

## HEALTH

- PRIMARY MEDICAL COVER:** A **Medical Card** entitles you to most health services free. A **GP Visit Card** covers the cost of visits to the doctor for your family. The means test for these cards is based on **net income** i.e. after the deduction of tax and PRSI; of reasonable expenses on rent or mortgage; on childcare and of regular weekly out-of-pocket medical expenses. Savings are valued in the same way as for non-contributory OAP. The cards will be granted if your family's remaining income after these deductions does not exceed the following guidelines for 2018:

	Medical Card		GP Only	
	Under 66	66 and over	Under 66	66 and over
• Single living alone	€184.00	€201.50	€276.00	€302.00
• Single living with family	€164.00	€173.50	€246.00	€260.00
• Married or cohabiting couple (or single parent)	€266.50	€298.00	€400.00	€447.00

	Medical Card		GP Only	
	Under 66	66 and over	Under 66	66 and over
Additional Allowance for Dependent Children:				
• for each of first two children under 16	€38.00		€57.00	
• for third and each subsequent child under 16	€41.00		€61.50	
• for each of first two children over 16	€39.00		€58.50	
• for third and each subsequent child over 16	€42.50		€64.00	
• for each child over 16 in full time third level education (no grant)	€78.00		€117.00	

The HSE will consider cases outside these guidelines in special circumstances, for example to cover one family member with high medical costs. Medical Card holders do not have to pay student exam fees. Persons with British or EU pensions, who have no Irish Social Welfare pension, generally qualify for the Medical Card regardless of income. Students will only qualify for a Medical Card in their own right if they have an independent income of at least €164 (this can include a student grant which would not count in the Medical Card means-test).

- **Persons aged 70+** all now qualify for **free GP services**, and qualify for a **Medical Card** if their **gross** weekly income is less than €500 per week (single), or €900 (couple). In the means test, the first €36,000 (single), €72,000 (couple) of savings and investments are disregarded. On the balance only the income actually earned will be counted, on submission of a certificate of interest.
- Children **aged five and under** qualify for a GP Card regardless of parents' means (contact: www.gpvisitcard.ie, local 1890 252919). Children in receipt of **Domiciliary Care Allowance** are automatically eligible for a Medical Card.
- From 1st Jan 2018 a **€2.00 charge per prescription item** applies to Medical Card holders (max **€20** per month per family). It does not apply to those on the Long-term Illness Scheme.

- **Drug Refund:** Any individual or family can get a refund on the cost of prescribed drugs used in any month in excess of **€134 (from 1st Jan 2018)** provided the drug is on the Government list.
- **GENERAL HOSPITAL ENTITLEMENTS:** Everyone is entitled to **public** in-patient and out-patient hospital services. However, if you see a consultant privately, you will have to pay privately for any test or care arising, unless you give notice that you wish to switch back to join the public waiting list for the treatment. **The National Treatment Purchase Fund is now contacting Public Patients waiting longest, offering the option of having the procedure done immediately in another hospital as a private patient without charge.**

- **Charges:** With the exception of Medical Card holders, and children with long-term ailments or referred from school health examinations, the following charges must be paid in major public hospitals:
  - **Casualty and Outpatients** pay €100 unless referred by your doctor or admitted to hospital.
  - **Public patients** pay €80 per night (up to a max €800 in a year).
  - **Private patients** pay charges even if they are in public wards. The charges are €329-€407 (day care) and €659-€813 per night (in ward), €800-€1,000 (single room).

- **Refund for Treatment Abroad:** The HSE will refund the cost of treatment in another EU country, provided your consultant applies in advance, confirms that the treatment is justifiable and is not available in sufficient time in Ireland. Some travel expenses are also covered (Tel: 056 7784059 or email: treatmentabroad.scheme@hse.ie).
- **NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking long-term residential care in either a Private or a Public Nursing Home now have the same Care Needs Assessment and the same means-test for payment. The patient will be liable to pay towards the cost of care:
  - 80% of assessable income (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
  - plus 7.5% of the value of any assets (net of borrowings against them). The first €36,000 (single), €72,000 (couple) of assets are disregarded.

A spouse is assessed with half of the couple's joint income and assets. The HSE can assess assets transferred in the past 5 years. The balance of the cost will be met by the State.

If the assets are in property, the contribution can be deferred until settlement of the person's estate, but the money owing will be increased by the Consumer Price Index each year. In the case of the family home only, the contribution will only be paid for a maximum of three years and so capped at 22.5% of its value (or 11.25%, if covering one spouse). The deferred charge against the home will not be collected during the lifetime of a surviving spouse or a disabled child. This deferral must be separately requested by the patient, or by a care representative approved by the Circuit Court for a patient who is not capable of making the decision themselves.

- **HOME CARE PACKAGES** are available when more than standard home help is needed to support a family after a patient's discharge from hospital, or to keep a person out of institutional care. Eligibility is based on a Care Needs Assessment by your Public Health Nurse and is not based on a means-test or holding a Medical Card. There is no charge or contribution to be paid for either short or long-term Care Plans. A **Homecare Support Scheme** for people who want to remain independent in their own homes is now being developed, but won't be in place in 2018.

- **CARER'S ALLOWANCE:** A person who is living with (or close by with a direct communication system) and giving full-time care to a child on Domiciliary Care Allowance, or to any person aged 16 or over requiring full-time care, can apply for a **means-tested** weekly Carer's Allowance of €214 (€252 if carer is 66 or over) plus an annual €1,700 Carer's Support Grant. In the means-test, any weekly income of the carer in excess of €332.50 (single), or **half** of their own and their spouse's income in excess of €665 (married) is assessed. The allowance is reduced accordingly. Half rate Carer's Allowance is payable to persons receiving another Social Welfare payment.

An additional 50% allowance and full Carer's Support grant will be paid to a person caring for more than one incapacitated person. Carers are entitled to **free travel** in their own right. A carer can take up training or paid employment for up to 15 hours per week. Carers are entitled to credited contributions to keep them in benefit. The Allowance is paid for 12 weeks after the death of the person cared for or their admission to a Long-Stay Nursing Home. When they cease caring, a carer is entitled to go on Back to Work, Back to Education or Community Employment Schemes.

- Persons caring **full time** can qualify for €1,700 **Carer's Support Grant** regardless of means, but persons working over 15 hours or on Jobseeker payments will not qualify.
- A **Carer's Benefit** of €215 based on your Social Insurance contribution can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. It is available to all insurance classes except S and J. Limited work earning up to €332.50 per week is permissible, while claiming this benefit. Your job is protected for the 24-month duration.

### GET INVOLVED!

Getting involved in politics at a local level can be a very enjoyable experience! There are lots of different ways to participate and make a difference. I am always very grateful for any help people are willing to give. If you'd like to play a part in public affairs in our area please email: info@GetOnBoard.ie

## HOUSING

- **HELP TO BUY** will apply to contracts signed by first-time buyers to purchase a newly built home priced under €500,000 on or after 19 July 2016 until the end of 2019. It allows a rebate of income tax (not USC) paid by one or more qualifying buyers over the previous four tax years up to the value of 5% of the purchase price, subject to a maximum rebate of €20,000. To qualify
  - applicants must take out a mortgage of at least 70% of the purchase price
  - if it is a joint purchase, both applicants must be first-time buyers
 An online ready reckoner will allow you calculate your rebate. The Central Bank has accepted that the rebate will be reckoned in full in the calculation of the deposit required.

- **DEBT PROBLEMS:** If you are having difficulty keeping up with payments it is vital that you immediately inform those you owe (utilities, banks, etc.) and seek advice. Options include:
  - **Money Advice & Budgeting Service (MABS)** who advise and can negotiate with creditors (076 1072000 or locally, Wexford 076 1072780). Through MABS, you can also access **Abhaile** which helps homeowners, who are unable to pay debt and at risk of losing their home, find a resolution to Mortgage Arrears. It offers a dedicated adviser, free financial advice, free legal advice and advice from a Duty Solicitor at court (Helpline 076 1072000).
  - **Mortgage to Rent** is one option for people having trouble paying their mortgage. It allows you switch from owning your own home to become a tenant of a Housing Association. To qualify, your debt must be at least 90% of the open market value of the house. The house value may be no more than **€365,000**. You must qualify for Social Housing (after tax income may be no more than €35,875 (Single + 1 Child) €38,500 (Couple + 2 children). The lender may refuse your application but such a refusal can be appealed.
  - **Insolvency Service of Ireland** helps people who owe money and cannot afford to pay to reach debt settlements (contact: info@isi.gov.ie, 076 106 4200).
  - **Utilities** offer Easypay options and even pre-payment meters in some circumstances.

- **LEAD PIPE REPLACEMENT GRANT:** A grant will be available from the Council for replacing lead water pipes for costs of up to €5,000, with an 80% grant for household income under €50,000, and 50% for household income between €50,000 and €75,000.
- **AFFORDABLE RENTAL:** A new scheme is being developed whereby Councils will enter into up front financial agreements to rent homes in newly built estates where the home will be offered 30% below market rent to eligible applicants approved by the Council.
- **HOUSING ASSISTANCE PAYMENT (HAP)** is available to anyone who is eligible for Social Housing through the local authority. If approved the Council will pay the rent to a landlord whom you source. There is a ceiling on eligible rents in the Wexford Local Authority Area as follows: Single (Sharing) €280, Couple (Sharing) €300, Single Adult €420, Couple €433, Couple/Single Parent (+1) €530, Couple/Single Parent (+2) €565, Couple/Single Parent (+3) €600. If a tenancy cannot be found within this ceiling, flexibility up to 20% may be provided on a case by case basis. Up to 50% higher rent ceiling applies if a family is homeless. Increases are also possible if you are at risk of becoming homeless on the recommendation of Threshold (1800 334334).
  - As a tenant you pay a rent contribution to the Council at a rate of 15% of your after-tax household income (net of certain deductions).
  - If you are housed under HAP, you may apply to go on the Council's Transfer List for Housing.
  - It is illegal for a landlord to discriminate against you because you are on HAP. Such discrimination can be challenged by making a complaint to the WRC ([www.workplacerelations.ie](http://www.workplacerelations.ie) 1890 80 80 90). Landlords who rent under HAP or other supported schemes for 3 years can deduct 100% of loan interest from rental income when calculating tax (otherwise 85% is allowed).

- **HOUSING AID FOR PENSIONERS**  
Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but your application may be prioritised based on medical need.
  - **Housing Aid For Older People:** Up to 95% grant in owner-occupied homes, for persons aged 66 or over, to cover the costs of up to €8,000 in necessary improvements – rewiring, central heating (where none). Annual income of all household members must be under €30,000 for the full grant, dropping on graduated basis to 30% for incomes €50,000-€60,000, but no grant after that.
  - **Mobility Aids:** Up to 100% grant to cover the costs of up to €6,000 in works to address mobility problems, certified by a doctor (e.g. rails, ramps, stairlifts and level access shower) in owned or private rented homes where the annual income of all household members is under €30,000.
  - **Housing Adaptation (Disability):** Up to 95% grant to cover the costs of up to €30,000 in works to adapt a home to suit the needs of a person with an enduring disability (e.g. downstairs toilet/shower, wheelchair adaptation, extension, etc.) in owned or private rented homes. The works must be certified necessary by a doctor and may require an Occupational Therapist Report. Annual income of all household members must meet the same test as for Housing Aid for Older People.
- **WARMER HOMES:** An home insulation scheme for homeowners is available to pensioners and incapacitated people who are on Fuel Allowance, to persons on Jobseeker's Allowance for over 6 months with children under 7, on One-parent family Payment or FIS, through **The Warm Project** (053 9160752 and **Warmer Homes Scheme** (1800 250 204) who will process your application over the phone. The schemes include items such as attic insulation, draught-proofing doors and windows, cavity wall insulation, lagging jackets.
- **Better Energy Home Scheme** (tel: 1850 927 000) provides grants to homeowners for homes built before 2006: insulation of attic (€300), cavity wall (€300), internal wall (€2,400 (detached), €1,800 (semi or end-of-terrace), €1,200 (apartment (any) or mid-terrace), external wall (€4,500 (detached), €3,400 (semi or end-of-terrace), €2,250 (apartment (any) or mid-terrace); heating control with boiler upgrade (€700); heating controls upgrade only (€600); solar heating (€1,200). Along with the insulation works, you can get a grant of €50 for the required Building Energy Rating (BER). Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved. For external insulation, you should first apply to your local authority for a Declaration of Exemption from the need for planning permission (cost €80).

*I am here to work for you and with you, so please don't hesitate to get in touch with me or with the team in the Enniscorthy and New Ross Offices*

**ENNISCORTHY OFFICE:** 053 9243558  
**NEW ROSS OFFICE:** 051 425900

Email: paul.kehoe@oireachtas.ie

**PAUL KEHOE TD**  
Minister with Responsibility for Defence



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FINE GAEL 

## A GUIDE TO YOUR ENTITLEMENTS IN 2018

# KNOW WHERE YOU STAND

TAXATION · SOCIAL WELFARE · HEALTH EDUCATION, TRAINING & WORK · HOUSING



**B**udget 2018 will build steady and sustainable progress for families in a risky world. It focuses especially on investment for Children and in Education, Health and Housing. These are key foundations for every community. Ireland will balance our books for the first time in ten years. The Budget offers new opportunities, which I hope will help your family. Please contact me if you have any queries.

**PAUL KEHOE TD**  
MINISTER WITH RESPONSIBILITY FOR DEFENCE

7 Wafer Street, Enniscorthy. 1 Priory Quay, New Ross  
053-9243558 051-425900  
paul.kehoe@oireachtas.ie www.paulkehoe.ie

@campaign4Kehoe facebook.com/PaulKehoeTD

