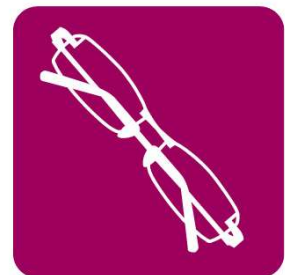


Factsheet 5w ● November 2020

## Dental care: NHS and private treatment in Wales



**Age Cymru Advice**

**0300 303 44 98**

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

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## 1 Information about this factsheet

This factsheet looks at a range of issues around dental care, including:

- What you can expect if you receive NHS dental treatment.
- The charging system for NHS treatment.
- What you can do if you are dissatisfied with the NHS care you receive.
- Various issues concerning private dental treatment (including what you can do if you are not satisfied with any private treatment received).
- The regulation of dental practices.

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**Note:** The information given in this factsheet is applicable in Wales. Different rules may apply in England, Northern Ireland and Scotland. Contact Age UK, Age NI and Age Scotland respectively for further information – see section 14 for their contact details.

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## 2 Finding a dentist who offers NHS treatment

You can choose a dentist in your neighbourhood or further afield as, unlike GP practices, dental practices do not operate a catchment area system. NHS 111 Wales can help you find out which local practices offer NHS treatment and whether they are accepting new patients. You could either:

- call the NHS 111 Wales helpline (telephone **111** if you live in the health board areas, Hywel Dda, Powys, Aneurin Bevan and Swansea Bay – including Bridgend. Or, if you are outside this area, call **0845 46 47**); *or*
- visit the NHS 111 Wales website at the following link (you can search by your postcode or town and use the ‘filter’ function to find only those practices accepting new NHS patients):

**<https://111.wales.nhs.uk/LocalServices>**

## 2.1 Can your dentist change from offering NHS treatment to only private care?

NHS 111 Wales advise that, **yes**, your dentist is able to change from offering NHS treatment to only providing private care instead:

“Dentists are independent practitioners so they can change from being an NHS to a Private dentist. As an NHS patient you are entitled to 3 months notice prior to the change over. It is up to you whether you decide to stay with your dentist and pay privately or look for an alternative NHS dentist”<sup>1</sup>.

## 3 Dental check-ups and treatment plans

### 3.1 Check-ups

**You are entitled to free dental check-ups (also known as dental ‘examinations’) if you are 60 or over.**

*However*, you may still have to pay for subsequent dental treatment, unless you qualify for help with these charges (see section 6 below).

The purpose of a check-up is to have a general look at your oral health – your mouth, teeth, gums – and discuss how you can reduce your risk of issues such as tooth decay and gum disease.

#### If you wear dentures

**Regular check-ups are still important even when you wear full dentures.** The dentist can check your overall oral health and the fit of the dentures. Dentures usually need replacing at least every five years because the shape of your mouth changes over time.

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<sup>1</sup> ‘Dentists - Frequently Asked Questions’, NHS 111 Wales website: <https://111.wales.nhs.uk/localservices/dentistfaq/> (last accessed 4 November 2020)

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**Note: Regular dental check-ups can help to prevent, diagnose or treat various issues, such as gum disease and mouth cancer**

Gum disease is a significant threat to teeth. It damages the tissues that hold your teeth in your jaw; teeth become loose and can ultimately fall out. Smokers are at a greater risk of gum disease than non-smokers.

Most cases of mouth cancer are linked to tobacco and alcohol consumption, particularly if they are regularly consumed together. The tradition in some communities of chewing paan or tobacco is particularly dangerous.

For more information about gum disease and mouth cancer, look on the NHS 111 Wales website, or contact their helpline – see section 13.

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### **3.2 Frequency of check-ups**

The National Institute for Clinical Excellence (NICE) publish guidelines to assist dentists to decide how regularly particular patients require a routine check up. NHS 111 Wales advise that:

“If you have been used to regular check ups every 6 months, this is not always the case anymore. The time between routine check ups can be longer or shorter depending on how healthy your teeth and gums are. Your dentist will discuss this with you and decide on the length of time needed until your next check up”<sup>2</sup>.

### **3.3 Dental treatment**

Following a check-up, you may need further treatment. If so, you can ask the dentist to explain:

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<sup>2</sup> Ibid

- What your dental and/or gum problems are; what treatment options there are for each issue?
- What are the pros and cons of particular options?
- Whether there are other private options as well and, if so, how they differ to what is available on the NHS?
- If the treatment is complex, how many visits to the dentist may be necessary? How often has the dentist carried out the complex procedures before?
- What would happen if you decide to do nothing about a particular dental and/or gum problem?
- How much the treatment will cost? If it is NHS treatment it will come under one of the **three** NHS charging bands – see section 4.1 below for further information. Or, if a private treatment is proposed – for part or all of the treatment – what is the estimated cost of the private element?
- What the dentist can do – and what you can do – to prevent further problems?

### NHS and private treatment

Most dentists offer NHS and private treatment, so it's a good idea to make sure the dentist knows if your preference is for NHS treatment. If the dentist suggests private treatment as an alternative to NHS treatment, but this **procedure is available as NHS treatment**, the dentist should **not** imply that it isn't. You should be told whether private treatment for a particular problem is your only option.

If you are to receive a mix of NHS and private treatment, you should be given a written treatment plan (including costs).

If you are unsure about any aspect of NHS treatment that is proposed, you can ask to be referred for a second opinion, though you may have to pay for this. If the second opinion is different, it is important to remember dentists have the right to disagree and prefer different options.

A charity called the *Oral Health Foundation* can provide information about dental care and treatments – see section 13 for their contact details.

## 4 The NHS charging system for dental treatment

### 4.1 Charging bands

NHS dental treatment falls into one of three charging bands. The amount you pay depends on which band the most expensive part of your course of treatment falls into.

You pay only one charge for each complete course even if more than one procedure or visit is necessary (for example, if you required three fillings, you would only pay one treatment charge).

**Since April 2020, the charges in Wales are as follows<sup>3</sup>:**

- **Band 1 = £14.70**

This charge includes:

- A **basic** scale and polish.
- Diagnosis, including x-rays and reports.
- Provision of advice on the prevention of dental and oral disease (this could include dietary advice and recommendations in regard to dental hygiene).
- Adjustments to and easing of dentures (or other orthodontic appliances).
- Marginal correction to fillings.
- Check ups/examination if you are **under** 60 (and therefore don't qualify for this for free).

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<sup>3</sup> The charges may change again in April 2021.

- **Band 2 = £47.00**

This charge includes:

- **Advanced** scale and polish.
- Permanent fillings.
- Extractions of teeth.
- Oral surgery – including root canal work, or the surgical removal of a cyst.

- **Band 3 = £203.00**

This charge includes:

- Crowns or bridges.
- Fitting of full or partial dentures.
- Orthodontic treatment/appliances.

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**Note:** If urgent or out-of-hours treatment is required, it is charged at Band 1 – also see section 7 below.

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## 4.2 Things that you should not be charged for

There is no charge for the following:

- An NHS prescription (people of all ages are entitled to free prescriptions in Wales).
- Taking out stitches or if the dentist needs to stop bleeding from your mouth.
- Simple repairs to dentures. In addition, you are not usually charged if dentures require adjusting in the first few weeks after they have been fitted (however, also see the 'Note' below).
- If you need more treatment at the same charge level **within 2 months** of seeing your dentist – for example, another filling (though it should be noted that this doesn't apply in the case of emergency treatment, should this be required. Emergency treatment will normally be charged for separately).



- **Missed appointments** – dentists can no longer charge for this. However, if you continually miss appointments, they may not agree to treat you in the future.
- As mentioned in section 3.1 above, if you are 60 or over, you will **not** have to pay for dental check-ups (though you may still need to pay for dental *treatment* – see section 4.1).

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### Note: NHS dental treatment that goes wrong

The NHS 111 Wales website advises that:

If you are provided with a “restoration” – i.e. a “filling, root filling, inlay, porcelain veneer or crown” – and this “fails within 12 months, your dentist should carry out any work needed to repair or replace the restoration **free of charge**. For example, if you have a filling that falls out after six months, your dentist should replace it for free. This also applies to dental appliances, such as dentures, bridges and braces” (emphasis added).

**“However, if you lose or damage an appliance (denture, bridges and braces), or if it needs replacing due to wear and tear, you will have to pay the full NHS dental charge for replacing it”<sup>4</sup>.**

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## 5 ‘Cosmetic’ treatment

NHS treatment aims to ‘secure and maintain oral health’ and does not include treatment for purely cosmetic reasons, such as:

- Large white fillings or white crowns on back teeth.
- Tooth whitening procedures.
- Veneers.

You can only have ‘clinically necessary’ treatment on the NHS, so if you want treatments like the ones above, you will need to arrange it as a private patient.

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<sup>4</sup> ‘Dentists - Frequently Asked Questions’, NHS 111 Wales website: <https://111.wales.nhs.uk/localservices/dentistfaq/> (last accessed 4 November 2020)

## 6 Help with charges for NHS dental treatment

Some people can receive full or partial help with the cost of NHS dental treatment. Entitlement to free treatment, or help towards the cost of the treatment, is based on your income and savings.

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**Note:** Full or partial help may also be available for other types of NHS costs, as well as dentistry – for example, the cost of buying new glasses and, in some circumstances, the cost of travel to receive NHS treatment. This is described in more detail in Age Cymru’s Factsheet 61w *Help with health costs in Wales*.

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### 6.1 Automatic entitlement to free NHS dental treatment

**You are automatically entitled to free NHS dental treatment if you, or your partner, receive certain means-tested benefits, including:**

- the Guarantee Credit part of Pension Credit;
- income-related Employment and Support Allowance;
- Universal Credit.

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**Note:** You will need to show your award letter for the above when you visit the dentist as proof of your entitlement.

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### 6.2 The NHS Low Income Scheme (LIS)

If you do not meet the criteria for automatic help, but are on a low income and have difficulty meeting the treatment costs, you may be entitled to full or partial help through the NHS Low Income Scheme (LIS).

**However, you must have savings of less than £16,000 (or £24,000<sup>5</sup> if you live permanently in a care home).**

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<sup>5</sup> In previous years, the NHS Low Income Scheme capital limit for people living permanently in a care home tended to correspond with the capital limit for help with care home fees from local authorities. However, at the present time, whilst the capital limit in regard to care home means testing has increased significantly in recent years to £50k, Welsh Government information indicates that the capital limit for the Low Income Scheme remains at £24k: [www.gov.wales/low-income-scheme-help-nhs-health-costs](http://www.gov.wales/low-income-scheme-help-nhs-health-costs)

## ‘Low’ income

Under the LIS rules, your income will be compared with what are known as your ‘requirements’. The requirements consist of all of the following (calculated on a weekly basis):

- A personal allowance (this is in line with the basic entitlement to certain welfare benefits – for example, the basic rate of Pension Credit Guarantee Credit).
- Premiums (extra amounts you might be entitled to for severe disability or caring responsibilities).
- The Council Tax you have to pay.
- Other housing costs (this includes mortgage repayments and any rent that isn’t covered by Housing Benefit).

**Whether or not your income exceeds your total requirements and, if so, by how much, will determine what level of help you receive towards health costs.**

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**Note:** Because the LIS eligibility criteria take into account Council Tax and some other housing costs, you may get help from it, even though your income may be too high to receive a means-tested benefit such as Pension Credit.

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## How to apply

See Age Cymru’s Factsheet 61w *Help with health costs in Wales* for further information on applying to the NHS Low Income Scheme.

## 7 Urgent and out-of-hours treatment

You should seek urgent dental treatment if you experience:

- severe pain (especially if not eased by over-the-counter painkillers);
- an abscess;
- acute infection;
- severe dental bleeding; or
- damage to your teeth or jaws as a result of an accident.

## **Band 1 charges apply for any treatment you need to deal with the immediate problem.**

Your regular dentist may offer urgent treatment during normal working hours. Outside normal working hours, call the surgery on the usual number and you should be told how to access urgent care via an answerphone message.

If you don't have a regular dentist, but think you need urgent treatment, you could:

- Call the NHS 111 Wales helpline (telephone **111** if you live in the health board areas, Hywel Dda, Powys, Aneurin Bevan and Swansea Bay – including Bridgend. Or, if you are outside this area, call **0845 46 47**)

They should be able to provide details of local out-of-hours services arranged by your Local Health Board.

- Or, you can contact your Local Health Board directly for details of their dental helpline. Contact details of Local Health Boards are available on the NHS Wales website at:

[www.wales.nhs.uk/ourservices/directory/localhealthboards](http://www.wales.nhs.uk/ourservices/directory/localhealthboards)

## **8 Community dental services**

Each Local Health Board in Wales provides a **Community Dental Service (CDS)** which can offer home visits for people who are unable to get to a surgery because of ill-health, a disability or mental health condition.

You are likely to need a referral from your GP or a general dental practitioner (i.e. one who doesn't offer home visits) to receive services from the CDS.

NHS 111 Wales or your local Community Health Council may be able to provide further information on your local CDS service, or contact your Local Health Board directly (see section 13 for contact details of each of these organisations).

Further information on Community Dental Services is also available on the NHS Wales website at:

[www.wales.nhs.uk/ourservices/findannhsdentist/communitydentalservices](http://www.wales.nhs.uk/ourservices/findannhsdentist/communitydentalservices)

## 9 Dental care for care home residents

If you live in a care home you should be able to make the same choices about your dental health as you made when living in your own home. Ask the care home manager what arrangements are in place to allow residents to see a dentist for regular or emergency care.

The following Welsh Government document must be adhered to by all care home providers. It contains a wide range of standards that care homes must reach in order to provide adequate care and meet the needs of the people who live there:

**Statutory Guidance: For service providers and responsible individuals on meeting service standard regulations for – Care home services; Domiciliary support services; Secure accommodation services; and Residential family centre services (Version 2), April 2019.**

On the subject of dental health, the guidance stresses that:

- “individuals should be “encouraged to care for their teeth and mouths and, where necessary [should be] provided with support to do so”;
- “appropriate oral healthcare supplies are [to be made] readily available and kept in good condition”;
- oral healthcare should be “monitored as part of daily care and remedial action...taken where issues are identified”; and
- “where appropriate, individuals are assisted to access regular dental health checks or to visit a dentist if pain or decay is suspected”<sup>6</sup>.

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<sup>6</sup> Statutory Guidance: For service providers and responsible individuals on meeting service standard regulations for – Care home services; Domiciliary support services; Secure accommodation services; and Residential family centre services (Version 2), Welsh Government, April 2019. A copy of the guidance can be found on the Welsh Government’s website at: [www.gov.wales/guidance-providers-care-home-and-domiciliary-support-services](http://www.gov.wales/guidance-providers-care-home-and-domiciliary-support-services)

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**Note:** In addition to this, since 2015 the Welsh Government has been operating a specific programme to focus on the oral health of older people living in care homes. Local Health Boards in Wales are required to ensure that they – and local authorities – “have in place a published policy on mouth care / oral care in care homes. This policy should inform contracts with care homes”. Care home residents will also “have an oral risk assessment carried out by suitably trained and qualified care home staff...within 7 days of moving to [a care] home and at appropriate and agreed...intervals thereafter”. The programme is explained in *Welsh Health Circular 2015/001 – Improving Oral Health for Older People Living in Care Homes*<sup>7</sup>.

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## 10 Complaints about NHS treatment

You can often resolve any concerns about your treatment by speaking to your dentist. If this does not resolve the problem, the practice must follow the guidelines set out in the NHS Wales complaints procedure – Age Cymru’s Factsheet 66w *Resolving problems and making a complaint about NHS care in Wales* explains this complaints process in more detail.

A member of the practice team at the dental surgery should have responsibility for managing complaints and be able to explain the process to you.

If you would like support to make your complaint, you can contact your local Community Health Council (CHC) – see section 13 for contact information.

CHCs are a statutory and independent voice whose role is to represent the interests of the public in the health service in their area. Part of this remit involves providing help and advice to people if they have problems with, or complaints about, NHS services.

Each CHC runs a Complaints Advocacy Service who should support people through the process of making a complaint and help them explore their options at different stages of the process.

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<sup>7</sup> A copy can be accessed on the NHS Wales website at: [www.wales.nhs.uk/improvingoralhealthforolderpeoplelivingincarehomesinwales](http://www.wales.nhs.uk/improvingoralhealthforolderpeoplelivingincarehomesinwales) (last accessed 11 November 2020).

You may also wish to read section 12 below in regard to the regulation of dental practices and dental professionals.

## 11 Private dental treatment

Some dentists only accept private patients. Others offer both NHS and private treatment.

Fees for private dental treatment are set by each practice, so it may be worth 'shopping around' to get a general idea of fees charged by several local practices. They may have a price list for relatively simple treatments, but this won't give an indication of the quality of work or the cost of more complex work.

Some dentists offer different ways to pay for treatment. You may pay at the end of a course of treatment, or take an insurance policy to cover the cost of treatment up to an agreed limit. A dentist might also offer a 'capitation plan'. This involves having a dental assessment and paying a fixed monthly payment based on your expected level of treatment. Your dental needs, and hence monthly payments, are usually reviewed annually.

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**Note:** It is advisable to discuss your treatment options and ask for an estimated cost of the proposed treatment before going ahead. If expensive treatment is proposed you may want to go away and think about it further, or possibly seek a second opinion.

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### 11.1 The costs of private dental treatment

There are no specific schemes to help with the cost of private dental treatment – i.e. you **cannot** receive help through the NHS Low Income Scheme or because you receive the Guarantee Credit part of Pension Credit (see section 6 above).

### 11.2 Complaints about private treatment

The NHS complaints procedure does not cover private treatment, even if the dentist concerned also offers NHS treatment.

Practices offering private treatment will have their own complaints procedures, so you may wish to ask about this when making your decision to join a practice.

If you are unable to resolve your complaint with the practice, you can approach the **Dental Complaints Service (DCS)** funded by the **General Dental Council (GDC)** – see section 13 for contact details.

The DCS looks at less serious complaints. If your complaint relates to a dentist's potential fitness to practice, see section 12.1 below.

## 12 Registration and regulation of dental practices and dental professionals

### 12.1 The General Dental Council (GDC)

Dentists and a range of dental care professionals – dental nurses, dental hygienists, clinical dental technicians, dental therapists and orthodontic therapists – must register with the General Dental Council (GDC) to practice in the UK.

You can check the GDC register to find out if a professional you propose to use is registered with them.

#### 'Fitness to practise' complaints

The GDC has the power to investigate certain types of complaints against dental professionals, working privately or for the NHS.

They will be able to investigate if the complaint calls into question whether they should be able to remain on the register and continue to practise (this could include very poor quality treatment, inappropriate behaviour, safety issues related to poor hygiene practices, or fraud).

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**Note:** For most complaints it may be more appropriate to follow the general NHS complaints procedure, or the procedure for complaining about private treatment, as outlined above in sections 10 and 11.2.

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## 12.2 The Healthcare Inspectorate Wales

The Healthcare Inspectorate Wales (HIW) is the independent inspector and regulator of all healthcare services in Wales, be they NHS or private sector services. As part of this overall remit, they will inspect all dental services in Wales, that is:

- NHS dentists;
- dentists who do private work; and
- dentists who do a mixture of private and NHS work.

### NHS dentistry

The HIW will check that dentists are meeting the Welsh Government's **Health and Care Standards 2015**, as well as “any other relevant professional standards and guidance such as the General Dental Council Standards”<sup>8</sup>.

For further information, visit the HIW website at:

[www.hiw.org.uk/dentists](http://www.hiw.org.uk/dentists)

### Private dentistry

The HIW will check that the dentist is meeting the legal requirements set out in the **Private Dentistry (Wales) Regulations 2017** as well as “any other relevant professional standards and guidance such as the General Dental Council Standards”<sup>9</sup>.

For further information, visit the HIW website at:

[www.hiw.org.uk/private-dentistry](http://www.hiw.org.uk/private-dentistry)

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<sup>8</sup> ‘Dentists’, Healthcare Inspectorate Wales website: [www.hiw.org.uk/dentists](http://www.hiw.org.uk/dentists) (last accessed 12 November 2020)

<sup>9</sup> ‘Private Dentistry’, Healthcare Inspectorate Wales website: [www.hiw.org.uk/private-dentistry](http://www.hiw.org.uk/private-dentistry) (last accessed 12 November 2020)

## 13 Useful organisations

### Age Cymru Advice

Free and confidential information and advice on matters affecting the over 50s in Wales.

**Tel: 0300 303 44 98**

**E-mail: [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)**

**Website: [www.agecymru.org.uk/advice](http://www.agecymru.org.uk/advice)**

### Age Cymru organisations (local)

Your local Age Cymru may be able to provide advice and support on a range of issues. **Age Cymru Advice** can provide details of your local Age Cymru (see above), or visit the Age Cymru website at:

[www.agecymru.org.uk/local](http://www.agecymru.org.uk/local)

### Community Health Councils (CHCs)

CHCs are a statutory and independent voice in health services in Wales. They work to enhance and improve the quality of local health services. For information on the CHC covering your area, see the NHS 111 Wales website at:

<https://111.wales.nhs.uk/localservices/communityhealthcouncils>

### General Dental Council (The) (including the 'Dental Complaints Service')

The General Dental Council (GDC) is responsible for registering all dentists and other dental care professionals who practise in the UK. You can find out if a professional is registered by searching the register on their website.

Tel: 020 7167 6000

Website: [www.gdc-uk.org](http://www.gdc-uk.org)

The **Dental Complaints Service** assists private dental patients and dental professionals to resolve complaints about private dental services. It is funded by, but independent of, the GDC.

Complaints Helpline: 020 8253 0800

Website: [www.dentalcomplaints.org.uk](http://www.dentalcomplaints.org.uk)

## **Healthcare Inspectorate Wales (HIW)**

The HIW is the independent inspector and regulator of NHS healthcare and independent healthcare organisations in Wales.

Tel: 0300 062 8163

E-mail: [hiw@gov.wales](mailto:hiw@gov.wales)

Website: [www.hiw.org.uk](http://www.hiw.org.uk)

## **Local Health Boards (LHBs) in Wales**

Links to each LHB web page can be found on the NHS Wales website at:

[www.wales.nhs.uk/ourservices/directory/LocalHealthBoards](http://www.wales.nhs.uk/ourservices/directory/LocalHealthBoards)

## **NHS 111 Wales**

NHS 111 Wales can provide contact details for local services – such as dentists, doctors, pharmacists, and support groups – as well as telephone and web advice on general health issues and common illnesses.

Tel: 111 (if you live in the health board areas, Hywel Dda, Powys, Aneurin Bevan and Swansea Bay – including Bridgend. Or, if you are outside this area, call 0845 46 47)

Website: [www.111.wales.nhs.uk](http://www.111.wales.nhs.uk)

## **NHS Business Services Authority**

The NHS Business Services Authority administers the NHS Low Income Scheme.

Website: [www.nhsbsa.nhs.uk/HelpWithHealthCosts.aspx](http://www.nhsbsa.nhs.uk/HelpWithHealthCosts.aspx)

## **Older People's Commissioner for Wales**

Independent champion for older people across Wales.

Tel: 03442 640670

E-mail: [ask@olderpeoplewales.com](mailto:ask@olderpeoplewales.com)

Website: [www.olderpeoplewales.com](http://www.olderpeoplewales.com)

## Oral Health Foundation (The)

The Oral Health Foundation is an independent charity. They run a national Dental Helpline and produce a range of leaflets on dental health and dental treatments.

Tel: 01788 546365

Dental Helpline: 01788 539780

E-mail: [mail@dentalhealth.org](mailto:mail@dentalhealth.org)

Website: [www.dentalhealth.org](http://www.dentalhealth.org)

## Public Services Ombudsman for Wales

The Ombudsman looks to see whether people have been treated unfairly or have received a bad service from a public body, such as the NHS.

Tel: 0300 790 0203

E-mail: [ask@ombudsman.wales](mailto:ask@ombudsman.wales)

Website: [www.ombudsman.wales](http://www.ombudsman.wales)

## Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400

E-mail: [customerhelp@gov.wales](mailto:customerhelp@gov.wales)

Website: [www.gov.wales](http://www.gov.wales)

## 14 Further information about Age Cymru

Age Cymru is the national charity for older people in Wales.

We campaign, we research and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes and we fight discrimination wherever we find it.

We provide a range of national and local services and programmes directly to older people in the community and we ensure the highest standards so you can be assured of consistency and quality wherever you see the Age Cymru name and logo.

Our family includes local Age Cymru partners and national partners, Age NI, Age Scotland and Age UK.

## Our information materials

Age Cymru and Age UK publish a large number of free Information Guides and Factsheets on a range of subjects, including money and benefits, health, social care and housing. Some resources, such as this factsheet, are produced 'in-house' by Age Cymru, whilst others are branded Age UK and – depending on the subject matter – contain either information which is applicable in England and Wales, or for the whole of the UK.

## Contact details

### Age Cymru Advice

**Tel: 0300 303 44 98** (9am to 4pm, Monday – Friday)<sup>10</sup>

**E-mail: [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)**

**Website: [www.agecymru.org.uk/advice](http://www.agecymru.org.uk/advice)**



**[www.facebook.com/agecymru](http://www.facebook.com/agecymru)**



**[www.twitter.com/agecymru](http://www.twitter.com/agecymru)**



**[www.youtube.com/agecymru](http://www.youtube.com/agecymru)**

Contact us if you would like:

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<sup>10</sup> 0300 numbers are reserved exclusively for charities and not-for-profits. Calls made to an 0300 number are charged the same as a call to a standard 01 or 02 number. They are also automatically included in any landline or mobile inclusive minutes package.

- To order copies of any factsheets or information guides.
- Further advice if you cannot find the information you need in this factsheet.
- Details of your nearest local Age Cymru organisation.

### Disclaimer and copyright information

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Age Cymru  
Ground Floor, Mariners House  
Unit A, Trident Court  
East Moors Road  
Cardiff  
CF24 5TD