

Travel expenses fraud

NHS fraud prevention quick guide

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This quick guide highlights the risks associated with travel expenses and NHS travel code fraud. This occurs when a patient dishonestly claims NHS funding for travel expenses they are not entitled to.

What is rail ticket fraud?

Rail ticket fraud occurs when a patient dishonestly claims reimbursement from the NHS for rail travel costs they are not entitled to or exaggerates the value of legitimate travel expenses. This can result in financial loss to the NHS and undermines the integrity of patient travel support schemes.

Who is this quick guide for?

This quick guide is for all NHS staff working in financial roles within NHS organisations and Integrated Care Boards (ICBs), including those responsible for processing, reviewing, authorising, or managing patient travel and rail ticket reimbursement claims.

How the fraud operates

Rail ticket fraud may occur where patients are eligible to reclaim the cost of NHS treatment related travel through arrangements with their local NHS organisation or relevant ICB. Fraud can arise when patients exploit weaknesses in reimbursement and verification processes.

This may include patients purchasing high value rail tickets, to attend medical appointments. The tickets are quickly cancelled and refunded by the rail company to the patient. The patient then purchases low value tickets for the actual journey. They then submit the original refunded high-value tickets for reimbursement from the NHS.



Rail operators may not require the physical tickets to process a refund, which provides an opportunity for the tickets to be fraudulently presented to NHS organisations as a legitimate expense.

The high-value tickets may be purchased as 'anytime' travel tickets, and without a requirement to use a railcard that provide a discount, which maximises the money reimbursed by the NHS to the patient.

The patient may also travel to their appointment on a lower cost ticket for the same journey, often using a railcard or discount, which is not disclosed when claiming reimbursement. The NHS therefore reimburses a much higher fare than was actually incurred.

Fraud may also involve the submission of false, altered, or manipulated appointment documentation to justify claims, or claiming for appointments that did not take place. In some cases, patients may increase the frequency of claims by misrepresenting or inventing appointments to support additional travel.

Fraud vulnerabilities

Rail ticket fraud is more likely where controls are weak or inconsistently applied. Common system vulnerabilities include:

- NHS organisations not taking account of refund schemes offered by rail operators, which means that patients may retain the discount while the NHS reimburses the full ticket cost
- failure to require that patients make use of railcard eligibility or discounts
- when there is no requirement for the patient to purchase the most affordable tickets available
- the ability for patients to book, manage, and reclaim their own rail travel without checks, oversight and appropriate controls by the NHS organisation
- reimbursing travel costs without checking whether refunds have already been issued by rail operators
- limited or no verification of appointment evidence or attendance
- no current requirement to verify whether a patients' escort (if allowances have been made for such) accompanied them on the journey or not. Second ticket claims would increase the potential amount lost to fraud.

Where tickets and supporting documents are not checked in detail, opportunities for fraud can go undetected over long periods.

How to spot the fraud

Finance and patient travel staff should remain vigilant for anything out of the ordinary, particularly:

- claims that are unusual in value, frequency, or pattern

- repeated high value claims
- frequent long-distance travel
- claims that do not align with appointment records should prompt further review in line with local procedures.

Patterns and inconsistencies are more important than any single claim and should be considered over time.

Prevention advice

Controls to mitigate the risk of rail ticket fraud should be clearly documented in a policy and/or standard operating procedure (SOP). Staff should be trained to recognise risks, understand escalation routes, and report vulnerabilities appropriately.

One preventive measure is requiring patients to submit appointment details in advance allowing the NHS organisation or relevant ICB to purchase rail tickets directly and provide them to the patient. If an appointment is cancelled, the ticket can be cancelled and the cost reclaimed by the NHS. This removes the financial incentive for fraud, as no monetary value is passed to the patient and refund schemes cannot be exploited.

Additional preventive controls may include:

- clear guidelines on what constitutes acceptable travel, particularly if it involves travel outside the local area. Travel outside the local area may require pre-authorisation or sign-off from finance or suitably senior staff
- introducing financial limits or trigger thresholds, where unusually high value claims require enhanced review or authorisation from finance or a suitably senior member of staff
- only original tickets and receipts accepted for the purpose of reimbursement
- robust administrative processes to ensure all relevant documentation is securely stored and easily accessible to finance staff
- monitoring both the value and frequency of claims, rather than relying on value alone
- regular audits and spot checks on patient travel claims.

Additional travel related fraud risk – NHS issued travel codes

There is a risk that NHS issued travel codes provided to support patients may be misused beyond their intended purpose. Where codes are issued for a single, authorised journey, they can be fraudulently reused to pay for additional travel if controls and monitoring are limited. Such misuse may go undetected until anomalies are identified through reconciliation checks or follow-up interactions with the patient, resulting in inappropriate expenditure and potential fraud by false representation.

Prevention advice on NHS codes

Although an emerging risk only so far, NHS organisations may wish to review or implement controls to mitigate the risks associated with the misuse of NHS codes to cover the cost of taxis/transport, either in a relevant policy document or a SOP. The document should include clear guidance regarding which situations and when such codes can be used. Staff should also be made aware of the risks and training provided to ensure they recognise the potential for misuse and understand the protocols for issuing transport assistance.

Additional preventive controls may include:

- implementing stricter controls on issuing and using NHS codes for transport, such as requiring the patient to seek prior approval in exceptional circumstances only and limiting code validity to a single use.
- engaging with transport suppliers: establish contract management arrangements with taxi companies, as NHS transport suppliers, requiring them to confirm the legitimacy of NHS code usage and a responsibility to report suspicions of misuse of NHS codes to the local NHS.
- patient support: NHS organisations should widely publicise other avenues of support for patients, to help claim reasonable reimbursement for their travel costs, such as the Healthcare Travel Cost Scheme ([HTCS](#)).

If you suspect fraud

If fraud is suspected, the organisation's escalation process should be followed immediately and the Local Counter Fraud Specialist contacted for advice (see also how to report fraud below).

How to report fraud

Report any suspicions of fraud to the NHS Counter Fraud Authority online at <https://cfa.nhs.uk/reportfraud> or through the NHS fraud and corruption reporting line **0800 028 4060** (powered by Crimestoppers). All reports are treated in confidence, and you have the option to report anonymously.

You can also report fraud to your nominated Local Counter Fraud Specialist.

Why take action?

Rail ticket fraud diverts limited NHS resources away from patient care. By implementing clear controls, applying professional curiosity, and acting on identified risks, NHS organisations can reduce exposure to rail travel fraud and other similar identified fraud risks. This protection of public funds will help ensure continuing support for patients who are genuinely entitled to travel assistance.

Further information

The NHSCFA series of fraud prevention quick guides and guidance which focuses on specific areas of fraud risk vulnerability in the NHS are all available on the [NHSCFA's website](#).