

## HEALTH

- **PRIMARY MEDICAL COVER:** A Medical Card entitles you to all 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 remaining income after these deductions does not exceed the following guideline for 2014:

	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 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 first two children under 16	€38.00		€57.00	
• for other children under 16	€41.00		€61.50	
• for first two children over 16	€39.00		€58.50	
• for other children over 16	€42.50		€64.00	
• for over 16 in full time third level (no grant)	€78.00		€117.00	

Persons on Social Welfare who have no other income will generally qualify for a Medical Card. An increase in Social Welfare will not cause you to lose your card. Starting from 2014, you may retain a GP Card for 3 years when you secure full-time employment (having been in receipt of Social Welfare for at least 12 months).

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+** qualify for a Medical Card if your **gross** weekly income is less than **€500 per week (single), or €900 (couple)**. If you exceed this, a GP only card will be granted up to **€700 (s) €1,400 (c)**.
  - 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 assets are **disregarded**. On the balance only the income **actually earned** will be counted.
- In the second half of 2014, children aged five and under, will be entitled to free visits to the GP.
- A €2.50 **charge per prescription item** applies to medical card holders (max €25 per month per family). It does not apply to those on the long-term illness scheme.
- **Drug Refund:** Any 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.
- **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 Outpatient** €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** will pay charges even if they are in public wards from 1 January 2014. The charges are €407 (day care) and €813 per night (in ward), €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**, in excess of a disregard of €36,000.
 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 deferred 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 life time 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 PACKAGE:** can fund a care plan in the home, where care is assessed as necessary either on discharge from hospital, or by the Public Health Nurse to keep a person out of institutional care.
- **CARERS 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 Carers Allowance of €204 (€239 if carer is 66 or over) plus an annual €1,375 Respite 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, disregarding the first €7.60. **Half rate** Carers Allowance is payable to persons receiving another Social Welfare Payment.
 

An additional 50% allowance and full respite 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 you in benefit. When you cease caring, you are entitled to go on Back to Work, Back to Education or Community Employment Schemes.
- Persons caring **full time** can qualify for €1,375 **Respite Grant** regardless of means, but persons working over 15 hours or on Jobseeker payments will not qualify.
- A **Carers Benefit** of €205 based on your Social Insurance 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.

### Your Fine Gael Team working with Mary Mitchell O'Connor TD

Cllr. John Bailey, Cllr. Maria Bailey, Cllr. Marie Baker, Cllr. Donal Marren, Cllr. Patricia Stewart, Cllr. Barry Saul, Cllr. Barry Ward, FG Rep Maurice Dockrell, FG Rep Garrett Mc Dermott.

## HOUSING

- **HOUSE PURCHASE LOAN:** The Council offers up to a **90% loan** to persons earning under €50,000 (one earner), €75,000 (two earners). The maximum available is €220,000. You must be in continuous employment for two years, and have been refused for mortgage approval by two lending agencies. Potential applicants must have a credible savings record.
- **HOME CHOICE LOAN** provides up to 92% of the market value of a property purchased to first time buyers. The maximum loan amount is €285,000. Home Choice Loan offers a low variable interest rate. Contact your Local Authority for details.
- **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 (0761072530).
  - **Utilities** offer EasyPay options and even pre-payment meters in some circumstances.
  - A **Mortgage Code of Practice** protects you by requiring the lender- to explore alternatives (like interest only or extending the term); **not** to apply penalties or force you to abandon a tracker mortgage; **not** to take legal action for repossession for 8 months after the arrears arose and 3 months after an alternative is refused (not counting time when you are complying with an agreement or appealing internally, or to the Financial Service Ombudsman). However, non-cooperation can forfeit these protections.
  - **Insolvency Service of Ireland** will process arrangements negotiated on your behalf with your creditors to restructure your debts during a fixed period (max 7 years) of compliance. Different arrangements apply for different types of debt. For unsecured debts under €20,000 they allow write-off on proof of inability to pay. Over €20,000 and for secured debts like mortgages, formal agreement of creditors is needed. ISI operates to published guidelines. An arrangement protects your assets from legal proceedings. Successful completion returns you to solvency.
- **RENT SUPPLEMENT** A supplement towards **rent** may be payable where neither you nor your spouse is working full-time (over 29 hours per week), subject to ceilings, and a means test (see below), provided you meet the following eligibility requirements:
  - Already renting (or in homeless accommodation) for at least **six months**, or on the Council's housing needs list.
  - Otherwise you must be first assessed by **the Council** as in housing need (emergency cases fast-tracked by DLRCoCo).

No supplement will generally be paid where the rent exceeds ceilings set out for different family size. Tel: 2054700, Housing Dept., for more details.

The supplement is calculated as the sum necessary to bring your assessed income, after payment of rent back up to €156 (single), €272.80 (couples) plus €29.80 for each child. Assessed income includes the first €95.23 of any maintenance payment, and weekly Social Welfare. Deductions are allowed from other income (e.g. part-time earnings, FIS, or higher maintenance payments) of PRSI, the cost of travelling to work, the first €75 plus 25% of the balance.

A person returning to full-time work who has been out for at least 12 months may retain Rent support where the Council has deemed you eligible for the Rent Accommodation Scheme (RAS), with the supplement recalculated based on your new earnings level.
- **Mortgage Interest Supplement** is being closed to new applicants from 1 January 2014 and will be phased out over 4 years for existing recipients.
- **Rent 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, you pay an income related Rent. If you take up work you still get a subsidized rent. If the Landlord withdraws, the council is obliged to secure another tenancy for the family. (For details, DLRCoCo, Tel: 2054700).
- **HOUSING AID FOR PENSIONERS** Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but medical priority is likely to be a key test.
  - **Housing Aid For Older People** - Up to 100% grant in owner-occupied homes, for persons age 60 or over, of up to €10,500 for necessary improvements - rewiring, roof repair, central heating (where none).
  - **Mobility Aids** - Up to 100% grant of up to €6,000 to address mobility problems, certified by a doctor (e.g. rails, ramps, stairlifts and level access showers) in owned or private rented homes where the annual household income is under €30,000.
  - **Housing Adaptation (Disability)** - Up to 95% grant of up to €30,000 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.
- Senior citizens who own their own house may sell it to the Council and seek **Council Senior Citizens** accommodation. They must give the Council one third of the proceeds of the sale (aged 60-70) or less if over 70.
- **Safer Homes**
  - "Pendant" alarms can be applied from **Home Safe Home Elderly Security** (Tel: 4130556, Fax: 4130555) or email ercommunitycare@eircom.net
  - **Friends of the Elderly** offer friendship and companionship for older people (Tel: 8731855).
  - **Age Action Ireland** has a team of volunteers available to do odd jobs for pensioners. They also have a list of honest and trustworthy tradesmen. **(Lo Call) 1890 369 369.**
- **WARMER HOMES:** A Home Insulation Scheme for pensioners and incapacitated people (who are on Fuel Allowance) through **Energy Action** (454 5464). Energy Action will insulate attics, draught-proof doors and windows, fit a lagging jacket, a smoke alarm and two energy-saving light bulbs, fit a mortise lock and a spy hole.
- **GREENER HOMES: Better Energy Home Scheme:** (tel: 1850 734 734) provides grants to homeowners for: insulation of attic (€200), cavity wall (€250), internal wall (€1,800 (detached), €1,350 (semi or end-of-terrace), €900 (apartment (any) or mid-terrace), external wall (€3,600 (detached), €2,700 (semi or end-of-terrace), €1,800 (apartment (any) or mid-terrace); heater control with boiler upgrade (€560); heating controls upgrade only (€400); solar heating (€800). The solar grant is to incentivise investment in small solar systems in the average home. Among the insulation works you can get a grant of €50 for a Building Energy Rating (BER). Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved. External wall insulation: Before installing external insulation, you should first apply to your local authority for a Declaration of Exemption form (cost: €80), as you may need planning permission.

### MARY MITCHELL O'CONNOR TD

If you have a concern or issue you would like to discuss with Mary or are seeking help or advice please contact Mary at 01 6183302 and she will arrange to meet you in her Constituency Office in Blackrock or in her Dáil Office. Mary can also meet you in your home if you have difficulty travelling.

BY APPOINTMENT ONLY.



Disclaimer: Every reasonable effort has been made to ensure that the content of this information guide is accurate at time of going to print. No liability is accepted for any errors or omissions or outdated information.

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# KNOW WHERE YOU STAND

## A Guide to Your Entitlements in 2014

Many people miss out on entitlements because they don't know about them - e.g. tax relief on medical expenses, claims for Family Supplement, or help when starting a business. I hope you find this guide helpful.

This was a difficult Budget for many people - but it is part of a plan to create jobs and exit the Troika bailout by the end of the year.

In the past year 34,000 extra people are in work. We have put in place measures to build on that progress.

Gael

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