

HEALTH

- PRIMARY MEDICAL COVER:** A Medical Card entitles you to certain 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 guideline for 2015:

	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).

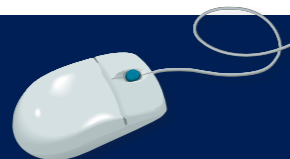
- Persons aged 70+** qualify for **free GP services** if their **gross** income is between **€500 and €700 (for a single person)** or between **€900 and €1,400 (for a married or cohabiting couple)** and qualify for a **Medical Card** if their **gross** weekly income is less than **€500 per week (single), or €900 (couple)**.
 - Once either spouse qualifies at 70, **both** get cover, if their combined income does not exceed €900 per week.
 - A **surviving partner** aged over 70 will be allowed to keep their Medical Card for three years, provided their income does not exceed €900 per week.
 - 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, but a notional rate of 2.3% will be applied if no certificate of interest is supplied.
- Negotiations are underway to extend free GP cards to children **aged under six** and all those over 70 who are not already covered.
- 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 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.
- 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** €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 PACKAGE:** 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** and is not based on a means-test or holding a Medical Card.
- 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 €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. **Half rate** Carer's 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 them in benefit. When they cease caring, they 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 **Carer's 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.

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WATER

- WATER CHARGES:** Domestic water charging applies from 1 January 2015; first bills will be issued from April 2015.
 - Charges will be capped at €160 for single adult households and €260 of all other households until the end of 2018.
 - All households who register with Irish Water will receive a water conservation grant of €100 per year.
 - The net yearly cost for water will be either **€60 for a single adult household** or **€160 for all other households**.
 - Households with either a water supply only or sewage only service will pay 50% of these rates.
 - For the purpose of metered bills, the charge for water will be €3.70 per 1,000 litres.
 - Through conserving water, metered households have the opportunity to pay less than the relevant capped charge.
- The first leak will be fixed for free. Where a meter is newly installed and actual usage is lower than the capped charge, a rebate will be given after 6 months for the entire period of charges.

HOUSING

- HOUSE PURCHASE LOAN:** Persons earning under €50,000 (one earner), €75,000 (two earners) who have been refused mortgage approval by two lending agencies can apply to the Council for a loan (max is €180,000). You must be in continuous employment for two years. Potential applicants must have a credible savings record.
- 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 (1890 283 438 or locally, Carlow MABS, 72D Tullow Street Carlow 076-1072070).
 - Utilities** offer Easypay options and even pre-payment meters in some circumstances.
- RENT SUPPLEMENT**
A supplement towards **rent** may be payable where neither you nor your spouse is working full-time (defined as 30 hours or over 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 of the last twelve months**, or on the Council's housing needs list.
 - Otherwise you must be first assessed by **the Council** as in housing need (Emergency Homeless can call to the Clinic Wednesdays from 10am to 12noon at the Council Offices, Athy Road, Carlow).

No supplement will generally be paid where the rent exceeds ceilings set out for different family size (e.g. Single (sharing) €230; Single parent (+1) €520; Couple (+2) €560; Couple +3 or more €590. These rent ceilings are being revised. In the meantime if a family with children is threatened with becoming homeless through loss of their tenancy, an increased supplement may be paid in extreme circumstances.

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.
- Mortgage Interest Supplement** has been closed to new applicants since 1 January 2014 and is being phased out over 4 years for existing recipients.
- 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, 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.
- Housing Assistance Payment** is a new option from Councils which will be phased in during 2015 for persons who 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. Rent caps will apply. It is expected that HAP will be implemented in Carlow in late 2015 / early 2016.
- 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 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, 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 Housing Aid for Older People.
- WARMER HOMES:** A Home Insulation Scheme for homeowners is available to pensioners and incapacitated people who are on Fuel Allowance, and to persons on Jobseekers for over 6 months with children under 7, or on FIS, through **Energy Action** (01-454 5464) and **Warmer Homes Scheme** (1800 250 204) who will process your application over the phone. 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); **heating control** with boiler upgrade (€560); heating controls upgrade only (€400); **solar heating** (€800). 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).

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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.

FINE GAEL

KNOW WHERE YOU STAND

A GUIDE TO YOUR ENTITLEMENTS IN 2015

Social Welfare

Options for the Unemployed

Housing

Health

Taxation

Thanks to the huge sacrifices of the Irish people, this budget has been able to **put money back in people's pockets** for the first time in 7 years, through **cuts in the rates of Universal Social Charge and income tax** and **increased child benefit**. I hope this guide to your entitlements proves useful.

Pat Deering

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