



Disability payments

Disability Information Factsheet 1

There are two main types of cash payments for people with disabilities: social insurance payments, based on Pay-Related Social Insurance (PRSI) contributions, and means-tested payments, for those whose income is below a certain level. You may be eligible for a means-tested Supplementary Welfare Allowance payment if you do not qualify for, or are awaiting a decision on, another payment.

Social insurance payments

Illness Benefit

Illness Benefit was previously called Disability Benefit. It is a short-term payment made to insured people who are unable to work due to illness.

To qualify you must be aged under 66. You must also have at least 104 weeks' paid PRSI contributions since you first started work and one of the following:

- » 39 weeks' PRSI paid or credited in the relevant tax year (for a claim made in 2009 the relevant tax year is 2007). You must have 13 paid

PRSI contributions included in these or paid in any one of the last four tax years or the current tax year. Or

- » 26 weeks' PRSI paid in both the relevant tax year and the year before it

From January 2009, the duration of the Illness Benefit scheme is limited to two years for new claimants who have 260 or more PRSI contributions paid. This change does not affect people getting Illness Benefit before this date. If you have fewer than 260 PRSI contributions, you can receive Illness Benefit for up to 12 months. You can then re-qualify for Illness Benefit by working and getting a further 13 weeks PRSI paid or a smaller number if that is all you need to bring you up to 260 paid contributions.

You should continue to send in medical certificates to the Department of Social and Family Affairs even if benefit is not payable, as credited contributions can be awarded to protect your PRSI record.

If your average weekly earnings in the relevant tax year are less than €300, you are paid a reduced personal rate of benefit and the additional allowance for your spouse and/or partner is also reduced.

You should apply for Illness Benefit within seven days of becoming ill. No payment is normally made for the first three days of illness. When you first become ill, you get a first social welfare medical certificate from your doctor. You then need to send in a social welfare medical certificate (called MC2) during each week of your illness.

Invalidity Pension

This is a long-term payment made to insured people who are incapable of work because of illness or disability. To qualify you must satisfy the medical and social insurance (PRSI) conditions.

The medical conditions are that you must either:

- » Have been unable to work for at least 12 months and be likely to be unable to work for at least a further 12 months, or
- » Be permanently unable to work, or
- » Be over the age of 60 and have a serious illness or incapacity

The PRSI conditions are that you must have at least 260 PRSI paid contributions since entering insurance and at least 48 contributions paid

or credited in the last complete tax year before the date of your claim (for a claim made in 2009, the relevant year is 2008).

Invalidity Pension is payable for as long as you are unable to work. At the age of 65, the personal rate of payment increases to the same rate as State Pension (Transition). At age 66 you transfer to the State Pension (Contributory).

If you are awarded Invalidity Pension, you get a Free Travel Pass automatically. This allows you to travel for free and your spouse or partner to travel free in your company. If you are medically assessed as being unable to travel alone, you may be entitled to a Companion Free Travel Pass (see Factsheet 6: *Travel and transport*).

Means-tested payments

Disability Allowance

This is a long-term means-tested payment made to people with a disability. The disability must be expected to last at least a year.

You may be entitled to Disability Allowance if you are aged between 16 and 65, satisfy both a means test and a habitual residence test, and have a specified disability. You may need to attend a medical exam to confirm your disability. Your means and those of your spouse or partner are taken into account.

Two personal rates of Disability Allowance are paid to a couple where each is eligible for the allowance. People on Disability Allowance whose spouse or partner is receiving another social welfare payment may get the weekly personal rate of Disability Allowance.

If you are awarded Disability Allowance, you may get a Free Travel Pass (see Factsheet 6: *Travel and transport*).

Hospital and residential care

If you are living in residential care or are a long-stay patient in hospital, you can get Disability Allowance while you meet the qualifying conditions.

Rehabilitative work

You can earn €120 per week from rehabilitative or therapeutic work without affecting your Disability Allowance. If you earn over €120, 50% of your earnings between €120 and €350 will be disregarded in the means test.

Blind Pension

To qualify for this payment you must be blind or have low vision, satisfy both a means test and a habitual residence test, and be aged 18 or over. (If you are aged 16 or 17, you may qualify for Disability Allowance instead.) You are entitled to free travel. You may also qualify for the Blind Welfare Allowance from the HSE (see below).

In general, it is not possible to be paid two social welfare payments simultaneously. However, if you are aged under 66 (and you satisfy the conditions for these schemes), the following payments may also be paid in addition to Blind Pension: Illness Benefit, Jobseeker's/Injury Benefit, Maternity Benefit, Health and Safety Benefit, Adoptive Benefit, Widow's/Widower's Pensions, One-Parent Family Payment.

If your Blind Pension includes an increase for a qualified adult or child, you are also paid the full increase for them with the above payments.

Blind Welfare Allowance

This is a means-tested supplementary Health Service Executive (HSE) payment to a person who is blind or visually impaired and is either getting Blind Pension or another social welfare income maintenance payment, or has an income below a certain level. Apply to your Local Health Office.

Infectious Diseases Maintenance Allowance

This is a means-tested payment from the HSE to people (aged over 16) with certain infectious diseases. Apply to your Local Health Office.

Occupational Injuries Benefit

The Occupational Injuries Benefit (OIB) scheme applies to people who have been injured due to an accident at work or while travelling directly to or from work. It also covers people who have contracted a disease due to

the work they do. The major benefits under this scheme are Injury Benefit and Disablement Benefit.

Injury Benefit

This is a short-term payment made to insured people who are unable to work due to an accident at work or an occupational disease. Your illness or disability must last for at least four days (excluding Sundays). If you are still unable to work after 26 weeks, you may be entitled to Illness Benefit.

Disablement Benefit

Disablement Benefit is a payment for insured people who have lost physical or mental abilities as the result of an accident at work or directly on the way to work, or as the result of a disease contracted because of the type of work. You must have a medical assessment to determine the degree of your loss of faculty and the rate of benefit is based on this. The degree of loss is calculated as a percentage. For assessments of less than 20%, the payment is normally a lump sum that varies depending on the degree of disablement. For assessments of 20% upwards, Disablement Benefit is paid as a weekly pension.

Other benefits under the OIB scheme include Incapacity Supplement (for people permanently unable to work), Constant Attendance Allowance (for people who need constant care) and medical care costs not covered by the Health Service Executive (HSE) or by the Treatment Benefit scheme.

The Supplementary Welfare Allowance scheme

The Supplementary Welfare Allowance scheme provides a means-tested payment for people who are not able to meet their needs and the needs of their dependants from their own means. A person who is waiting for a long-term benefit or allowance to be processed can also apply.

It consists of a basic payment, called Supplementary Welfare Allowance, and other financial supports which include rent and mortgage interest supplements, diet supplements, heating supplements, payments for emergencies and payments for urgent needs. If you have a disability and have extra specific needs, you may be eligible for one of the supplements. You apply to the Community Welfare Officer at your local health centre.

Disability-related payments: weekly maximum rates €

Payments	Personal rate	Qualified adult	Qualified child
Illness Benefit/ Disability Allowance/ Blind Pension/ Infectious Diseases Maintenance Allowance/ Supplementary Welfare Allowance	204.30	135.60	26.00
Invalidity Pension	Under 65: 209.80	Under 66: 149.70	26.00
	Over 65: 230.30	Over 66: 206.30	
Disablement Benefit	235.40		
Additional payments			
Blind Welfare Allowance	63.60		4.40
Domiciliary Care Allowance (monthly)	309.50 per child		
Mobility Allowance (monthly)	High rate: 208.50 Low rate: 104.25		
Motorised Transport Grant	5,020.50 (once-off payment)		
Living Alone Increase	7.70		

Complaints and appeals

The Department of Social and Family Affairs (DSFA) deals directly with complaints about the service customers receive (for example delays, mistakes or other comments on services). If you are refused a social welfare payment or get less than you expected, you can appeal the decision to the Social Welfare Appeals Office (SWAO). This office operates independently of the Department of Social and Family Affairs. You should note that the Appeals Office only deals with what are known as legislative schemes. Administrative schemes, such as the Household Benefits scheme, do not come under the remit of the Appeals Office. You will find a list of the schemes which come within the jurisdiction of the Appeals Office on their website.

There is no formal appeals system for the Household Benefits Package (free electricity, gas, and so on) or Free Travel but entitlement can be reviewed at any time.

Useful addresses

Health Service Executive

HSE Information Line:
1850 24 1850
www.hse.ie

Department of Social and Family Affairs

Information Services
College Road, Co. Sligo
Lo-call: 1890 66 22 44
(for general information)
www.welfare.ie

Social Welfare Services

Ballinalee Road, Longford
Tel: (043) 334 0000
Lo-call: 1890 927 770
(For information on: Disability Allowance, Disablement Benefit and Invalidity Pension)

Social Welfare Appeals Office

D'Olier House, D'Olier Street
Dublin 2
Lo-call: 1890 74 74 34
Email: swappeals@welfare.ie
www.socialwelfareappeals.ie

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

Factsheets in this series

- 1 Disability payments**
- 2 Health services for people with disabilities**
- 3 Supports and entitlements for carers**
- 4 Education, training and employment for people with disabilities**
- 5 Housing for people with disabilities**
- 6 Transport and travel for people with disabilities**
- 7 Income tax for people with disabilities**

You can find more information on all the entitlements covered in this factsheet in the booklet *Entitlements for people with disabilities* (available from your local Citizens Information Centre) or on www.citizensinformation.ie

Citizens Information 

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