A. There is a NHS Low Income Scheme.**

Those who qualify under the Low Income Scheme may be given an HC2 certificate that gives help with the cost of your glasses. There is also an HC3 certificate which will detail the value of help it provides towards the cost of glasses. If the charge exceeds the value quoted you must pay the difference.

To find out if you are eligible for help with NHS charges contact **NHS Business Services Authority on 0300 330 1343 or 0191 279 0565.**

Opening hours: 8am to 6pm Monday to Friday, 9am to 3pm on Saturday.

You can find more information about the NHS Low Income Scheme online at: [Help with Health Costs Help with Health Costs NHS Business Services Authority](#)

## **Incapacity, Disability Living Allowance or Personal Independence Payment, Income Support**

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**Q. I am in receipt of Incapacity Benefit. Am I exempt from NHS dental charges or entitled to a voucher towards new glasses or contact lenses?**

**A. No.**

This benefit does not qualify for exemption. If you are in receipt of any other benefit you can [check here to confirm if they entitle you to exemption](#).

**Q. I am in receipt of Disability Living Allowance/ Personal Independence Payment. Am I exempt from NHS dental charges or entitled to a voucher towards new glasses or contact lenses?**

**A. No.**

Neither Disability Living Allowance nor Personal Independence Payment qualifies for exemption. If you are in receipt of any other benefit you can [check here to confirm if they entitle you to exemption](#).

**Q. I am in receipt of Income Support. Am I exempt from NHS dental charges or entitled to a voucher towards new glasses or contact lenses?**

**A. Yes**

## Where to find out you are entitled to help with NHS charges.

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### **Q. How do I find out which type of Jobseeker's Allowance I get?**

**A.** That will be detailed in your award letter under the heading "How your Jobseeker's Allowance was worked out".

If you get "**Income-based**" Jobseeker's Allowance you **are entitled** to exemption from NHS dental charges and a voucher towards the cost of glasses or contact lenses.

If you get "**Contribution-based**" Jobseeker's Allowance you **are not entitled** to help with your NHS charges.

You can get more information about Jobseeker's Allowance on line at: [Jobseeker's Allowance \(JSA\) - GOV.UK](#)

### **Q. I can't find my award letter. How can I prove I am entitled to exemption?**

**A.** Contact your Jobcentre Plus Office or the Department for Works and Pensions and request a copy of your award letter.

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### **Q. How do I find out what type of Employment and Support Allowance I get?**

**A.** Check the details of your award letter in the section that shows how your payment is made up.

If any part of that breakdown is "Income-related" you are entitled to exemption from NHS dental charges and a voucher towards the cost of glasses or contact lenses

If your benefit is fully Contribution-based you are not entitled to any help with your NHS charges and must pay NHS charges.

You can find more information on Employment and Support Allowance online at: [Employment and Support Allowance \(ESA\) - GOV.UK](#)

### **Q. My Tax Credit Exemption Certificate is out of date. How do I find out if I am still exempt?**

**A.** You should contact the Business Services Authority on 0300 330 1347

You can find more information about Tax Credits online at: [How to claim tax credits - GOV.UK](#)

## Dentist and Opticians forms

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**Q. When I visit the dentist the parts of the form I am asked to sign are usually marked so I don't read the form. What are they for?**

**A.** These forms are a record that you have been provided with NHS dental treatment, and allow the dentist to claim any payment due to them for the treatment supplied.

The form contains declarations about:

- your acceptance of treatment by the dentist and that you will attend Scottish Reference Service if required
- benefits that qualify you to exemption with authorisation those details can be checked and if you are found not to be entitled you will pay the charges plus any penalties.
- The value paid if you have to pay for NHS charges
- your confirmation that the treatment has been completed

The details on the form determine how much your dentist will be paid by NHS Scotland.

**Q. When I visit the optician the parts of the form I am asked to sign are usually marked so I don't read the form. What are they for?**

**A.** These forms are a record that you have been provided with glasses or contact lenses, and allow the optician to claim any payment due to them for the service supplied to you.

The form contains a declaration and statement about:

- your confirmation of entitlement to NHS optical repair/replacement voucher
- benefits that qualify you to exemption with an understanding that those details can be checked, and if you are found not to be entitled you will pay the charges plus any penalties.
- your confirmation that you have received glasses or contact lenses

The details on the form determine how much your optician will be paid by NHS Scotland.

## Incorrect claims

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### **Q. What happens if I claim to be exempt and then find I am not entitled?**

#### **A.** You must repay NHS Scotland

There is a section in the form you sign at the dentist or optician to select what benefit entitles you to exemption from or help with NHS charges. By signing that part of the form you also confirm you understand that the details may be checked and if it is found you are not entitled to exemption the charges and any penalties will be repaid.

### **Q. I claimed for a NHS voucher towards the cost of my new glasses and understand the details may be checked. How is that check done?**

#### **A.** A random sample of claims is checked each month.

The details are encrypted, to protect the information, and sent to the agency that deals with the category of benefit under which the claim was made. For Example, claims under Jobseeker's Allowance are sent to the Department for Work and Pensions. The Department for Work and Pensions runs an automated check against their database to look for a match in details. If a match is found the claim is confirmed and the case closed. If a match is not found the claim details can't be confirmed, and the Patient Claims Team issue letters to these patients to ask for evidence of a benefit that qualifies for help with NHS charges or payment of the charges. [Click here to find out more about the Patient Claims Team.](#)

### **Q. How much time do I have to pay charges before a penalty is added?**

#### **A.** When entitlement can't be confirmed a computer database is programmed to generate three letters:

The first letter asks for evidence of the benefit that entitles you to help with NHS charges or payment. It also advises that if you do not respond to the letter within 28 days a penalty charge will be issued.

The second letter is generated when there has been no response and includes an additional penalty charge. This letter also advises if there is no response within 28 days a further surcharge, 50% of the penalty, will also be added.



## How to claim a refund

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### **Q. Can I reclaim paid charges if I later find I am entitled to help with NHS costs?**

**A.** Yes – claims must be submitted within 3 months of the date of payment.

You may be eligible for a refund if you:

- apply for help through the [Low Income Scheme](#) and are awarded a HC2 certificate
- find you are receiving a benefit that qualifies for help with NHS costs. [Click here to confirm your entitlement for each service](#)
- are awarded a qualifying benefit within 3 months of having paid NHS charges.

You will need your receipt for the payment and a [HC5 form](#) which should be available at Jobcentre Plus offices; NHS Hospitals; or by calling 0131 275 6386. If you are also claiming for help through the [Low Income Scheme](#) you should ask your dentist or optician for an HC1 form.

### **How to claim your refund:**

If you are applying for help through the [Low Income Scheme](#) you need to complete the HC1 and HC5 forms. Send them with your receipt to: NHS Business Services Authority; Bridge Street, 152 Pilgrim Street, Newcastle-Upon-Tyne, NE1 6SN. An envelope should be supplied with the forms.

If you were awarded a qualifying benefit after making the payment you should you should ask your dentist or optician for an HC1 form Complete the form and mark “Refund Only”. Send it with your receipt to: NHS Business Services Authority; Bridge Street, 152 Pilgrim Street, Newcastle-Upon-Tyne, NE1 6SN. An envelope should be supplied with the forms.