



# Behind the headlines:

why older people are anxious and concerned about Government plans to make them pay for their prescriptions

October 2021



## Introduction

At Age UK, we are deeply concerned by the Government’s plans to align the qualifying age for free prescriptions with the State Pension age. These proposals are contradictory to the Government’s plans to level up and are a tax on those who are ill. The poorest older people in our society are also the sickest, with a massive difference in life expectancy between different parts of the country. The proposed change seriously risks widening health inequalities at a time when the Government and the NHS are committed to narrowing them.

The Department of Health and Social Care’s own impact assessment accepts that those in our most deprived communities are likely to pay more as they need on average almost double the number of prescriptions than those in the wealthiest areas.

We asked those in their 50s and 60s who will be affected by this change to respond to the Department of Health and Social Care’s consultation on the issue. We were overwhelmed when over 39,000 people did so in just over a month. This report outlines their concerns and fears over what these proposals will mean for their lives. Many live in so-called Red Wall constituencies in the Midlands and north of England, feel they have contributed to this country by working hard their whole lives and are exactly the type of people the Government is committed to supporting through its Levelling Up agenda.

## Key statistics

If the Government goes ahead without protecting those already receiving free prescriptions,

**2.4 million people over 60**

will have to start paying for them.

**39,568 people**

responded to the Department’s consultation within four weeks via Age UK’s website.

**34,729 of them**

told the Department why this will personally affect them.

## What older people told us about how this will affect them

### People will choose between medicines or cut back on essentials

Many people told us that they would have to cut back on essentials or choose which medications to take if they have to start paying for their prescriptions. In a climate of rising costs, people are worried about making choices between heating their home, eating or paying for their prescriptions. Those who live just above the benefits threshold are particularly worried as they won’t qualify for an exemption.

The Department of Health and Social Care’s solution to this problem is the Prescription Prepayment Certificate which allows patients to claim unlimited prescriptions for £30.25 for 3 months or £108.10 for 12 months. These certificates are not a panacea, with many people telling us they already struggle to afford them.

“ I currently pay an annual pre-paid prescription charge. During periods of unemployment I have delayed renewing the fee and have gone without medication. In 6 months I should qualify for free NHS prescriptions at the age of 60. If the law changes I will have to review my budget. To eat, to heat or buy medication. I take seven tablets per day but have no medical exemption. ”

**Anonymous**

“ I have five separate medical conditions which require prescriptions. I was made redundant at age 58 and due to my age and health have no prospect of getting another job. I have been managing my prescription needs by buying a pre-payment certificate for 3 months and stocking up as much as possible. This leaves me unable to afford any additional prescriptions, such as a recent course of antibiotics, outside these periods. I have mostly not been looking forward to being 60, but a silver lining was that I would not have to worry about affording prescriptions. Now I am worried again. I should not have to choose between eating and medication. ”

**Sara**



“ I don’t earn very much and am on an extremely tight budget. After essential bills to keep the roof over my head there is very little money left for food – if I had to pay for NHS prescriptions the cost would have to come out of my food money, which is very low as it is. The idea of having to pay for prescriptions again makes me feel quite sick! When I first qualified for free prescriptions I was over the moon and thought at last, some small ‘payback’ for working and contributing my whole life! ”

**Anonymous**

“ My husband and I are on a low fixed income which is just above the qualifying amount for any benefits etc. Fortunately I am fit and well at the moment, but if I needed to pay for prescriptions this would put us as a disadvantage as it would mean using money from our food bill to pay for it... These changes only push more and more older people into poverty and subsequent ill health. This proposal should never be allowed to happen. ”

**Joan**

“ I would struggle being honest. I regularly miss taking medication now as I struggle financially but as I get older it will be so much worse. ”

**Anonymous**



**People are concerned about their health deteriorating and costing the NHS more**

At a time when we will be waiting longer than ever for treatment on the NHS, many told us they were worried about what would happen to their health if they couldn't afford medication. Our respondents were also concerned about the fact that it would cost the NHS more in the long run.

“ I need my inhalers for COPD, and also my blood pressure tablets which I will be on for life.

***If the Government makes us pay, it will be impossible for me to pay the prescription fee as I just can't afford it as things are, so no doubt I would end up in hospital or worse.***

It costs more to keep me in hospital than it would for my medication. I'm sure this would affect a lot more people than me.”

**James**

“ I have to take various medications and if I had to pay for them I wouldn't be able to afford them all so would have to choose which ones I thought were most important and go without all the others. That would be very harmful to my health and I'd become more ill.”

**Julie**

“ What would it cost the NHS if I couldn't afford my blood pressure tablets?”

**Gail**

“ If not free then I would have to stop using meds, I can't afford to pay the price asked per item, so to me it's a step backwards, as people will need to be helped in other ways which will cost the NHS more.”

**Anonymous**

**Carers will be particularly hard hit**

Almost 1 in 4 people aged 60–65 are carers – that's 860,000 people. Fewer than 1 in 10 of those carers receive Carer's Allowance, and even if they do this does not qualify them for free prescriptions. The 56 per cent of carers in this age group who are not in paid employment – many of whom have given up work to care for a loved one – will have to find the money to pay for their prescriptions on an already very limited income. Many carers expressed real fear and concern about what they will do if these changes go ahead.

“ As an unpaid carer whose only source of income is Carer's Allowance I need free prescriptions. I won't be able to afford prescriptions if I have to pay for them and that means my health will deteriorate and I'll be unable to continue with my caring role.”

**JD**

“ I've had to take early retirement on a reduced pension to care for my husband who has dementia. I also get Carer's Allowance so money is very tight. This would be a very unwelcome additional cost if I had to keep buying a yearly pre-payment certificate for a further 6 or 7 years. It feels discriminatory as the more medical conditions you have the harder you'll be hit.”

**Debbie**

“ I've had to give up work aged 58 to care for my husband who has severe Alzheimer's and profound hypoactive delirium. I don't [yet] qualify for my pension, no benefits apart from carers so money is tight.

***We already spend a small fortune on care costs, costs associated with incontinence, extra on heating, water for extra washing etc.***

£20 a month for prescription charges would cause issues.”

**Anonymous**

“ I have worked full-time for 42 years and last year I had to go part-time with a reduced pension in order to help care for my elderly parents and husband. The free prescriptions are a real help to me and give me that extra money towards my bills.”

**Susan**

“ I have a long-term lung condition, along with other conditions I need medication for, and rely on free prescriptions to help me make ends meet as I am also a full-time carer for my mother, so I don't work anymore, therefore don't have a proper income.”

**Jean**



## Women already affected by State Pension age increases are concerned

Many of those women who received short notice of their State Pension age increasing are angry and concerned about having to pay for their prescriptions on top of the financial hardship they are already facing as a result of Government changes.

“ I have a long-term lung condition and other problems which require I take five different tablets a day.

***I am one of the 3.8 million women from whom the Government stole a promised pension at 60. I already cannot afford to heat my house.***

Still, perhaps if the Government deprives me of my medication, I'll die before they have to pay any of the pension I paid for over 40 years. ”

**Anonymous**

“ I am on minimum wage. I rely on bank/relief work. I can't claim because I have savings. I had 6 years added to my retirement age with only 4 years notice. To take free prescriptions away as well is like a kick in the teeth. ”

**Angie**



## Disparity between Scotland, Wales and Northern Ireland

Many respondents said how unfair it is that they will need to pay for their prescriptions in England, but those living in Scotland, Wales and Northern Ireland will get theirs for free.

“ I have a medical condition that would cost me a lot to buy prescriptions for. If I lived in Scotland I wouldn't pay at all! That's not equitable! I have already suffered discrimination as my State Pension won't be paid until I'm 66!! How much more do they want to take from me! I paid tax and NI for 42 years! If I had never bothered to work I would have got free prescriptions! How is that fair? ”

**Elaine**

“ I have to buy a yearly NHS prescription prepayment certificate. I have Asthma, scoliosis and suffer with depression. I did try to claim on PIP for my scoliosis some years back, but was told my curve was not pronounced enough, despite the pain it causes me.

***At present myself and my husband survive on his pension, so it would not help having to pay for prescriptions till I am 66.***

Scotland and Wales have no charges, why are the English expected to support the rest of the UK, it should be fairer than this? ”

**Anonymous**

## What we're calling for

**If the Government is serious about addressing health inequalities, we urge them to think again and save free prescriptions for over 60s.**

This proposed policy is a kick in the teeth, both for poorly older people and the NHS. It is also extremely ill-judged, because the money the Government will save by scrapping free prescriptions for 60–65 years olds will almost certainly be outweighed by the additional costs to the NHS, if people fail to take their medication because they can't afford it and become ill.

This policy proposal seems all the more unfair because prescriptions are free for everyone in Scotland, Wales and Northern Ireland. There's a strong public health case for heading in that direction here in England too. Instead, our Government wants to do the opposite: make many more people pay for their medicines, and at an age when it's all the more important they take them, to control conditions that left untreated can lead to really serious medical problems, piling more pressure onto the NHS.



## About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. Our vision is to make the UK a great place to grow older. Our ambition is that all 11.8 million older people across the UK can:

- Have enough money to live without the fear of poverty in later life
- Enjoy life and feel well
- Receive high quality health and care
- Be comfortable and secure at home
- Feel valued and able to participate

## Contact us

For more information, to meet with us or take one of our actions please contact our External Affairs team:

- email [\*\*campaigns@ageuk.org.uk\*\*](mailto:campaigns@ageuk.org.uk)
- or visit [\*\*www.ageuk.org.uk/savefreeprescriptions\*\*](http://www.ageuk.org.uk/savefreeprescriptions)