

# 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 travel to work; 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 2017:

	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

#### Additional Allowance for Dependent Children:

	Medical Card	GP Only
• 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 exam fees for children. 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).
  - Once either spouse qualifies at 70, both get cover.
  - A surviving partner aged over 70 will be allowed to keep their Medical Card for three years.
  - 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, locall 1890 252919). Negotiations are underway to extend GP cover to children aged 11 and under. **During 2017, children in receipt of Domiciliary Care Allowance will become automatically eligible for a Medical Card.**
- A €2.50 **charge per prescription item** applies to Medical Card holders (max €25 per month per family or **€20 if aged 70 or over from 1 March 2017**). 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 €144 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. **In 2017, the National Treatment Purchase Fund will offer Public Patients waiting longest, the option of the procedure in another hospital.**
- **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 €75 per night (up to a max €750 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).
- **NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking a place in either a Private or a Public Nursing Home now have the same assessment of need 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, for a maximum of 3 years. 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 be capped at 22.5% (i.e. after three years of care). 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** can be applied for, where care in the home is necessary either on 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.
- **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 **€209 (€247 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 **€210** 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](mailto:info@GetOnBoard.ie)

# HOUSING

- **HOUSE PURCHASE LOAN:** Persons earning under €50,000 (one earner), €75,000 (two earners) who have been refused or given insufficient mortgage by two lending agencies can apply to the Council for a loan (max is €220,000). You must be in continuous employment for two years and have a 10% deposit (Galway County Council 091 509000).
- **HELP TO BUY** will apply to contracts signed by first-time buyers to purchase a new home 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
  - no rebate will be available if the purchase price exceeds a certain threshold

Payments will be processed from January 2017 online at [www.revenue.ie](http://www.revenue.ie). 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:**
  - **Money Advice & Budgeting Service (MABS)** negotiate with creditors (076 1072000). If you are at risk of losing your home you can access free financial advice, legal advice and representation in proceedings through **Abhaile** a new scheme.
  - **Insolvency Service of Ireland** helps reach debt settlements ([info@isi.gov.ie](mailto:info@isi.gov.ie), 076 106 4200).
  - **Utilities** offer EasyPay options and even pre-payment meters.
- **LEAD PIPE REPLACEMENT GRANT:** From the Council 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:** Councils 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.
- **RENT SUPPLEMENT**  
A supplement towards **rent** may be payable where neither you nor your spouse is working full-time, subject to ceilings, and a means test, provided you meet the following eligibility requirements:
  - Already renting (or in homeless accommodation) for at least **six of the last twelve months**, or on the Council's housing list.
  - emergency cases can be fast-tracked.

**If a family with children is threatened with becoming homeless through loss of their tenancy from rising rent demands, an increased supplement may be paid on the recommendation of Threshold (1800 334 334).**
- **Rental Accommodation Scheme**  
You can qualify for RAS if you are in need of housing and have been getting Rent Supplement (in general for a period of 18 months or more). Under RAS, the Council enters into a long-term contract with a Private Landlord and you pay an income related differential rent. If you take up work you still get a subsidised rent. If the Landlord withdraws, the Council is obliged to secure another tenancy for the family. (For details, Galway County Council 091 509000).
- **Housing Assistance Payment** for persons have been long-term on Rent Supplement. Under HAP, the Council pays the landlord direct and the tenant pays the Council an income-related differential rent. Persons on HAP will also be eligible to go on the Council's Transfer List. **The rent caps apply but the Council can pay up to 50% more for placing a homeless family from emergency accommodation.**
- **HOUSING AID FOR PENSIONERS**
  - **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, roof repair, 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.
  - **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.
- **WARMER HOMES:** Insulation Scheme for homeowners available to on Fuel Allowance, Jobseeker's Allowance for over 6 months with children under 7, or on FIS, through **Energy Action** (01-454 5464) and **Warmer Homes Scheme** (1800 250 204).
- **Better Energy Home Scheme** (1850 927 000) provides grants to homeowners for homes built before 2006: insulation of attic, cavity wall, internal / external wall, heating control with boiler upgrade. Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved.



## YOUR LOCAL TD

### THE FINE GAEL TEAM IN GALWAY WEST

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|---|---|
| <p><b>MIN. SÉAN KYNE</b></p> <p><b>GALWAY CITY WEST</b><br/>Cllr. Pearce Flannery</p> <p><b>GALWAY CITY CENTRAL</b><br/>Cllr. Padraig Conneely<br/>Cllr. Frank Fahy</p> <p><b>GALWAY CITY EAST</b><br/>Cllr. John Walsh</p> | <p><b>SEN. JOHN O'MAHONY</b></p> <p><b>ATHENRY - ORANMORE ELECTORAL AREA</b><br/>Cllr. Peter Feeney<br/>Cllr. Frank Kearney</p> <p><b>CONNEMARA ELECTORAL AREA</b><br/>Cllr. Niamh Byrne<br/>Cllr. Eileen Mannion</p> |
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# KNOW WHERE YOU STAND

## HEALTH

## SOCIAL WELFARE

## TAXATION

## EDUCATION TRAINING & WORK

## HOUSING

## A GUIDE TO YOUR ENTITLEMENTS IN 2017

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**YOUR LOCAL TD**  
**Hildegarde**  
**is from Oranbeg,**  
**Oranmore.**

**FINE GAEL**

