

32) NHS SERVICES - The latest in a series of articles by Iain Gregory of Caithness CAB

You may have gathered that there is shortly to be an election. Countless babies have been kissed by aspiring politicians and many promises have been made, most of which will not be kept, but all of our would-be leaders claim (publicly at least) to be strongly behind the NHS. One of my family, who has been seriously ill for some time, recently had a nasty accident when he slipped, fell and broke his hip. His two dogs, an Alsatian and a Border Collie, lay on top of him to keep him warm and barked until help arrived and he was taken to Raigmore. When we visited I was struck by three things - firstly it was extremely busy, secondly the staff were under great pressure, and thirdly every one of them displayed quite amazing levels of professionalism and genuine care and compassion. It was hugely impressive and reassuring.

Hospital provision is highly topical in Caithness at the moment and rightly so - we live a very long way from Inverness and, without going into the politics, the facts are simple. We have a large, modern facility in Wick, plus the Town and County and the Dunbar in Thurso, and the hospitals are there for a reason - we need them and nothing has changed since CGH was built. One could think of the County as an island in all but geography and islands need as many NHS services to be available locally as is possible and no amount of spin will change that. The fact is though, that we often need to go to Inverness and this can cause problems, not least financially.

So what can we do to offset these costs? Well for a start I would suggest you have a look at The Scottish Government leaflet HCS2, which gives a summary of the help available, and also read up on the NHS Highland guidance on patient travel - if you do not have computer access then ask a friend or family member or call at CCAB or ask for a copy at your nearest NHS facility. In brief there are two basic schemes - firstly the Patient Travel Scheme which means that all NHS patients in Scotland are entitled to help if they are in receipt of certain income-based benefits, and where the assistance is not based on the distance travelled. Secondly, we have the Highlands and Islands Patient Travel Scheme which applies to us. The NHS Highland website says "This (scheme) recognises that patients who are resident in the Highlands and Islands may be required to travel significant distances to attend hospital appointments given the geography of the area. Under this scheme all patients from the former Highlands and Islands Development Board areas are entitled to financial assistance with their travel costs if they live more than 30 miles from the hospital they are attending. Patients not on a qualifying benefit are required to pay the first £10 of any claim." If you need an escort to make sure you can travel safely, then this cost will be covered as well. If you travel by car the mileage rate is 14p per mile, standard rail fares and bus fares can be claimed and up to £36 per night is payable for B & B or £10 per night if you stay with friends or family - bear in mind though that the accommodation allowance is only payable if there is no alternative due to times of appointment / admission etc. and escorts must return home at the

earliest opportunity unless they choose to stay longer at their own expense. The existence of this scheme is perhaps not widely known and whilst many of us may not choose to make a claim it is a real help to others. Visiting expenses are not covered unfortunately.

As we all know we benefit from free eye tests, dental check-ups and prescriptions in Scotland, but there are potential costs around dental treatment and spectacles so what help is there? Starting with young people, so long as you are under 18 at the start of your treatment (or are 18 but still in full time education), then your NHS dental treatment will be free and you will be entitled to a voucher towards the cost of glasses or contact lenses. If you are of working age and in receipt of certain benefits (for example Universal Credit, Jobseeker's Allowance or Employment and Support Allowance) then you are also entitled to free NHS dental treatment and vouchers for glasses and contact lenses. If you are older and get Pension Credit then the same applies. Always remember to tell the practitioner which benefit you are on at the start of your treatment. And if you are pregnant or have given birth in the last 12 months you are also entitled to free NHS dental treatment. All you have to do is to apply for a Maternity Exemption Certificate - you can get an application form from your GP, Midwife or Health Visitor. Just as a matter of note, if you are required to pay for dental work then you will be charged for 80% of the cost - up to a maximum of £384 at present - so it is really worthwhile to claim any entitlement you may have.

If you do not fit into any of the above categories but are on a low income and struggle with health costs then it is worth filling in a Form HC1 and applying for an HC2 or HC3 certificate. The HC2 gives full help with costs and the HC3 gives limited help and it is certainly sensible to see if you are eligible. You can download an HC1 from www.nhsbsa.nhs.uk or pick one up from your local hospital, dentist, optician or pharmacist and if you need a hand to fill it in then CCAB will assist. And if you have already paid a charge and find that you are entitled to help then you have three months to apply for a refund - and we have found that this is inflexible so do not delay to claim on Form HC5.

And lastly we have the option of going private. Some years ago we were faced with a difficult decision when one of us needed a procedure and the NHS waiting list was 6 months, but private treatment could be arranged within the week. We agreed to go for it when we were assured that this would not put us ahead of anyone else on the NHS waiting list and it would be entirely separate from any publicly-funded system. You can take out private medical insurance to cover costs - and there are many advantages to this - but it gets quite expensive as you get older. Extensive research is wise and you need to look at exactly what you are buying - be particularly careful when it comes to any pre-existing conditions and make sure you know what is and is not included. There is often a qualifying period after you buy the policy before you can claim and there will probably be excesses (which you can use to cut the premium costs if you wish).

So there we have it - we are all entitled to quality NHS treatment and from what one reads in the papers we may well be fortunate to live where we do, but we need to make sure that we maintain our local facilities and services. And the young male nurse called Michael whom I saw spoon-feeding ice cream to a confused and hurt elderly man in Raigmore summed it up for me. Humanity and compassion has no price.