



Illness and caring

Entitlements for Older People Factsheet 3

While the vast majority of retired people enjoy a healthy life, some can suffer illness and disability and may need care. Some may have retired because of the onset of illness or disability. The payments and services to which you are entitled depend on your age and on your needs. The Department of Social and Family Affairs is responsible for the payments mentioned except where otherwise stated.

Income supports for illness or disability

There are a number of social welfare payments for people who are sick or who have a disability. If you are already a pensioner (aged 65 or over) when you become ill or acquire a disability your income arrangements do not change – you continue to receive your pension and any other entitlements.

Under 65 you can qualify for certain payments if you are sick for just a short time. For other payments you need to show that you have an illness or disability that will last longer than one year. All these payments (with the exception of Invalidity Pension) cease when you reach 66 and you may

then become eligible for a State Pension. See *Factsheet 1: Income supports*.

Illness Benefit and Invalidity Pension are social insurance payments based on your PRSI contributions. Illness Benefit is intended for those with a short-term illness. Invalidity Pension is a long-term payment. You can continue to receive an Invalidity Pension up until your 66th birthday when you automatically transfer to the State Pension (Contributory). If your illness or disability arises from a work-related accident or illness you may qualify for a payment under the Occupational Injuries Benefit scheme.

Disability Allowance is a means-tested payment for those aged 16-65 with a disability expected to last at least one year. Mobility Allowance is a supplementary payment to people who are unable to walk or use public transport.

If you are sick and do not qualify for any payment you may be eligible for a means-tested Supplementary Welfare Allowance (paid by the HSE). Depending on the payment you are receiving and your circumstances you may be eligible for extra benefits such as Free Travel and the Household Benefits Package or help with your rent or mortgage interest payments.

Care at home

If you are in need of care, the Health Service Executive (HSE) may provide it or help you to pay for it. Your carer may also be able to get a payment from the Department of Social and Family Affairs.

Help with home care

If you need support in order to enable you to continue to live at home, you may be able to get help from the Community Care Services section of the HSE. The help you may get includes home help and public health nursing. In theory everyone with a medical card is eligible for public health nursing services but availability varies considerably. The home help service is discretionary and, again, availability varies from one area to another.

If you need full-time care you may get a Home Care Package from the HSE. The type of support package available will depend on the needs of the individual concerned. There are currently several different types of package available.

At present there is no standard assessment of the needs of people who apply for this scheme and no rules about how any assessments are carried out. In the majority of cases, your public health nurse assesses your care needs and decides with you and your family how your needs would be most appropriately met. In some parts of Ireland, the general rule is that where someone requires more than 10 hours caring services per week they can apply for entry to this scheme.

If you employ a carer for a family member, either directly or through an agency, you may qualify for tax relief. The maximum allowance is €50,000.

Carer's Allowance

This is a means-tested payment to people who provide full-time care to an older person or a person who is incapacitated. Those who look after more than one person may be eligible for an additional 50% of the maximum rate of the payment. If you receive a Carer's Allowance, you are eligible to claim Free Travel and the Household Benefits Package in your own right (provided that your household is not already getting the package) (see *Factsheet 1: Income supports*).

The means test for the Carer's Allowance takes income and savings into account, but not the value of your own home. The first €332.50 of the carer's earnings is disregarded. In the case of a married or cohabiting couple the first €665 of the couple's combined weekly income is disregarded.

You can work or take education or training courses for up to 15 hours a week, as long as you make adequate arrangements for the care of the person who needs full-time care and attention. Apply to the Department of Social and Family Affairs.

Half-rate Carer's Allowance

If you are receiving a social welfare payment and are also caring for a person in need of full-time care and attention you may be eligible for a half-rate Carer's Allowance in addition to your main payment (provided that you satisfy the conditions for Carer's Allowance).

Carer's Benefit

This is a social insurance payment for people who give up work to care for a person who is incapacitated and who needs full-time care and attention. It may be paid for up to two years and increases are paid if you have child dependants. If you look after more than one person, you may be eligible for an additional 50% of the maximum payment. You must be between the ages of 18 and 66 and have enough PRSI contributions to be eligible for Carer's Benefit. You may be eligible for Carer's Leave from your employment.

You can work or take education or training courses for up to 15 hours a week, as long as you make adequate arrangements for the care of the person who needs full-time care and attention. If you are employed or self-employed, you must not earn more than €332.50 a week.

Respite Care Grant

This grant is available to all carers providing full-time care to an older person or a person with a disability regardless of means. The only people excluded are those getting an unemployment payment or those who are working outside the home for more than 15 hours per week. The grant is paid in early June each year. You get this payment automatically if you are getting a carer's payment, otherwise apply to the Department of Social and Family Affairs.

Medical services

Medical card/GP Visit Card

To qualify for a medical card, you must normally satisfy a means test (unless you qualify under EU rules or because you are suffering from Hepatitis C). A medical card entitles you to free GP services, free prescribed drugs and medicines and free hospital services. Before 2009 everyone over 70 was entitled to a medical card regardless of income. This changed in 2009 and people over 70 can now apply for a medical card with higher income limits than apply to people aged under 70 (often called an Over-70s medical card).

These limits are €700 per week (€36,500 per year) for a single person over 70 and €1,400 per week (€73,500 per year) for a couple over 70.

Weekly income limit (gross less PRSI and tax deductions) for people under 70, €		
Single person living alone	Medical card	GP Visit Card
Aged up to 66	184.00	276.00
Aged 66-69	201.50	302.00
Single person living with family		
Aged up to 66	164.00	246.00
Aged 66-69	173.50	260.00
Married couple/One-parent family		
Aged up to 66	266.50	400.00
Aged 66-69	298.00	447.00

If you do not qualify for a medical card because your means are too high, you are automatically assessed for a GP Visit Card, which has higher income guidelines. This entitles you to free GP services but you may have to pay some of the cost of prescribed medicines.

Long-term Illness Scheme

Under this scheme drugs, medicines and some approved appliances prescribed for certain medical conditions are free of charge. The conditions include: Mental handicap, phenylketonuria, cystic fibrosis, haemophilia, cerebral palsy, epilepsy, diabetes mellitus, diabetes insipidus, multiple sclerosis, muscular dystrophy, Parkinson's disease, acute leukaemia, spina bifida and hydrocephalus. The card issued for this scheme lists the drugs and medicines for the treatment of the holder's condition. It does not cover them for drugs and medicines not connected with the original condition.

Drugs Payment Scheme

This scheme is for people without medical cards where the individual/family pays a maximum of €100 per month for approved drugs and medicines. Application forms are available from your local pharmacy, local health office or health centre.

Hospital charges

Everyone resident in Ireland is eligible for public hospital services. If you opt for private hospital care, you have to pay the total costs involved. Some or all of these costs may be covered by private health insurance.

In-patient charges

There is a charge of €75 per day for in-patient services in a public ward. This is subject to a maximum of €750 in any period of 12 consecutive months. Medical card holders and certain other groups do not have to pay these charges. There is a provision for non-payment in cases of hardship. In this case you should write a letter to the hospital explaining your circumstances.

If you spend more than 30 days in hospital you may have to pay long-stay charges – see *Factsheet 4: Long-term care*.

Out-patient charges

There is no out-patient charge if you are referred by a doctor but otherwise a €100 charge may apply to your initial visit to a hospital's Accident and Emergency department. If you have to return for further visits in relation to the same illness or accident you don't have to pay the charge again. Medical card holders and some other groups are exempt from this charge.

Income tax

You can claim medical expenses against income tax paid. You must first make any other claim that you can, for example through the HSE Drugs Payment Scheme or private medical insurance.

Payments for people who are sick or have a disability

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		
Aged 80 Increase	10.00		
Living Alone Increase	7.70		

Useful addresses

Department of Social and Family Affairs

Lo-call: 1890 500 000

www.welfare.ie

Carers Association

Market Square

Tullamore

Co. Offaly

Freephone: 1800 240 724

www.carersireland.com

Health Service Executive

Information Line: 1850 24 1850

www.hse.ie

Revenue Commissioners

Border Midlands and West:

1890 777 425

Dublin: 1890 333 425

South West: 1890 222 425

East and South East: 1890 444 425

www.revenue.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 Income supports for older people**
.....
- 2 From work to retirement**
.....
- 3 Illness and caring**
.....
- 4 Housing for older people**
.....
- 5 Long-term care for older people**
.....
- 6 Bereavement**
.....

You can find more information on all the entitlements covered in this factsheet in the booklet *Entitlements for over sixties*, available from your local Citizens Information Centre or visit www.citizensinformation.ie.

Citizens Information 

LOG ON

www.citizensinformation.ie

LO-CALL

1890 777 121

Mon to Fri, 9am-9pm

DROP IN

260 locations nationwide