

1
00:00:05,533 --> 00:00:06,733
There's one thing

2
00:00:06,733 --> 00:00:10,266
if I had known when I started on

3
00:00:10,266 --> 00:00:13,800
Universal Credit was
I should have applied

4
00:00:13,800 --> 00:00:18,100
for my HC1 form because
I discovered

5
00:00:18,933 --> 00:00:22,166
six months after
I signed on to Universal Credit

6
00:00:22,233 --> 00:00:27,033
when I was attending hospital
appointments and had to isolate

7
00:00:27,900 --> 00:00:31,400
for quite a few of those
occasions that I could no longer

8
00:00:31,400 --> 00:00:35,800
afford to travel
due to the loss of income.

9
00:00:36,300 --> 00:00:39,333
And I went to ask
for the travel expenses

10
00:00:39,333 --> 00:00:42,233
that you normally get on your
working tax credits, et cetera.

11
00:00:43,166 --> 00:00:46,533
But I wasn't entitled to it
because I hadn't applied

12

00:00:46,700 --> 00:00:51,433
for the health support
which is the HC1 form

13
00:00:51,433 --> 00:00:54,533
that I was not made
aware of when I signed on

14
00:00:54,533 --> 00:00:56,233
to Universal Credit.

15
00:00:56,233 --> 00:00:59,666
And then when I did
apply for the HC1 form

16
00:00:59,666 --> 00:01:02,733
I was not awarded
the full amount

17
00:01:03,400 --> 00:01:06,266
because my monthly income

18
00:01:07,033 --> 00:01:09,900
in that particular month
that I applied for

19
00:01:10,733 --> 00:01:15,166
the support was higher
than my normal income due to me

20
00:01:15,166 --> 00:01:18,700
receiving self employment
grants that month.

21
00:01:19,100 --> 00:01:20,833
So it put me over
the monthly income.

22
00:01:21,866 --> 00:01:23,966
So, yeah, basically, if

23
00:01:23,966 --> 00:01:27,600
you're applying for the HC1

apply for it

24

00:01:28,100 --> 00:01:31,733
when you sign on to Universal
Credit, because if you need

25

00:01:32,066 --> 00:01:36,000
emergency dental treatment
or your eye test emergency

26

00:01:36,000 --> 00:01:38,933
you won't get it unless
you have the HC1 form

27

00:01:45,000 --> 00:01:47,200
As we just heard,
the way that you see claimants

28

00:01:47,200 --> 00:01:50,333
get their help with health costs
is fundamentally different

29

00:01:50,333 --> 00:01:53,200
to how those in receipt
of an older legacy benefit do

30

00:01:53,800 --> 00:01:54,800
If you were in receipt of

31

00:01:54,800 --> 00:01:57,566
working tax credits,
income support or ESA

32

00:01:57,833 --> 00:02:00,900
you received a certificate in
the post nearly automatically

33

00:02:00,900 --> 00:02:03,366
to entitle you to help with
dental treatment

34

00:02:03,366 --> 00:02:05,033
and sight tests

35

00:02:05,033 --> 00:02:09,000
However, with universal credit,
the responsibility is very much

36

00:02:09,000 --> 00:02:12,066
with you to make an application
in order to access

37

00:02:12,066 --> 00:02:13,466
that same level of health.

38

00:02:14,500 --> 00:02:16,033
As we've heard the form that

39

00:02:16,033 --> 00:02:18,933
you need to complete
it's called the HC1 form

40

00:02:19,500 --> 00:02:22,766
This form is freely available
online through NI direct.

41

00:02:23,066 --> 00:02:24,166
And you can also pick it up

42

00:02:24,166 --> 00:02:26,633
at your local jobs
and benefits office.

43

00:02:26,633 --> 00:02:29,500
Some GP surgeries,
dental practices

44

00:02:29,500 --> 00:02:32,533
and opticians also have copies
of the forms readily available.

45

00:02:32,533 --> 00:02:34,333
So you can always ask when
you're in there

46

00:02:34,333 --> 00:02:35,466
at your next appointment

47
00:02:36,766 --> 00:02:38,000
There are three key

48
00:02:38,000 --> 00:02:39,200
things that I'd like to

49
00:02:39,200 --> 00:02:41,233
highlight when it comes
to the HC1 form

50
00:02:42,000 --> 00:02:44,233
Firstly, you don't
actually have to wait

51
00:02:44,233 --> 00:02:46,800
until the Universal Credit award
has been decided

52
00:02:46,800 --> 00:02:49,966
before you make your application
through the see one scheme.

53
00:02:50,733 --> 00:02:52,433
It is a means tested assessment.

54
00:02:52,433 --> 00:02:54,866
So you need to be able
to provide income

55
00:02:54,866 --> 00:02:56,500
savings and capital,

56
00:02:56,500 --> 00:02:58,600
but you don't have to confirm
that you are

57
00:02:58,600 --> 00:03:00,333
in receipt of Universal Credit

58

00:03:01,533 --> 00:03:04,000
Secondly, if your
circumstances changed,

59

00:03:04,000 --> 00:03:05,800
you can get the level
of help that you're

60

00:03:05,800 --> 00:03:08,833
getting through to help with
health costs scheme reassessed.

61

00:03:09,800 --> 00:03:12,800
As we heard in the example,
because this person

62

00:03:12,800 --> 00:03:15,400
was receiving an
additional pot of money,

63

00:03:15,833 --> 00:03:17,733
the help that they could get
through the health costs

64

00:03:17,733 --> 00:03:19,533
scheme was reduced.

65

00:03:19,533 --> 00:03:22,300
If that does happen to you,
you can ask through

66

00:03:22,300 --> 00:03:23,800
your Universal Credit journal

67

00:03:23,800 --> 00:03:27,100
to get the level of help
that you're getting reassessed.

68

00:03:27,100 --> 00:03:29,866
This may mean that
you get more help in the future

69

00:03:31,200 --> 00:03:35,066

And thirdly, if you have
incurred any health care costs

70

00:03:35,066 --> 00:03:36,566
within the past three months,

71

00:03:36,566 --> 00:03:38,833
it may be possible
for you to claim those back.

72

00:03:39,433 --> 00:03:41,800
There are loads of
additional notes contained

73

00:03:41,800 --> 00:03:44,400
within the HC1 form
explaining how to do this,

74

00:03:44,800 --> 00:03:48,733
but it will normally require
you to complete an HC5 form

75

00:03:48,733 --> 00:03:51,533
and to provide receipts
as confirmation of payment.

76

00:03:52,966 --> 00:03:54,766
If you require any
assistance with

77

00:03:54,766 --> 00:03:56,133
help with health costs,

78

00:03:56,133 --> 00:03:57,100
you can contact your

79

00:03:57,100 --> 00:03:59,133
local advice agency
who will be able to help

80

00:03:59,133 --> 00:04:01,166
you complete the form or indeed

81

00:04:01,166 --> 00:04:03,166

help you negotiate
with Universal Credit

82

00:04:03,166 --> 00:04:05,333

in order to get your
level of help reassessed.