# SECTION THREE: HSE Supports



# **Home Support Services**

HSE offer Home Support Services for older people (subject to availability and funding) aimed at supporting older people remain in their own homes for as long as possible and to support their informal (family) carers. These supports are free of charge and do not require the person to have a medical card. They are primarily aimed at over 65's with some exceptions for under 65's. This support includes help with:

- Getting in and out of bed
- Dressing/undressing
- Personal care
- Intensive support packages of care

# **Health Centres**

Health Centres provide a wide range of primary care and community services in towns and villages throughout the country.

#### The services that you can access from your Health Centres include:

GP services, Medical Cards and GP Visit Cards, Public Health Nurses, Social Work and Child Protection Services, Child Health Services, Community Audiology Service, Disability Services, Older People Services, Chiropody, Ophthalmic, Speech Therapy, Addiction Counselling and Treatment, Physiotherapy, Occupational Therapy, Psychiatric Services, Home Help and more.

#### **Primary Care: Health and Social Care Services**

Primary Care is all of the health or social care services that you can find in your community, outside of hospital. It includes GPs, Public Health Nurses and a range of other services. They provide a single point of contact to the health system.

# **Nursing Home Support Scheme (Fair Deal)**

The Nursing Homes Support Scheme, also known as the "Fair Deal", provides financial support to people who need long-term nursing home care. The scheme is operated by the Health Service Executive (HSE).

Under this scheme, you make a contribution towards the cost of your care and the HSE pays the balance. The scheme covers approved private nursing homes, voluntary nursing homes and public nursing homes. You can get a list of approved nursing homes from the HSE – see Where to Apply.

Anyone who is ordinarily resident in the State and needs long-term nursing home care can **apply for the scheme**.

When you apply, your care needs are assessed to confirm that long-term nursing home care is the most appropriate option for you.

Your financial situation is also assessed to see how much you will have to contribute towards your nursing home fees. If your contribution is less than the amount of the fees, the HSE will pay the rest. It is 80% of weekly income, plus 7.5%. annually from savings and investments and 7.5% from all property including the primary residence for a maximum of three years.

Assets, such as savings and property, are taken into account when assessing your financial situation. You can apply for the Nursing Home Loan if you want to defer the part of your contribution that is based on your home or other property.

### What does Fair Deal cover?

The scheme covers long-term nursing home care only. It does not cover shortterm care such as respite, convalescent care or day care although these types of services may be provided in some nursing homes.

Services covered include: bed and board; nursing and personal care appropriate to the level of care needs of the person; laundry service; and basic aids and appliances necessary to assist a person with the activities of daily living. Other goods and services may be available under schemes such as the Medical Card or Drugs Payment Scheme.

There is a set level of funding for the scheme each year, so there may be situations where a person's name must go onto a waiting list until funding becomes available. If this is the case, the HSE will let you know when it writes to advise you whether you are eligible for State support.

#### Moving from hospital care to long-term care

If you are in hospital but no longer need acute care, then you can be charged for long-term care in that hospital. If, for example, you are waiting to move to longterm care, then you should apply for Fair Deal as soon as you can.

# **Medical Card**

If you have a Medical Card, you don't have to pay to see your doctor or for medicines they prescribe.

A Medical Card also covers:

- public out-patient and in-patient services
- eye and ear tests
- dental checks.

### Check if you can apply

Anyone who is 'ordinarily resident' in the Republic of Ireland can apply for a Medical Card or GP Visit Card. This includes families, single people, even those working full or part-time. 'Ordinarily resident' means that you are living here and intend to live here for at least one year.

### Check if you might be eligible

Being eligible for a Medical Card depends on your circumstances. If you do not automatically qualify for a Medical Card, the HSE will carry out an assessment.

You will need to provide information about your:

- income
- expenses
- marital status
- dependants.

If you're not eligible for a Medical Card, the HSE will then automatically assess you for a GP Visit Card.

#### People who automatically qualify

You may automatically qualify for a Medical Card if you:

- are participating in certain government schemes
- have been affected by the drug Thalidomide
- have had a surgical Symphysiotomy
- are a child diagnosed with cancer within the last five years
- are in foster care
- live in direct provision
- qualify under EU Regulations.

For any of these, you will not be subject to a financial assessment but you will still need to apply.

# **Prescription charges for Medical Card holders**

If you have a **Medical Card**, there is a charge for **prescribed medicines** and other items that you get on prescription from pharmacies. Refunds are available every 6 months to those who have paid over the monthly limit.

The prescription charges for people over 70 is  $\in$ 1.00 per item that is dispensed to you under the Medical Card scheme, up to a maximum of  $\in$ 10 per month per person or family.

For people aged under 70, the prescription charge  $\in$ 1.50 per item, up to a maximum of  $\in$ 15 per month per person or family.

# **GP Visit Cards**

If you are not eligible for a **Medical Card**, you may be eligible for a **GP Visit Card**. A GP Visit Card allows you to visit a participating family doctor (GP) for free.

The GP Visit Card does not cover hospital charges. Prescribed drugs are not free but may be covered by the Drugs Payment Scheme. The GP Visit Card does cover visits to GP out of hours services. Blood tests to diagnose or monitor a condition are covered.

In order to qualify for a GP Visit Card, you must meet the eligibility rules below and be ordinarily resident in Ireland. That is, you must have been or intend to be living in Ireland for at least one year.

## ELIGIBILITY CRITERIA:



✓ All children under the age of six can get a GP Visit Card.

- ✓ The GP Visit Card is available to everyone aged over 70 without an income test.
- ✓ If you are aged under 70, eligibility for the GP Visit Card is means-tested. That is, your income is assessed by the HSE as part of the application

### Income limits for people aged under 70

The rules for assessing the amount of your income are the same as for the Medical Card means-test for people aged under 70 but the income limits for the GP Visit Card are higher than the limits for the Medical Card.

### GP Visit Card weekly income limit (gross less tax, USC and PRSI)

Category	Aged under 66	Aged 66-69
Single person living alone	€304	€333
Single person living with family	€271	€286
Married or cohabiting couple (or lone parent with dependant children)	€44]	€492
Allowance for each of first two children aged under 16	€57	€57
Allowance for third and for each subsequent child under 16	€61.50	€61.50
Allowance for each of first two children aged over 16 (with no income)	€58.50	€58.50
Allowance for third and for each subsequent child over 16 (with no income)	€64	€64
Each dependant over 16 years in full-time non-grant aided third-level	€117	€117

The following expenses are allowable, which will increase the income limit:

- Childcare costs
- Rent (not including amounts paid by Rent Supplement or Housing Assistance Payment)
- Reasonable mortgage payments (after mortgage allowance and tax relief is deducted) on family home and other land or property Mortgage protection insurance and associated life assurance

- Home insurance
- Maintenance payments you make Nursing home, private nursing or home care costs for the applicant or spouse.
- Costs of travelling to work:
- The cost of public transport
- Driving expenses if a car is required, at a rate of 18 cent per km. If a couple needs two cars to travel to work, a double allowance applies. The cost of parking can be taken into account
- Reasonable contributions towards carpooling costs

### Dependents of people aged over 70

If you are aged over 70 and you have dependants, for example a spouse, civil partner or cohabiting partner aged under 70, your dependants may qualify for a GP Visit Card if your income is below a certain level.

The rules for assessing the amount of your income are the same as for the Medical Card means-test for people aged under 70 but the income limits for the GP Visit Card are higher than the limits for the Medical Card.

If you have a spouse, civil partner or cohabiting partner, the limit for your combined income is  $\in$ 1,400 per week, not including the first  $\in$ 72,000 of savings or similar investments.

If you do not have a spouse, civil partner or cohabiting partner, the income limit is  $\in$ 700 per week, not including the first  $\in$ 36,000 of savings or similar investments.

### Income over the limit

When you apply for a GP Visit Card, you will first be assessed for eligibility for a Medical Card. If your income is over the relevant limit, the deciding officer will consider whether it would cause you undue hardship if you are refused a Medical Card.

If you don't qualify for a Medical Card, you are then assessed for a GP Visit Card. If your income is over the relevant limit, the Deciding Officer will consider whether it would be 'unduly burdensome' for you to pay for GP services if you don't have a GP Visit Card.

# APPLICATION PROCESS:



### Aged under 70

If you are aged under 70, you use the same application process to apply for a GP Visit Card as for a Medical Card. As part of the application process for the GP Visit Card, your entitlement for a Medical Card will also be assessed.

You can apply online for a Medical Card or GP Visit Card online at **www.** medicalcard.ie.

Alternatively, you can download an application form for the GP Visit Card and the Medical Card.

### Aged over 70

For the GP Visit Card for people aged 70 and over, you can register for the card online on **gpvisitcard.ie**, you can download the registration form for people over 70 or you can call 0818 224 478 to request a registration form.

If you are over 70 with a dependant who is under 70, and you think your income may be under the limit, you can apply for GP Visit Cards for both of you. To do this, you use the standard Medical Card/GP Visit Card application form and include details of your income. (For the relevant income limits, see 'Dependants of people aged over 70' above).

### **Carers GP Visit Card**

If you get Carer's Benefit or Carers Allowance, at full or half-rate, you are eligible for a GP Visit Card. You can register for the Carers GP Visit Card online at **www. mymedicalcard.ie** or by post.

Contact LoCall 0818 224 478 or your **Local Health Office** for more information on The Carers GP Visit Cards. You can also contact the Client Registration Unit. This is where you return the completed application form to:

#### **Client Registration Unit**

4th Floor HSE PCRS Finglas Dublin 11

**Tel:** (051) 595 129 **LoCall:** 0818 22 44 78

# Long-Term Illness Scheme

Under the Long-Term Illness (LTI) Scheme you can get some drugs, medicines and approved appliances for free from your pharmacy. There is no means-test for the scheme.

The medical conditions that qualify under the Long-Term Illness Scheme are:

- Acute leukaemia
- Cerebral palsy
- Cystic fibrosis
- Diabetes insipidus
- Diabetes mellitus (does not include Gestational Diabetes)
- Epilepsy
- Haemophilia
- Hydrocephalus
- Intellectual disability (referred to in legislation as "mental handicap")
- Mental Illness under the age of 16 years
- Muscular dystrophy
- Multiple sclerosis
- Parkinsonism
- Phenylketonuria (PKU)
- Spina bifida
- Thalidomide conditions.

If you have a medical condition that is not listed above, you can apply for a Medical Card.

### How you qualify

To qualify, you must be 'ordinarily resident' in the Republic of Ireland. This means that you are living here and intend to live here for at least one year.

Students from outside the EU do not qualify for the LTI Scheme.

### Long-Term Illness Scheme card

If your application is successful, you will get a Long-Term Illness Scheme card.



Download the application form or LoCall 0818 224 478 to order one.

Send the completed application form to:

### Long-Term Illness Scheme

Client Registration Unit PO Box 12962 Dublin 11 D11 XFF3

# **Drugs Payment Scheme**

Under the Drugs Payment Scheme, you and your family only have to pay a maximum of  $\in$ 80 each month for approved prescribed drugs and medicines, and certain appliances. You can apply for the Drugs Payment Scheme **here**.

If a reference price has been set for the drugs you are prescribed, this is the price that the HSE will use to calculate your monthly drugs costs.

# ELIGIBILITY CRITERIA:



- ✓ In order to qualify for this scheme, you must be ordinarily resident in Ireland. Being ordinarily resident in Ireland means that you have been living here for a minimum of one year or that you intend to live here for a minimum of one year.
- ✓ The scheme covers the person who applied, his or her spouse/partner and children aged under 18 (or under 23 if in full-time education).
- ✓ A family member who has a physical or intellectual disability or an illness and is unable to fully maintain himself/herself can be included in the family expenditure regardless of age.
- ✓ When you register for the scheme, you will get a plastic swipe card for each person named on the registration form. You should present this card whenever you are having prescriptions filled.

#### Using the card

You do not have to register with a particular pharmacy for the scheme but for convenience it is advisable to use the same pharmacy in a particular month if you wish to avoid paying more than the maximum  $\in$ 80.

#### Claiming a refund for amounts over the threshold

If you pay over the maximum, for example because you need to use two or more pharmacies in one month, you can apply for a refund of the amount above the threshold.

To apply for a refund, get a claim form from your Local Health Office, online at drugspayment.ie, or by calling 0818 224 478. Return the completed claim form to the address given on the form. You can check the status of your application for a refund at drugspayment.ie.

#### **Expired Drugs Payment Scheme Cards**

Drugs Payment Scheme Cards are issued for a limited time and the expiry date will be printed on your card. Before your card expires, you will be contacted to check if there are any changes to your details.

### Lost or stolen Drugs Payment Scheme Cards

If your Drugs Payment Scheme Card is lost, stolen or damaged, you should report it using the contact details below.

# APPLICATION PROCESS:



You can get a paper application form from your Local Health Office. You can apply for the Drugs Payment Scheme online at www.mydps.ie.

#### **Drugs Payment Scheme**

Client Registration Unit PO Box 12966 Dublin 11 D11 XKF3

LoCall: 0818 224 478