

4. Healthcare

Private Health Care

You can avail of private health care if you can pay for it or you are covered by a health insurance scheme. Some employers offer health insurance as part of an employment package. The standard rate income tax on private health insurance is deducted at source which means you do not have to claim your tax relief at the end of the year.

It is usual practice that no immediate benefit is available for medical conditions existing before taking out a private health insurance policy. The restriction shall be removed upon the following periods of continuous membership: 5 years for members under 55; 7 years for members aged 55-59; 10 years for members aged 60+.

I am returning to Ireland and I want to buy private health insurance

If you do not have pre-existing health conditions before you join a health insurance provider you will have immediate cover for any accidents or injuries. However, there is a waiting period of 26 weeks if you are less than 55 years of age or 52 weeks if you are aged 55+ before the insurance provider will cover any new health conditions.

Applications to join from people aged over 65 will not be accepted unless they are transferring from certain other insurance companies. You will need to check which companies are acceptable by asking your health insurance provider.

Can I transfer my health insurance?

BUPA Ireland operates an Inter-fund Transfer Agreement which will allow you to continue your cover in Ireland if there is an agreement between BUPA Ireland and your former insurer. You should contact BUPA for more information. If your insurance cover is not recognised then you will be subject to the conditions as explained above.

4. Healthcare

The three main private health insurers are:

- **VHI (Voluntary Health Insurance)**
VHI Healthcare can be contacted at:
IDA Business Park,
Dublin Road,
Co. Kilkenny
Tel: + 353 56 7753200
Customer service: 1850 444 444
Email: info@vhi.ie
Web: www.vhihealthcare.ie
- **Quinn-healthcare**
Quinn-healthcare can be contacted at:
Mill Island,
Fermoy,
Co. Cork.
Customer Service: 1890 700 890
Email: ubfi@quinn-healthcare.com
Web: www.quinn-healthcare.com
- **VIVAS Health**
VIVAS Health can be contacted at:
Vivas Health,
Paramount Court,
Corrig Road,
Sandyford,
Dublin 18
Tel: + 353 1 4817800
Customer Service: 1850 717 717
Email: support@vivashealth.ie
Web: www.vivashealth.ie

4. Healthcare

Public Health Care

You are entitled to Irish public health services if you are “ordinarily resident” in Ireland (i.e. you must prove to the Health Services Executive that it is your intention to remain in Ireland) or if you are covered by EU regulations and you meet qualifying conditions.

In 2005 the Health Boards changed their name to the Health Services Executive.

Medical Card

Am I entitled to a medical card?

You will be entitled to a medical card if you satisfy one of the following conditions:

- You satisfy a means test. Please see Medical Card Income Guidelines on **page 8**
- You are aged 70 and ordinarily resident in Ireland
- You have no income other than social welfare payments
- You must not be employed or self-employed
- You are a full-time student aged 16-25 and financially dependent on your parents (provided your parents have a medical card)
- You are receiving an EU (European Union) or EEA (European Economic Area) social security payment and you are not in receipt of an Irish social welfare pension and you can not be employed or self employed
- You are receiving state payments from an EU member State and you are not in receipt of any Irish state payments

You **may** be entitled to a medical card if:

- You are a student who is financially independent of your parents and you satisfy the means test
- You are a student who is in receipt of Disability Allowance
- Your income exceeds the Medical Card Income Guidelines, you may qualify for a medical card if the HSE (Health Services Executive) considers you are unable to provide necessary medical care for yourself or your family

What is the means test?

A means test is a way of checking if you (and/or your spouse) have enough income to support yourself and what amount of payment, if any, you may qualify for. The following are the main items taken into account for the *means test*:

- All your and your spouse/partner's cash income
- The value of any benefit or privilege, for example, free board and lodging
- The value of investments, savings or property (but not the value of your own home)

4. Healthcare

What does the medical card cover?

The medical card covers:

- Free treatment from a General Practitioner (GP)
- Free Prescriptions (some medication is not covered by the medical card. In such instances you are entitled to apply to the hardship scheme to cover the cost)
- All in-patient public services in public wards (including consultant services)
- All out-patient public hospital services (including consultant services)
- Dental, Optical and Aural services and appliances
- Maternity and Infant services
- A range of Community Care and Personal Social Services

Does the medical card cover my family?

A medical card normally covers you, the cardholder, your spouse and any children under 16 or children who are full-time students aged 16-25 and financially dependent on you. Where a husband and wife have separate incomes, their application for a medical card is assessed on the basis of their combined income.

If you are aged 70 or over you will get a medical card regardless of your income.

If your spouse is under 70, he or she will be means tested.

How do I apply?

You must contact your nearest Health Centre or Community Care Office for an application form.

- You must complete an application form and get your GP to sign it
- You must include evidence of income i.e. P60 or a current wage slip or evidence that you are in receipt of a social welfare payment.

Can I use my British medical card in Ireland?

Yes, but only for 3 months. You must then apply for an Irish medical card.

Can I use my Irish medical card if I am abroad on holidays?

No. The medical card is not recognised outside Ireland. If you are going to another EU or EEA member state for a temporary stay you are entitled to emergency medical services only. You must obtain the appropriate documentation from the Health Services Executive if you intend going abroad.

4. Healthcare

What if I am not eligible for a medical card?

If you do not qualify for a medical card you may be entitled to a reduced rate of medical care under the following schemes.

Doctor Visit Cards

The new 'doctor visit cards' are for people whose income is 50% above the latest eligibility guidelines - this card will entitle holders to free access to GP services, however, they will have to pay for prescription drugs up to €90 and for hospital services. Please read Doctor Visit Cards Income Guidelines on **Page 8**.

How do I qualify?

You are eligible for a GP Visit Card if you pass a means test. You qualify in much the same way as qualifying for a Medical Card except that the income guidelines are 50% higher. These guidelines include allowances for those paying rent or a mortgage and/or incur work related travel costs.

You will qualify for a GP Visit Card if:

- The combined income of yourself and your partner (if any) is less than the income guideline, which applies to your circumstances

Or

- It is decided by the Health Service Executive that financial hardship would arise because of your medical costs or other exceptional circumstances even when the combined income of yourself and your partner (if any) is greater than the income guideline, which applies to you.

For example: if you have an ongoing medical condition that requires exceptional and regular medical treatment or visits to the doctor or hospital and the cost of this would cause you financial hardship, then a GP Visit Card may be granted on these grounds. A card may be granted for the whole family or for an individual member of the family on the grounds of financial hardship.

4. Healthcare

How do I apply?

You can use the same application form for a GP Visit card and a Medical Card and the Health Service Executive will always check your entitlement for a full Medical Card. You can get an application form for a GP Visit Card from the website www.hse.ie or at your local health Centre.

Fill in each section that applies to you and return the completed form to your local health Centre. You will need to have your own PPS number (Personal Public Service Number) and PPS numbers for your dependants when applying for a card. You must insert the numbers on the application form.

What if I am refused a GP Visit Card?

You will receive a letter stating the reason(s) why you have been refused. If you are not satisfied with the decision, you may initially request your local health Centre to review your case. When seeking the review you should draw attention to any change in circumstances since you made your original application and include any relevant issues, which you may previously have overlooked. Alternatively you may appeal to the Appeals Office. The contact details will be contained in your letter of refusal.

A card holder will also be entitled to the Drugs Payment Scheme Card which ensures that no individual or family need spend more than €90 per calendar month on approved prescribed drugs and medicines.

Drug Payment Scheme

The Drug Payment Scheme allows individuals and families who do not hold medical cards to limit the amount they have to spend on prescribed drugs. Under the Drug payment Scheme, you will not pay more than €90 in any calendar month for approved prescribed drugs, medicines and appliances.

If you are ordinarily resident in Ireland, you are eligible to apply for the Drugs Payment Scheme. You can NOT hold a current medical card. You can use the drug payment scheme in conjunction with a Long Term Illness Book. Application forms are available from your local pharmacy or contact your local health board for further information.

4. Healthcare

Long-Term Illness Scheme

The Long-Term Illness Scheme allows people with certain conditions, who are not already medical cardholders, to obtain the medicines and medical and surgical appliances they require for the treatment of their condition, without charge. **You do not have to satisfy a means test.**

The conditions included in the scheme are:

- Mental illness (up to age 16 only)
- Mental disability
- Multiple sclerosis
- Diabetes insipidus
- Muscular dystrophy
- Diabetes mellitus
- Spina bifida
- Hemophilia
- Hydrocephalus
- Cerebral palsy
- Parkinsonism
- Epilepsy
- Acute leukemia
- Cystic fibrosis

If approved, you will be issued with a long-term illness book. Your pharmacist will provide you with the necessary drugs free of charge.

Maternity and Infant Services

The Health Services Executive provides free maternity services for Irish citizens for the period of pregnancy and for 6 weeks after the birth. The service is provided by your G.P. You must be an Irish citizen and be ordinarily resident in Ireland to avail of this service.

Where can I get further information?

If you would like further information, you should contact:

The Department of Health and Children, Hawkins House, Hawkins St, Dublin 2.

Tel: + 353 1 635 4000

LoCall: 1890 200 311 (from within Ireland only)

Web: www.dohc.ie

4. Healthcare

Income Guidelines (Current)		
Category	Medical Card	Doctor Visit Card
	(Weekly Rate)	(Weekly Rate)
Single Person Living Alone:		
Aged up to 65	€184.00	€276.00
Aged between 66 –69 years	€201.50	€302.00
Single Person living with Family:		
Aged up to 65 years	€164.00	€246.00
Aged between 66 – 69 years	€173.50	€260.00
Married couple:		
Aged up to 65 years	€266.50	€400.00
Aged between 66 – 69	€298.00	€447.00
Aged between 70 – 79 years	€596.50	€895.00
Aged 80 years or over	€627.00	€940.50
Allowances:		
Allowance for first 2 children under 16 years financially dependant on you	€38.00	€57.00
For 3rd and subsequent children under 16 years and financially dependant on you	€41.00	€61.50
Allowance for first 2 children over 16 years and financially dependant on you	€39.00	€58.50
For 3rd and subsequent children over 16 years and financially dependent on you	€42.50	€64.00
For a dependant over 16 years who is in full time third level education and not grant aided	€78.00	€117.00
Outgoings on house: rent/mortgage in excess of	€23.00	€23.00

