

GUIDANCE NOTES

FOR STUDENTS 2005-06

NOTE: This Guidance Note was last revised in August 2004. It will not be automatically amended each year. Any minor updates will be made to the web version which can be downloaded from <www.ukcosa.org.uk>.

Keeping healthy

INTRODUCTION

When you first arrive in a new country, it can be easy to concentrate on your studies and forget about taking care of your health. But any health problems can be made worse by the effects of adjusting to a different climate, unfamiliar food and the emotional strains of being away from home. This guidance note gives advice about how to obtain medical treatment and information about certain medical issues and how to keep healthy.

THE NATIONAL HEALTH SERVICE

The NHS (National Health Service) is the UK's state health service which provides treatment for UK residents through a wide range of health care services. Some services are free, and some you will have to pay for.

AM I ENTITLED TO NHS TREATMENT?

The following NHS treatment is free for anyone:

- some emergency treatment (but not follow-up treatment)
- family planning services
- treatment of certain communicable diseases
- compulsory psychiatric treatment

To qualify for any other NHS treatment, you must meet certain conditions:

If your course of study is for six months or more (or a course of any duration in Scotland), you will qualify for NHS treatment, from the beginning of your stay, on the same basis as anyone who is ordinarily resident in the UK. Your spouse or children with you in the UK will also be entitled to NHS treatment.

To receive free hospital treatment in England and Wales, your family members must be in the UK as your

dependants and not, for example, as visitors. 'Family' in this situation means your husband or wife, and your children aged up to 16, or up to 19 if they are in full-time education.

You are entitled to free treatment in NHS hospitals and you may register as a patient with a General Practitioner (GP) – see below.

When you attend hospital or register with a GP, you should take evidence that you are in the UK as a student, for example, your passport, evidence of your address and confirmation from your institution that you are attending a course of study, or that you have recently completed a course of study, and its length.

If you have to give up your studies temporarily, and you are refused free health treatment, contact your student adviser for information about how you might be able to challenge this.

If your course of study is for less than six months and you are studying in Scotland, you will qualify for full NHS treatment from the beginning of your stay in the same way as people on courses of over six months. If you are studying in England or Wales and your course is substantially funded by the UK government, you will receive full NHS hospital treatment from the beginning of your stay, even if your course is under six months long. 'Substantially' means at least 35% government funded. You will need to provide evidence of the funding in order to qualify for free treatment. You might not be eligible for free GP treatment, however.

If you are not in one of the categories above and your course is under six months long, you and your family will get limited NHS treatment. You will have free emergency

hospital treatment, but only the treatment given in a NHS Accident and Emergency department is free of charge. Once you are admitted on to a ward or given an outpatient appointment, charges will apply. GPs may agree to treat you for free, but this will usually be limited to urgent treatment that cannot be delayed until you return home. You will have to pay for any other treatment as a private patient. It is therefore very important that you take out medical insurance for the duration of your visit to the UK. If you do not have insurance private treatment could prove very expensive.

Reciprocal Health Care Agreements

The UK has reciprocal health care agreements for the following:

- Nationals of countries in the European Economic Area (see note opposite)
- Those who are nationals of:
Armenia, Azerbaijan, Belarus, Bosnia, Bulgaria, Croatia, Georgia, Gibraltar, Yugoslavia i.e. Serbia & Montenegro, Kazakhstan, Kirgizstan, Macedonia, Moldova, New Zealand, Romania, Russia, Tajikistan, Turkmenistan, Ukraine Uzbekistan.
- Those who are residents of:
Anguilla, Australia, Barbados, British Virgin Islands, Channel Islands, Falkland Islands, Iceland, Isle of Man, Montserrat, St Helena, Turks and Caicos Islands.

Please note that this list changes, as new arrangements are agreed, or existing agreements end.

If you are covered by a reciprocal health care agreement, you will be eligible for some NHS treatment even if your course lasts less than six months. Reciprocal health care agreements generally cover hospital treatment the need for which arose during your stay, but do not always cover treatment of an existing condition. Before you travel, you should seek advice from the health authorities in your home country about what treatment will be covered. You may still need to take out limited medical insurance.

If you are a Swiss national or a national of one of the member states of the European Union who has come to study in the UK from Switzerland, you will have the same healthcare eligibility as European Economic Area (EEA) nationals (see below). However, this does not apply to you if you are a national of Norway, Iceland or

Liechtenstein and you have been resident in Switzerland before coming to the UK.

European Economic Area nationals studying in the UK for less than six months.

EEA national students and their families should fill out form E111 in their country of residence, or bring their European health insurance card with them to the UK. This form or card entitles the holder and his or her family to full NHS treatment on the same basis as students who are studying for six months or more. Students who are studying full-time courses of any duration in Scotland are eligible for NHS treatment, that is even if they are planning to be in the UK for less than six months.

WHAT DOES THE NHS PROVIDE FREE OF CHARGE?

If you are entitled to NHS treatment, the following services will be free of charge:

- consulting a GP and most other GP services (e.g. visiting a clinic)
- treatment in a hospital (both emergency and non-emergency treatment)

You may need to pay for:

- medicines prescribed by your GP
- some GP services (eg vaccinations for travel, getting a sickness certificate)- ask your GP for details of costs
- dental treatment
- optical treatment

For details of NHS charges, see NHS leaflet HC12. It is available from the website of NHS Direct (see address list below).

MEDICAL TREATMENT

The NHS provides medical treatment through three main routes:

General Practitioner's (GP's) Surgery or Health Centre

UK residents register with a Health Centre or GP's Surgery, which is usually the first point of contact for medical treatment. GPs are doctors who are trained and experienced in diagnosing a wide range of health problems. Most illnesses and other problems can be treated by the GP, but if you need to see a specialist, the GP will refer you to an appropriate hospital department

(see below). As well as consultations with a GP, most health centres and GP's surgeries provide a range of community health services (for example; vaccinations, women's health clinics, services for parents of young children).

Many universities and larger colleges have a GP's surgery located on or very near to the campus.

See below for information about how to register with a doctor.

Hospitals

If your GP refers you to hospital for treatment, you will usually be given an appointment to see a specialist doctor. Depending on the medical problem, you may be treated as an in-patient (where you are admitted to a ward and stay there overnight or longer) or as an out-patient (where you visit the hospital for an appointment).

If you think you need to see a specialist, you should approach your GP first and ask her or him to refer you.

Accident and Emergency (A&E) Departments

Some (but not all) hospitals have Accident and Emergency departments. These departments are open 24 hours a day and deal with patients needing emergency treatment.

DEALING WITH MEDICAL EMERGENCIES

Emergency services: dial 999

If you need immediate medical assistance (for example, because of an accident), telephone 999. The call is free. An operator will ask you which emergency service you need (Fire, Police, Ambulance). Be ready to tell the emergency services what has happened and where you are. If someone is injured and needs to go to hospital ambulance staff will arrive and take the person to an Accident and Emergency department.

If you need urgent treatment, but you are well enough to travel, you can also make your own way to an Accident and Emergency department or ask a friend to take you.

Most GPs also run an "on-call" service, so that you can contact a doctor 24 hours a day. Your GP will give you details when you register.

You should use A&E Departments only for emergency treatment for serious illness or injury. In England, Wales and parts of Scotland, you can contact NHS Direct by telephone if you are not sure whether you should go to hospital. NHS Direct is open 24 hours a day every day and can offer an interpreting service. See the address list at the end of this Guidance Note for details of NHS Direct.

DO I NEED MEDICAL INSURANCE?

If you are not entitled to free NHS treatment, you should certainly ensure you have adequate medical insurance to cover medical costs should you fall ill, and the additional possible costs resulting from illness. These can be substantial, and include

- lost fees if you are unable to complete your course
- costs of returning home if a relative is ill
- costs of a relative visiting you in the UK if you fall ill
- cost of returning to your home country for treatment
- or in the worst case scenario, returning a body home for burial.

Even if you are entitled to free NHS treatment whilst in the UK, you should consider taking out insurance which covers the above costs which could be incurred if you or your family are unfortunate enough to become ill or have an accident. Moreover, even if you are covered by the NHS for medical treatment, you may find that there are long waiting times for some services. An insurance policy which gives you access to private medical care could give you much quicker access to the treatment you need.

If you have medical insurance in your home country, check whether you can extend it to cover your stay in the UK, as well as looking at options available from UK insurers. Endsleigh Insurance, in association with UKCOSA, have produced a special health insurance policy for international students and their spouses and dependants in the UK. This gives you a choice of two levels of cover, either relying on NHS treatment, or for an extra premium also giving access to private treatment. Details of the policy can be found on the Endsleigh website. There are also policies for shorter stay students. please contact Endsleigh for further details (see address list below).

HOW DO I REGISTER WITH A GENERAL PRACTITIONER?

When you arrive at your place of study you should register with a doctor as soon as possible. Do not wait until you are ill. If your institution has its own health centre, you may be able to register there. Otherwise, you should register with any doctor close to where you live. A list of local doctors will be available from the post office, or your local authority or from <www.nhs.uk>.

To register, you will need to visit the doctor's receptionist during consulting hours, taking a letter from your institution as proof that you are a student. You should ask to be added to the list of NHS patients. Most doctors' surgeries have female as well as male doctors, and if you prefer you can ask to be put on a woman doctor's list. If you only want to be seen by a woman doctor, you may need to say so whenever you make an appointment.

To avoid paying the full (private) cost of treatment make sure the doctor knows you want treatment from the NHS.

If the doctor accepts you as a patient you will be sent a medical card through the post with your NHS number. Being registered with a GP (doctor), and therefore in possession of a NHS number, does not give you automatic entitlement to access hospital treatment. The hospital providing treatment is responsible for establishing whether international students are entitled to hospital treatment without charge (see page 1 of this Guidance Note).

If the doctor does not accept you as a patient, try elsewhere or contact the local Primary Care Trust (in England or Scotland), the Central Services Agency (in Northern Ireland) or your Local Health Board (in Wales) whose address can be obtained from the post office or doctor or from <www.nhs.uk>.

Under the NHS, consultations with doctors are free. Ask whether or not you have to make an appointment to see the doctor, and remember to be on time for any appointment you make. Normally a doctor will only agree to visit you at home in emergencies, when

whoever is sick is confined to bed and cannot get to the surgery.

CAN I GET FREE MEDICINE?

If a doctor recommends a medicine, they may write a prescription for you. The prescription authorises a pharmacist to give you a particular medicine. You will be asked to pay something towards the cost of prescriptions. These and other medicines can be bought from the pharmacy counter at chemists. Some medicines are only available by prescription. In other cases, the medicine prescribed by the doctor may be available without a prescription from the chemist for less than the standard prescription charge, so always check first with the pharmacist.

You are, however, automatically entitled to free prescriptions if you are under 19 and studying full-time, if you are pregnant or have had a baby within the last 12 months and have a valid exemption certificate, or if you have a listed medical condition and an exemption certificate. Your children can get free prescriptions if they are under 16, or under 19 and studying full-time. In Wales, anyone under the age of 25 is entitled to free prescriptions. You may also be able to get free or reduced cost prescriptions on the grounds of low income, in which case you should complete a form HC1. See Box A on page 5 for how to claim help towards health costs.

For more information about free or reduced cost prescriptions and exemption certificates, see the Department of Health booklet HC11 Help with Health Costs. It gives guidance on charging arrangements in England, Scotland and Wales, and you can order it through the Health Literature Line on: 08701 555 455. It is also available on the Department of Health's website at <www.dh.gov.uk>. If you have a query about prescriptions and you want to speak to someone in your own language, you can call the Patient Services of the Prescription Pricing Authority on 0845 850 1166 and they use a telephone interpreting service.

Dental treatment

You should try to have your teeth checked by a dentist at least once a year. You can find lists of dentists who give NHS treatment at local main post offices or at

<www.nhs.uk>. You need to be registered with a doctor in order to qualify for NHS dental treatment. Otherwise you will have to pay the full cost. Check first whether the dentist accepts NHS patients, as some dentists will only accept private patients. Once accepted, you will need to give the dentist the NHS number on your medical card.

There is a charge for all dental treatment. The dentist will ask you to sign an estimation of the treatment's cost. If you think you could be eligible for a refund on the basis of low income, complete Form HC1 or, if you have already paid, complete form HC5 within 3 months of the date on your receipt. (See Box A below).

If you are eligible for free prescriptions (see above), you will also be eligible for free dental treatment.

OPTICAL TREATMENT

Eye care is provided by opticians who usually operate from high street shops.

You will normally have to pay a minimum charge for an eye test on the NHS unless you are under 19 and in full-time study. If the test shows you need glasses or contact lenses, the optician will give you a prescription. The cost of frames and lenses varies considerably.

You can apply for help with the cost of your glasses on the basis of low income in the same way as for medical and dental treatment. If you have already paid for the glasses, you can apply for a refund, using form HC5, within 3 months up to the value which matches your prescription. (See Box A below).

ALTERNATIVE MEDICINE

Many towns in Britain have clinics providing homeopathy, herbal medicine, osteopathy, acupuncture, aromatherapy etc. These kinds of treatment are not usually available on the NHS, though your GP may be able to put you in touch with local facilities, or you can contact the Institute for Complementary Medicine (see address list).

PREPARING FOR BRITISH WEATHER

The British weather is unpredictable, but generally the coldest daytime temperatures are in the period from

BOX A

CLAIMING HELP TOWARDS HEALTH COSTS (NHS prescriptions, dental charges and optical costs)

To make a claim for help towards health costs, you need to fill in an HC1 claim form. This form is available from local benefits offices, GP surgeries, NHS hospitals and some advice services (including student advice services at your institution or students' union). You can also obtain this claim form by calling the Health Literature Line on: 08701 555 455.

The claim form includes questions about your income and savings – the outcome of your claim depends on your level of income.

Once completed, you should send the form to the Health Benefits Division in the pre-paid envelope which has the address printed on it.

If you are eligible for a full exemption from charges, you will be sent an HC2 certificate.

If you are eligible for a partial exemption from charges, you will be sent an HC3 certificate. The HC3 will give details of how much you will be expected to pay towards each type of eligible health cost.

Exemption certificates are valid for 6 months or until one month after the start of the next academic year (whichever is the longer) or, if in your final year, until the end of your course.

You should apply on an HC1 form for an exemption certificate as soon as possible and renew it when appropriate, rather than wait until treatment charges fall due.

If you do not hold a certificate at the time a health charge has to be paid, you will have to pay the charge. You can then claim a refund using an HC5 form with the appropriate receipt(s). You must make such a claim within 3 months of paying the health cost.

WHAT IF MY IMMIGRATION STATUS IS CONDITIONAL ON ME HAVING NO RECOURSE TO PUBLIC FUNDS?

Health benefits are not classed as 'public funds', so your immigration status will not be affected if you claim and receive any help with your health costs.

November to February and are between 2°C and 9°C. The climate can seem harsh, and wet or windy weather will make it seem even colder. A good way of keeping warm is by layering your clothes – wearing T-shirts or shirts under a woollen jumper, with a warm jacket or coat over the top, depending on how cold it is. You may also want to buy thermal underwear. A waterproof coat or macintosh, an umbrella and strong shoes are useful in the rain.

Most of these things may be cheaper to buy in Britain, so check first with your institution on the comparative costs, but you need to arrive with enough warm clothes for your first few days.

Try to ensure that the rooms you live and work in are warm enough, and that you have plenty of bedding at night. Not all buildings have double glazing or central heating, and dampness can make you feel colder. On the other hand, be careful not to keep your room too hot, as gas and electricity can be expensive - and it will feel even colder when you do go out.

If your clothes do get wet, make sure you dry them out before you wear them again.

HEALTHY EATING

Eating the right food, and enough of it, is vital for keeping warm and healthy. If you are living in a hall of residence you will probably be given a balanced diet, but you should still be careful to make sure that you eat enough fresh fruit and vegetables. If you have special dietary requirements (eg for religious or cultural reasons) make sure the catering authorities know.

If you are cooking for yourself, eating healthily can be more difficult, especially if you are not used to cooking for yourself. Most big towns have stores or areas where you can buy food from different parts of the world, so you should be able to find food that is familiar.

A healthy diet is one which includes elements from all the main food groups (protein, fat, carbohydrate, vitamins and minerals). You should try to eat something from each of the following groups every day:

- bread, rice, pasta or cereals
- milk, cheese, yogurt

- fresh fruit and vegetables
- meat, fish, eggs, lentils, nuts or beans

It can be fun experimenting with new and different types of food if you have the time, and cooking does not have to be expensive. Food costs vary. As a rule, supermarkets will be cheaper than the corner shop and street markets will be cheaper than supermarkets. Vegetables that are in season (ie grown locally and available without being stored or imported) are usually a cheap source of food.

When preparing food, keep in mind that it is important to take some simple steps to avoid food poisoning (caused by different sorts of bacteria):

- put chilled and frozen food in the fridge or freezer as soon as possible
- prepare and store raw and cooked food separately
- make sure the coldest part of the fridge is below 5°C
- use food before the 'use by' date
- keep animals away from food
- wash hands thoroughly before preparing food and especially after going to the toilet
- keep your kitchen clean
- defrost and cook food well especially eggs, poultry and meat.

If sometimes you do not have the time or inclination to cook for yourself, a meal at your institution or student union refectory will probably be the cheapest alternative. Restaurants can be expensive, although local cafés can be good value for money.

SEXUAL HEALTH

British attitudes to sex may be different from those in your own country. It is often accepted that people who are involved in a relationship may have sex together. Of course, the choice is a personal one. You are entirely free to live according to your personal standards and should not feel pressured to adopt those of your fellow students.

Contraception

If you become involved in a sexual relationship, you may wish to consider how you will avoid pregnancy. You can get advice on contraception from your doctor, or from a local Family Planning Clinic (FPC). Your institution's welfare service will have details of where to go.

If you qualify for NHS treatment, you are entitled to free contraceptives and advice on birth control from the FPC. FPCs also provide cervical smear and pregnancy tests.

Using a rubber sheath, or condom, as a form of contraception can also prevent the spread of sexually transmitted diseases between partners. Condoms can easily be bought from chemists, public toilets, supermarkets and petrol stations.

HIV/AIDS

AIDS (Acquired Immune Deficiency Syndrome) is caused by the Human Immuno-deficiency Virus (HIV) virus, which can affect the body's normal defence against illness. The virus is passed on by an exchange of body fluids, through unprotected sexual intercourse with an infected partner (of the same or the opposite sex), by sharing needles and drug injecting equipment, and from an infected pregnant woman to her child. Using a condom can reduce the risk of HIV/AIDS in sexual intercourse. Some people carry the HIV virus for a number of years without developing AIDS or showing symptoms.

You are not at risk from HIV/AIDS from: sharing food, drinks, clothes, crockery or toilet seats; shaking hands; coughing, sneezing or day to day contact with an infected person. If you are concerned about the risks of AIDS, or want to talk confidentially, you can contact one of the helplines listed in the address list below.

If you are not entitled to full NHS treatment, the initial diagnostic test for HIV/AIDS and any associated counselling will be free of charge. However, in England and Wales, any other treatment for HIV/AIDS will be chargeable.

INFORMATION ABOUT SPECIFIC HEALTH ISSUES

Meningitis (and septicaemia)

Meningitis is an illness caused by bacteria or viruses. Whilst viral meningitis can be very nasty it is almost never life-threatening and most people will soon make a full recovery. Bacterial meningitis is more serious and most cases are caused by meningococcal bacteria. These bacteria also cause septicaemia, the blood poisoning and far more threatening form of the disease. The illness tends to affect children and young adults and you may hear of cases amongst students.

Students on higher education courses in the UK are likely to be offered a meningitis vaccination when they start their course. The vaccination protects against one of the common strains of the disease, but does not protect against all strains of the illness.

Most institutions and GP's surgeries have information about how to recognise the symptoms of meningitis. There has been a concerted effort in recent years to make students aware of this illness. When detected early it can be effectively treated, but if allowed to develop it can be fatal. Read any information you are given about meningitis carefully so that you know what to look out for and what to do if you suspect that someone you know may have the illness.

Even if you are not otherwise entitled to full NHS treatment, any treatment for meningitis will be free of charge.

The 'Common Cold'

The common cold is caused by a virus that irritates the nose and throat, causing sneezing and coughing. It is a very common illness in the winter months. There is no effective cure for the common cold, but getting plenty of rest, drinking plenty of non-alcoholic fluids and fruit juices will aid recovery. A cold will usually pass after a few days. However, if symptoms get worse, or the cold lasts for a long time, you should consult your GP.

Many British people continue to work or attend classes when they have a cold. You may recover more quickly, and reduce the risk of passing on the virus to fellow students, if you stay in bed and do not attend classes until you are feeling better (but don't forget to tell your tutor or the institution that you are ill).

ADDRESS LIST**The Institute for Complementary Medicine**

PO Box 194, London SE16 7QZ.

Tel: 0207 237 5165

Fax: 020 7237 5175

Email: info@icmedicine.co.uk

Web: www.icmedicine.co.uk

It has a database of registered alternative medicine practitioners throughout the UK.

Terence Higgins Trust

52-54 Grays Inn Road, London WC1X 8JU

Telephone Helpline: 08451221200 Mon-Fri 10.00am-10.00pm; Saturday and Sunday 12 midday to 6.00pm.

Email: info@ttht.org.uk

Web: www.ttht.org.uk/index.htm

The Terence Higgins Trust has centres across England and Wales. It offers help and counselling to people with HIV and AIDS, their relatives and friends.

24 Hour meningitis helpline

Meningitis Research Foundation

Tel: 080 8800 3344 (freephone) - operated by trained staff and nurses 24 hours a day, 365 days a year.

Web: www.meningitis.org

This has information in 18 languages

You can find NHS information about vaccination at www.immunisation.org.uk.

Information on Severe Acute Respiratory Syndrome (SARS) can be found on the following websites

The Department of Health's travel advice: www.doh.gov.uk/traveladvice/emerg.htm

The Department of Health FAQs on SARS: www.dh.gov.uk search for SARS

The Health Protection Agency background information - has links to several sources of information: www.hpa.org/infections/topics_az/SARS/menu.htm

NHS and NHS Direct

For more information about the NHS, and details of how to find services local to you, see www.nhs.uk. In England, Wales and areas of Scotland, you can also call NHS Direct for advice and information. NHS Direct is a free 24-hour service, and a telephone interpreting service is available.

In England and Wales, call 0845 4647

Website: www.nhsdirect.nhs.uk

In Scotland, call 08454 242424

Website: www.nhs24.com

NHS Direct is not available in all areas of Scotland, so check the website to see if your area is covered now. It should be available in all areas by December 2004.

Endsleigh Insurance Services Ltd

Shurdington Rd

Cheltenham Spa

Glos. GL51 4EU

Tel: 0800 028 3571

www.endsleigh.co.uk

GUIDANCE NOTES

A complete selection of Guidance Notes is available to download from:

www.ukcosa.org.uk/pages/guidenote.htm



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9-17 St Albans Place
London N1 0NX, UK

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