

# Commissioner's Advice to Inspectors

## Exclusions: Medical Items

Direction 23(1)(a)(x) says:

A crisis loan may not be awarded in respect of... a medical, surgical, optical, aural, or dental item or service."

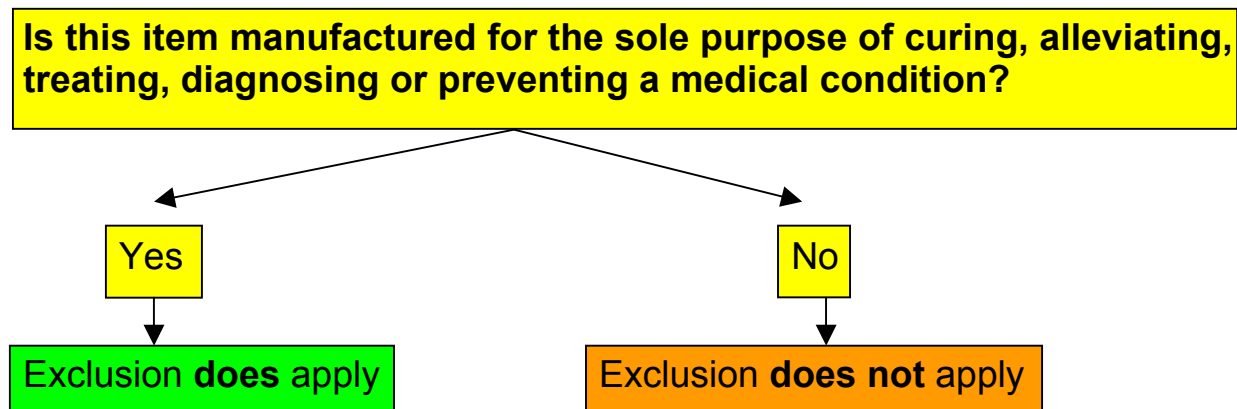
Direction 29 extends the same exclusion to CCGs.

This Advice deals with what is meant by the term "medical item". It does not cover the meaning of "medical service", nor does it deal with the other categories in Direction 23(1)(a)(x) - surgical, optical, aural or dental.

### 1. General approach

The Secretary of State's Guidance suggests that the medical items exclusion is intended to cover those items which the National Health Service would normally be expected to provide. It also suggests that items of ordinary, everyday use should not be regarded as medical items.

Bearing this in mind, Inspectors should follow the decision-making process outlined in the following diagram.



### 2. Items that alleviate the consequences of a medical condition

Items that alleviate the consequences of a medical condition, but not the condition itself, should not be regarded as medical items.

### 3. Items for monitoring medical conditions

Items that are manufactured for the sole purpose of monitoring a medical condition will generally be regarded as medical items. This is because monitoring is not an end in itself, it is part of the diagnosis and treatment of a condition.