

Cost of Living

**People in Cornwall avoiding Healthcare
to save money**

April 2024

Contents

- Introduction3
- Background3
- What did we do?4
- What did people tell us?5
 - National and local position8
- Conclusion9
- Recommendations..... 10
 - Support and signposting 10
 - Access to services 10
 - Digital 11
 - Transport 12
- Do you need support? 12
- Acknowledgements 13

Introduction

Healthwatch Cornwall (HC) is the independent champion for people who use health and social care services in Cornwall & the Isles of Scilly. We put people at the heart of care by listening to their experiences of health and social care services and sharing with people who have the power to make change.

In July 2023 Healthwatch Cornwall launched a major new survey to find out how the increases in the cost of living were impacting people's access to health and social care in Cornwall. We wanted to know how people in the county are affected, and to help ensure rising costs are not a barrier to healthcare. We knew from Healthwatch England's national survey that people were avoiding vital care due to rising living costs. That survey found more people are avoiding hospital and GP appointments due to transport costs and one in ten people were cutting back on over-the-counter medications they normally rely on.

Healthwatch Cornwall surveyed more than 400 people across the county and found people are cutting costs in ways that impact their health and access to healthcare services. The results paint a stark picture of health inequality in Cornwall and show a higher proportion of people in our survey are affected compared with Healthwatch England's national poll in March 2023.

Background

In recent years household incomes have failed to keep pace with the sharp rise in living costs, leaving people making difficult decisions about how and where to cut costs. Inflation peaked at 11.1% in October 2022, and although inflation has fallen to 4.2% in January 2024, prices of food still rose by 7% and 4 in 10 people said they are still struggling to pay their energy bills^[1]. Households on the lowest incomes have been hit the hardest. They have seen a fall in disposable income from between 7% and 20% since 2019 and their living standards are not predicted to return to pre-Covid levels until the end of 2027^[2].

As well as having to make difficult choices about spending on food, hot water, heating and basic services, people are cutting costs in ways that are impacting their health and access to healthcare. Healthwatch England carried out surveys in 2022 and

2023^[3] and found people are avoiding or delaying healthcare appointments due to extra costs like travel and phone calls, and are unable to afford prescriptions or over the counter medications. People in receipt of disability benefits and people aged 18–24 were more likely to be affected. Healthwatch England’s results are concerning and point to widening health inequalities.

Cornwall has a unique set of economic and health challenges. It has a low wage, seasonal economy and a rural, ageing population where health and community services can be long distances from people’s homes, involving high travel costs. Cornwall’s healthcare system is under enormous pressure. Health and care staff shortages in the county have contributed to difficulties accessing NHS services, such as GPs, dentists and social care.

[1] <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costofliving/latestinsights>

[2] [Improving UK Living Standards – NIESR](#)

[3] <https://www.healthwatch.co.uk/news/2023-05-30/cost-living-barrier-healthcare-most-vulnerable>

What did we do?

To find out how the rise in cost of living has affected people’s health and access to healthcare services in Cornwall, we held an online/paper survey between July and November in 2023. We shared the survey at:

- Food banks
- Community hubs
- Cornwall Living Wage Conference
- College fresher events
- Job Centre Cost of Living events
- Other community events and agricultural shows

We also shared an Easy Read version of the survey through the Autism and Learning Disability Partnership Boards and the Learning Disability and Autism Support Team at Healthy Cornwall.

More than half of 402 people completing the survey were either ‘Really struggling’ or ‘Just getting by’ financially.

What did people tell us?

People told us about different the ways in which they are cutting costs, including not buying over the counter medications they normally rely on; avoiding NHS appointments because of travel costs or taking time off work; reducing or stopping support from paid carers and other private health practitioners; and not buying or using essential medical equipment because of running costs. People also told us that reducing use of heating and hot water and cutting back on healthy food, especially for restricted diets, are making their health conditions worse.



I suffer from asthma and the cost of central heating is so high I have resorted to living in much lower temperatures than is comfortable and consequently my asthma is more prevalent.



- 1 in 2 people have **avoided going to the dentist**
- 4 in 10 people have **avoided going to the GP** about an existing condition. This rises 1 in 2 people who are 'Really struggling' or 'Just getting by'
- 4 in 10 people have **avoided going to the opticians**
- 1 in 5 people have **avoided buying over the counter medication they usually rely on** – three times more people than Healthwatch England reported in their national survey in March 2023
- 1 in 5 people have **delayed or avoided a health appointment** because they **can't afford travel costs** –three times more people than Healthwatch England reported in their national survey in March 2023



“I’m struggling to afford petrol & running costs for my car & often not well enough to get the bus (I have a bus pass)”



Some people have been more affected than others either because of existing disabilities or health conditions and/or because they are more likely to be struggling financially:

- People **unable to work** due to health issues or a disability, or who are caring for someone;
- People with a learning disability
- People with a mental health condition
- People aged under 50 and over 80

For example:

- 1 in 4 people who are **really struggling or just getting by** financially have **avoided unplanned visits to hospital**
- 1 in 2 people with a **disability or health condition** said it has been **harder to manage their health**



“I’m having to limit my electricity usage for hot water, and this is increasing my pain levels, as I used to bath every evening. It's the only effective pain relief I've found”



- 1 in 5 people **80 years and over** have **reduced or stopped support from paid carers**
- More than **half** of people with a **mental health condition** have avoided or delayed appointments because they **can't afford private appointments**



"I can't afford to pay the carers to assist me and I have not been able to leave the house since 2019 because of pain"



"I feel like my anxiety and depression have become worse since I can't afford to pay for therapy and the local mental health service has a long waiting list for counselling."



Current pressures on health and care services, such as long waiting lists for treatment and difficulties accessing GPs and dentists, can be more difficult to manage and navigate for those without the means to pay for private healthcare or the flexibility to take time off work at short notice, further widening health inequalities.



"Because of huge delays with the NHS I've had to pay to go private and I'm having to limit my appointments due to cost. Without a diagnosis and treatment I'm not allowed to drive so could lose my job so paying to go private was my only (unaffordable) option. I'm having to load it on my credit card"





“I don’t get paid if I don’t attend work. GP appointments are hard to get and you have to take what is offered even if it means missing a work shift”



National and local position

At a national level, Healthwatch England is calling for:

Improve communication about existing schemes, such as:

- Signposting and promoting social tariffs
- Primary care teams making people who need medication aware of pre-payment options
- Dentistry teams offering check-ups based on individual need, to free up more NHS slots
- More people being made aware of the Healthcare Travel Cost Scheme (HTCS)

Prescriptions – guidance should encourage GPs to offer people over-the counter medications or prescription based on socioeconomic grounds.

Travel – NHS England should re-open its review of the HTCS, and introduce reimbursement for journeys to people’s GP, dentist and pharmacy teams.

NHS freephone – NHS England should work with Ofcom and telecommunications companies to ensure that hospital and GP phone numbers are part of the freephone service, so cost is never a barrier to phoning a health service.

Benefits system – Government should ensure benefits, including Statutory Sick Pay (SSP), keep pace with inflation in real terms. Government should also extend the amount of time SSP can be paid to people who can no longer work due to long waits for NHS treatment.

Broadband – Health leaders and regulators should look at what more can be done to ensure telecommunications providers introduce and raise awareness of social tariffs to eligible households, as the uptake of this support remains low.

The results from both the national Healthwatch England survey and Healthwatch Cornwall's survey shine a spotlight on the difficult choices that individuals and families are facing, as they struggle with their physical and mental health alongside financial worries. They also raise concerns about hidden health needs within Cornwall's population and potential increased demand for health and care services in the future. For example, where people are reducing or stopping paid carers, what is the impact on their health and quality of life, and what are potential knock on impacts for acute services? Where people are avoiding or delaying appointments with their GP, when and where will they seek treatment in the future?

They leave questions for Cornwall and the Isles of Scilly Integrated Care System in terms of how people are being supported to access health and care services and the medicine and equipment they need when finances are tight.

Conclusion

What is being done to help in Cornwall?

Cornwall Council has set up a number of initiatives to improve advice and information and provide support, such as winter support through community hubs, advice about energy bills/saving, cooking on a budget sessions and financial support.

Organisations such as Cornwall Voluntary Sector Forum, Inclusion Cornwall and Volunteer Cornwall have regularly promoted helpful information, alongside NHS organisations who also highlight the various schemes that support people with care and support options.

We believe that health and social care providers can best improve services by listening to people's experiences. Having analysed what people told us and what we discovered about how the cost of living is affecting people's mental and physical health, and their ability and willingness to access services, we recommend the following actions to improve support for those who are struggling to keep healthy and well.

Recommendations

Support and signposting

- Review and expand communication channels, including websites, social media, newsletters, and direct mail, to ensure comprehensive awareness of available support among Cornwall residents. Specifically, train health and care providers to effectively utilise these channels and maximise contact points, ensuring clear, accessible information is consistently shared with the community.
- Implement targeted training programs for frontline staff, focusing on the cost of living issues and their impact on health. Equip staff with detailed information on identifying financial stress indicators and understanding how economic challenges affect health outcomes. Train them to initiate sensitive, personalised care conversations about financial concerns, ensuring they can recognise signs such as inability to afford medication, transport, or medical equipment, and provide appropriate support and referrals.
- Provide comprehensive training for staff on effectively signposting to specific support services. This includes detailed instructions on guiding patients through the NHS Low Income Scheme (HC2 and HC3 certificates), Prescription Prepayment Certificate options, and the Healthcare Travel Costs Scheme. Expand this training to cover referrals to benefits and debt advice services, information on crisis care awards, access to equipment services, and local food and clothing banks. Ensure staff can clearly explain these resources and actively encourage patients to utilise these support options.

Access to services

- Ensure that individuals on waiting lists for physical or mental health treatments receive up-to-date, detailed information on available support services. This includes providing contact details for local mental health helplines, information on support groups, access to online therapy resources, guidance on self-care practices, and referrals to community services such as food banks, housing assistance, and financial aid programs. Distribute this information through appointment letters, emails, SMS reminders, and during any interim consultations.
- Enhance the accessibility of NHS dental services by prioritising availability for individuals requiring urgent treatment, particularly those with acute dental needs. This can be achieved by implementing dedicated emergency

appointment slots, extending clinic hours to accommodate urgent cases, and increasing the number of dental professionals available to address immediate dental concerns. Additionally, streamline the booking process to ensure efficient scheduling and reduce waiting times for those requiring urgent care.

- Sustain efforts to raise awareness and utilisation of community hubs, positioning them as viable alternatives for individuals facing reduced home care services due to financial constraints. This can be achieved through targeted promotional campaigns highlighting the range of services and support available at community hubs, emphasising their cost-effectiveness and accessibility. Additionally, collaborate with community organisations and local authorities to expand the scope of services offered at these hubs, ensuring they cater to the diverse needs of individuals requiring support outside traditional home care settings.

Digital

- Ensure that all service providers conduct regular reviews of information provided to patients and the public, focusing on accuracy and currency. This includes updating details on platforms such as the NHS service finder website and the community transport page to reflect any changes in service availability, contact information, or operating hours.
- Conduct a comprehensive evaluation of the existing support systems available for individuals to access digital and online services. This assessment should include an analysis of the effectiveness and accessibility of current support mechanisms, identifying any gaps or areas for improvement in assisting individuals with digital literacy and access to online resources.
- Explore strategies to ensure inclusivity for individuals who opt out of or cannot afford digital/online services, developing robust alternative options to accommodate their needs effectively. This may involve assessing existing non-digital communication channels, implementing accessible offline resources, and providing personalised assistance to ensure equitable access to essential services and information.
- To echo Healthwatch England's recommendation (January 2023 report), hospital and GP phone numbers should be part of a Freephone service, to remove the barrier of cost from contacting health services.

Transport

- Explore opportunities to commission additional reliable and cost-effective transport services, particularly in rural regions and during non-standard hours. Collaborate with the Voluntary, Community, and Social Enterprise (VCSE) sector to optimise mechanisms for patients to arrange transportation to and from medical appointments. Enhancing transport options for non-medical purposes can also mitigate social isolation and associated mental health challenges.
- Explore strategies for enhanced collaboration with patients to schedule appointments that are both convenient and cost-effective. This may involve considering off-peak travel times for appointments, offering phone or e-consultation options to facilitate remote access, and scheduling face-to-face appointments at locations that are proximate and accessible for the patient.

Do you need support?

If you're struggling with rising costs, please visit [Cornwall Council's website](#), which offers a range of information on money, energy saving, help with bills and help with food.

Cornwall Council have set up a number of initiatives to improve advice and information and provide support, such as winter support through family hubs, cooking on a budget sessions and a review of debt collection practices.

A network of Community hubs funded by the NHS and provided by a range of VCSE sector organisations, working with council and NHS services have been running since 2022. Over 50 community hubs provide places and spaces that act as a central point of contact and support for their communities providing hot food, warm spaces, activities, support groups, and informal spaces for NHS colleagues to give advice on health and wellbeing. These free spaces are available for all.

The Community Gateway is a fantastic free service to help local people healthy and well. From a chat to practical help to prevent hospital admissions, mental health support, community activities, hot food and warm spaces, this free helpline can connect people to a range of support services in Cornwall and Isles of Scilly.

Find out more information here:

For community hubs; Community Hub Network | Cornwall Voluntary Sector Forum (cornwallvsf.org)

Community Gateway helpline: Call 01872 266383, 8am – 8pm, 7 days a week and visit: <https://cornwallvsf.org/conne.../services/community-gateway/>

Winter wellbeing – this leaflet contains valuable information that is useful throughout the year, not just in winter

Community Energy Plus – for help with energy bills

Citizens' Advice Cornwall – for general debt help

For health-related support:

Your GP surgery – practitioners such as **Social Prescribers** can help you to access support. Visit: Help us help you – NHS Cornwall and Isles of Scilly (icb.nhs.uk)

Cornwall Partnership NHS Trust – for advice and guidance on physical and mental health services

Mental Health information 0800 038 5300

NHS Low Income Scheme (**HC2** and **HC3** certificates)

Prescription Prepayment Certificate

Healthcare Travel Costs Scheme

If you would like more detailed advice or signposting call Healthwatch Cornwall on 0800 038 1281

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