

## Women's Cancer Information Project

Coordinated by the European Institute of Women's Health

### HEALTH SERVICES, BENEFITS AND ENTITLEMENTS

In this section we provide you with information on the Health Services, Benefits and Entitlements. We have selected information on some of these which may be relevant to you.

We have not covered all benefit as there are different guides available with more detailed information. There are many clauses and conditions attached to these so it is difficult to give accurate information on benefits which may apply to you. For further information you should contact your Community Welfare Officer in your local Health Centre or Social Worker in the hospital you are attending.

#### **Health Cover:**

This falls into two categories – Medical Card Holders and All Other Categories.

Click on any of the headings below to jump to the details.

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**Hospital Cover:** At present everyone is entitled to hospital in patient services in a public ward in all public hospitals. There is a IR£20 per day levy up to a maximum of IR£200 in any twelve consecutive months. These charges do not apply to medical card holders.

**Outpatient Cover:** There is no charge at present for out patient attendance. There will, however, be a charge for patients attending casualty departments in certain circumstances.

**Medical Card:** A Medical Card normally entitles you, your spouse and any child under 16 to a General Practitioner's services, free of charge, hospital services and whatever prescribed drugs and appliances you may require.

Eligibility for a Medical Card is dependent on a Means Test. Financial guidelines are set out each year and these are available from your local Health Boards.

If your means are above but close to the guidelines and / or if you have a considerable amount of medical expenses it is advisable to apply as in some situations a card may be granted. Application forms are available from your local health centre and Health Board offices.

**Private Hospital Cover:** This is available through the VHI and other schemes. If you choose to go privately to a hospital you are obliged to use a private or semiprivate bed and will be liable for consultant fees for the consultants you may be referred to, e.g. physician, surgeon, pathologist, radiologist, etc.

If in a medical emergency you must be admitted to hospital you will be given whatever bed is available until a private or semi-private bed becomes available.

**Long Term Illness Booklet:** If you are suffering from one of the following illnesses or conditions you can obtain drugs and medicines free of charge for the treatment of that condition.

- Phenylketonuria
- Cerebral Palsy
- Epilepsy
- Hydrocephalus
- Acute Leukaemia
- Diabetes Insipidus
- Mental Illness
- Muscular Dystrophies
- Cystic Fibrosis
- Spina Bifida
- Multiple Sclerosis
- Diabetes Mellitus
- Haemophilia
- Parkinson's Disease
- Mental Handicap (under 16 years only)

### **Drugs Refund:**

Under the Drugs Payment Scheme, no individual or family have to pay more than

£42 (£53.33) in any calendar month for approved prescribed drugs, medicines and appliances for use by that person or his/her family in that month.

### **Definition of Family for the Purpose of the Scheme**

Family expenditure covers the nominated adult, his / her spouse (including a person with whom he / she is living as husband or wife) and children under 18 years. Dependants over 18 years and under the age of 23 years who are in full-time education may also be included. A dependant with a physical disability or a mental handicap or illness who cannot maintain himself / herself fully, who is ordinarily resident in the family home and who does not hold a current medical card, may be included in the family expenditure under this scheme regardless of age.

### **Eligibility**

All those who are ordinarily resident in Ireland are eligible to apply for the Drugs Payment Scheme providing they do not hold a current medical card. You can use the Drugs Payment Scheme with a Long Term Illness Book.

### **Application Procedure**

It is important to complete this registration form immediately to ensure that you / your family can avail of the scheme. Families should be registered by a nominated adult family member. Return the completed form to **your Health Board**. Any change of circumstances, e.g. birth, death, dependants(s) leaving full-time education should be notified to your Health Board.

### **How to use the Scheme**

Once your registration form has been processed, each person named thereon will receive a plastic swipe card which they must present when having prescriptions filled at a community pharmacy. Pending the introduction of a facility whereby pharmacists can access a central database to confirm amounts already paid, all members of a family should use the **same pharmacy** throughout a month to obtain prescribed medication. Evidence in the form of receipts for dispensed items in a calendar month must be presented to allow the pharmacist establish the amount, if any, to be paid by a family in that month. Credit for amounts in excess of £42 paid in a calendar month by members of the same family can be claimed from a community pharmacy by presenting all receipts at the time of next dispensing.

**Tax:** There is tax relief available for medical expenses subject to certain conditions. Any payments received from the Health Boards or insurance companies must be deducted before medical expenses are reimbursed. You are liable for a certain amount of medical expenses incurred in any one tax year. Each health expense incurred must be accompanied by receipts to vouch for the claim. There is a special tax form to claim for these expenses (Form MED 1) and an information leaflet available from the Revenue commissioners

**Disability Benefit:** Eligibility for this benefit will depend on Social Insurance contributions. You must be under 66 years and incapable of work due to illness. You must send a Social Welfare Disability Certificate signed by your doctor each week to Social Welfare Disability Section, P.O. Box 1650, Dublin 1. These certificates are available from your General Practitioner and from the hospital you attend. Invalidity Pension This is paid instead of a Disability Benefit if you are permanently incapable of work. You are entitled to certain extra benefits, subject to certain conditions, such as bottled gas, telephone rental, fuel allowance, assistance under Supplementary Welfare Allowance Scheme, travel pass.

**Disabled Persons Maintenance Allowance (DPMA):** This is a payment provided by the Health Board which is means tested. You may get this if you are not eligible for **Disability Benefit** and unlikely to be able to work for at least a year due to your medical condition. Forms are available from Health Board Offices or local Health Centres.

**Mobility Allowance:** This is a means tested allowance payable by the Health Board to severely handicapped people. Applicants must be over 16 and under 66 and be unable to walk. The inability to walk must be likely to persist for more than one year. For further information please contact your local health board office.

**Domiciliary Care Allowance:** This is an allowance covering children aged 2-16 who due to severe handicap or illness require care and attention in excess of that normally required by a child of the same age. It is a monthly allowance. The disability should be present for at least six months prior to application. Completed form, including medical information, should be returned to your local area health board office. These are listed in "Useful Addresses".

**Supplementary Welfare Allowance:** This is a means tested allowance. You may qualify for this while waiting for a Social Welfare payment or if you are not covered by any other allowance or benefit and not working. Contact your local Community Welfare Officer in your Health Centre for further advice.

**Special Needs Payment:** If your income is too low whether on supplementary welfare or otherwise, there is a possibility of help with special needs, i.e. special dietary requirements, extra heating costs and travelling expenses. Contact your local Community Welfare Officer at the local Health Centre for further advice.

**Carers Allowance:** This is an allowance for carers on low income living at home and minding an elderly or invalided person on certain Social Welfare pensions. This is a means tested allowance. The person has to be so invalided or disabled that they need full-time care and attention. There are other criteria attached to eligibility for this allowance and these are listed on a pamphlet available from the Department of Social Welfare. For further advice contact the Social Worker in your hospital.

**Appliances:** For patients holding medical cards most medical and surgical aids and appliances are provided free of charge, i.e. wheelchairs, walking frames, etc. Patients who are not Medical Card holders are advised to check with your Health Board to see if they can provide you with a loan of the appliance or assist towards the cost. VHI members may be reimbursed for part of the cost of medical or surgical aids under the Out Patients Scheme, subject to the rules of that scheme. These have to be medically recommended. Patients and families who purchase special equipment privately because of their illness should contact the local VAT office as they may be entitled to VAT.

**Home Improvement Grants for Disabled People:** Grants are available from the local authority for disabled people who have to make structural alterations to their

home. This may involve building an extra room or making some alterations, i.e. a ramp, etc.

Forms are available from your local authority who will assess your eligibility for assistance with this grant. It is advisable to discuss this matter with your Occupational Therapist and Social Worker.

**Travel to Hospital:** Patients are faced with many expenses including travelling to and from hospital. Some treatment may continue over a period of time necessitating regular visits to hospital. Should this be a source of concern for you discuss it with your Social Worker at the hospital. Limited help may be available from your Community Welfare Officer but there is a variation in this service between areas and certain conditions may need to be satisfied. For patients with Medical Cards please check with your local Health Board as there may be a minibus or ambulance service available.

As mentioned in the beginning of this section, should you have any queries regarding your entitlements contact your local community welfare officer and/or your social worker in your hospital. With regard to social welfare queries contact Information Service, Department of Social, Community and Family Affairs, Aras Mhic Dhiarmada, Store Street, Dublin 1. Telephone (01) 8748444.

If you live in the Eastern Health Board area and have queries about service and entitlements contact  
The Customer Services Department, Dr Steevens Hospital, Dublin 8. Telephone (01) 6790700 or Freephone 1800 520 520.

Information is also available from your local Citizens Information Centre. A list of these centres is available from:  
National Social Services Board, Hume House, Dublin 4. Telephone (01) 6059000.

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