

Managing

The Financial Impact of Cancer

A guide for patients and their families

Managing the Financial Impact of Cancer

A Guide for Patients and their Families

This booklet has been written to help you learn more about managing the financial impact of cancer. You may be eligible for some social welfare supports if you have cancer. The booklet gives details of types of hospital cover, waivers and refunds of medical expenses, social welfare supports, disability and mobility supports, living at home or nursing home supports, help for carers, travelling expenses, and coping with financial difficulties.

Useful numbers

Medical social worker

Citizens Information 0761 07 4000

Local Citizens Information Centre

Cancer Nurseline Freephone 1800 200 700

Specialist nurse

Family doctor (GP)

If you like, you can also add:

Your name

Address

This booklet has been produced by Patient Travel & Financial Support team of the Irish Cancer Society to meet the need for improved communication, information and support for cancer patients and their families throughout diagnosis and treatment. We would particularly like to acknowledge the contribution of the medical social work professionals who so kindly gave up their time and expertise to contribute to previous editions of this booklet.

CONTRIBUTORS

Sherina Geraghty, Financial Support Programme Administrator
Gail Flinter, Patient Travel and Financial Support Manager

EDITORS

Nora Mahony, Sarah Lane

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Fast facts

Will I have to pay for my cancer treatment?

If you are diagnosed with cancer you are entitled to free tests and treatment in hospital, but you may have to pay something towards your stay in hospital if you don't have a medical card or health insurance. If you have health insurance most of the costs will be covered, but it depends on your plan and the services you use. It's best to call your insurers to check what you're covered for, before starting treatment.

The HSE may be able to reduce or cancel all charges if you can't afford to pay them. See page 24 for more details.

Are there any social welfare payments for people with cancer?

There are a number of social welfare payments to help people who are ill. But remember that it's up to you to apply for them – you won't get them automatically. The main entitlements are listed in this booklet but if you need more information, please contact your local Citizens Information Centre.

What other supports and services can help me?

There is help for people who need care at home, as well as support to help with the extra costs you might have, such as heating your home, travelling to the hospital or medical equipment. See page 49.

Fast facts

What help is there for carers?

If you are looking after someone with cancer, you may qualify for a carer's payment. There are also organisations and groups offering support and information to carers. See page 59.

How can I find out about services, benefits and entitlements?

- Call a member of our financial support team on 01 231 0522.
- Ask our cancer nurses – call our Cancer Nurseline on Freephone 1800 200 700 or visit a Daffodil Centre.
- Ask if there is a Medical Social Worker in your hospital.
- Call Citizens Information on 0761 07 4000 or call into your local centre. A list of centres is available at **www.centres.citizensinformation.ie**

What does that word mean?

There is a glossary in the back of this booklet that explains some of the most-used financial terms. Turn to page 91 to read it before you begin.

A diagnosis of cancer can bring the added burden of money worries. This booklet has been written to help you learn more about managing the financial impact of cancer. The information in this booklet is general and might not apply to your situation.

If you have cancer or any type of illness, you may qualify for a range of benefits provided by the State through the Department of Employment Affairs and Social Protection and the Health Service Executive (HSE). This booklet gives details of:

- Types of health cover (p9)
- Sick pay entitlements (p19)
- Tax reliefs, waivers and refunds of medical expenses (p23)
- Social welfare supports (p27)
- How to appeal social welfare decisions (p39)
- Disability and mobility supports (p41)
- Living at home and nursing supports (p49)
- Advice for carers (p59)
- Travel expenses (p69)
- What to do if you are having trouble with money (p73).

If you have a question about what benefits or services you might be entitled to, it's best to contact the relevant organisation or agency directly and ask them about your own individual circumstances.

The information in this booklet is accurate at time of revision, April 2019.

If you need more support or have questions:

Medical social worker / Cancer nurse specialist

Many hospitals have medical social workers who are trained to help you and your family with any social issues or practical needs. They can give counselling and emotional support. They can advise on benefits and financial matters and on practical supports and services.

A member of your hospital healthcare team can let you know if there is a medical social work service based in your hospital. If there's no medical social worker in your hospital, speak to your cancer nurse.

Citizens Information

The Citizens Information website has information on all public services and entitlements in Ireland. The Citizens Information Board gets this information from the government, so that you have all the information you need in one place. You can contact Citizens Information by telephone 0761 07 4000 or through their website

www.citizensinformation.ie. They can also tell you where to find your nearest Citizens Information Centre, or whether there is one in your local hospital. Do check with your nurse for more details.

Irish Cancer Society cancer nurses

Talk to one of our cancer nurses in confidence. Call our Cancer Nurseline on Freephone 1800 200 700 or visit a Daffodil Centre in one of 13 hospitals around the country.



Cancer Nurseline Freephone 1800 200 700



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Public hospital charges

Inpatient charges – staying in hospital overnight

Anyone living in Ireland can have hospital inpatient services as a public patient, in a public hospital, but it is not free for everyone. There is an €80 a night charge up to a maximum limit of €800 in a 12-month period. Medical card holders do not pay these charges. If you have private health insurance you may be covered for staying on a private ward or in a private room. Check with your private health insurance provider.

Outpatients and emergency charges

If you go to the outpatients or emergency department of a public hospital, without being referred there by a GP, you will be charged €100. There is no charge if you have a medical card. There is also no charge if you are admitted to hospital after going to the emergency department first.

Some hospitals charge for the first chemotherapy visit, if you were diagnosed as an outpatient and never admitted to the hospital. This cost could be €80 or more. This is part of the hospital inpatient services charge. These charges will not pass the maximum limit of €800 in a 12-month period.

The HSE can in some cases reduce or cancel all charges if you can't afford to pay them. See page 24 for more details.

Private health insurance

Private health insurance pays for private care in hospital or from various specialists/consultants in hospitals or in their private practices. Insurance can cover day care, inpatient treatment and hospital outpatient treatment. Before going to hospital, check how much your insurance company covers for inpatient and outpatient services. Depending on your plan, you may have to pay these charges upfront yourself and be paid back (reimbursed) at a later date.

More information on private health insurance is available from the Health Insurance Authority.

Contact details:

Health Insurance Authority	Tel: 01 406 0080
Canal House	LoCall: 1850 929 166
Canal Road	Email: info@hia.ie
Dublin D06 FC93	Website: www.hia.ie

What's the difference between public and private healthcare?

Deciding to get private health insurance is your choice. Private health insurance can cut waiting times to see a hospital specialist and have tests carried out, but public patients around the country are being seen much quicker than before.

Tests and investigations are available to all public patients. There may be delays depending on circumstances. If you have private insurance, you may be able to have these tests carried out quickly. However, it may not always be possible to have your tests done as quickly as you would like. Your health insurer has to approve some tests in advance, which can take a day or two.

Medical cards

People who have HSE medical cards get free medical care. Medical cards are means tested. This means you will have to give details of how much money you and your partner make, any savings and investments you have, and if you own property that is not your own home, to make sure you are eligible for the card. Your spouse (wife/husband) or co-habiting (live-in) partner and children may also be entitled to free medical care. A medical card is different from a GP visit card. A GP visit card entitles you to free GP visits only.

A medical card entitles you to:

- Free GP (family doctor) services.
- Free prescribed drugs and medicines. You may have to pay a prescription charge of €2.00 per item (€1.50 for those over 70 years), up to a limit of €20 per family per month.
- Free medical aids (appliances), for example, a walking aid, wheelchair, colostomy bags or wig/hairpiece (up to a certain value).
- Free inpatient services in a public ward in a public hospital.
- Free outpatient services.
- Free accident and emergency care.
- Community care services: public health nursing, home help, physiotherapy, occupational therapy, chiropody, day and respite care.
- Free maternity and infant care services.
- Short-term counselling for mild to moderate difficulties.

Other benefits

You may also be entitled to other benefits if you have a medical card:

- Exempt from paying the health portion of your social insurance (PRSI).
- Free transport to school for children between the ages of 4 years and 12 years, if you live 3.2 kilometres or more from the nearest school.
- Exemption from paying State examination fees in public second-level schools.
- Financial help with buying schoolbooks in certain schools.

Your local social welfare office can give you more information about how to claim these benefits.

To qualify for a medical card, you must:

- Pass a means test.
- Rely totally on social welfare payments, and have no other assessable means (income), such as:
 - State Pension (Non-Contributory)
 - Disability Allowance
 - One-Parent Family Payment
 - Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension
 - Deserted Wife's Allowance.

or

- Satisfy EU regulations about EU members receiving medical cards in Ireland.
- Be a child in foster care.
- Be aged between 16 and 25 and financially dependent on your parents or guardian, who also holds a medical card. However, this does not apply if the medical card is a discretionary one.

Medical cards are no longer automatically given to those aged over 70. You will need to pass a means test. You are entitled to the GP visit card.

If you are aged between 16 and 25 years and financially dependent on your parents or guardian, your entitlement to a medical card will be based on your parents' means.

How to apply: The quickest way to apply for a medical card is online at www.medicalcard.ie. You can also download an application form from www.hse.ie or collect one from your local health office.

Post the completed form to:

PCRS
Client Registration Unit

PO Box 11745
Finglas, Dublin D11 XKF3.

Health cover

For any queries, call LoCall 1890 252 919 or email client.registration@hse.ie. You can also check the status of your application online if you have your registration number.

For useful tips on filling out forms, see page 81.

Hardship/special circumstances

Medical cards can sometimes be issued on hardship grounds, even if your income is above the income guidelines. If you have a specific hardship, an emergency, personal difficulty, or special circumstances due to your cancer, do apply for a medical card. Make sure to attach copies of all requested documents, such as copies of your wage slips or social welfare payment receipts.

A cancer diagnosis does not automatically entitle you to a medical card unless you are under the age of 18 and have been diagnosed with cancer within the last 5 years.

Medical aids

Some medical aids are free if you have a medical card. Medical aids are things you may need as the result of cancer or cancer treatment to improve your quality of life. For example, wigs/hairpieces after chemotherapy, or colostomy bags after bowel cancer surgery. You may also hear them called 'appliances'. If your mobility becomes a problem, you may need a walking aid or wheelchair for a time.

On discharge home from hospital, your healthcare team will advise you about any medical aids you may need after treatment. They will arrange a visit with your local Public Health Nurse who will organise these necessary medical aids. You might be referred to an occupational therapist, who can see what might be most helpful for you.

Health cover

GP visit card

A general practitioner (GP) visit card allows you to visit your GP free of charge. You will still have to pay for drugs, any outpatient/inpatient charges and medical aids yourself. You qualify in the same way as for a medical card except that the income guidelines are higher.

To qualify for a GP visit card, you must:

- Pass a means test*
- Be living in Ireland continuously (habitual resident)

or

- Have financial hardship due to your circumstances.

People aged over 70 or under 6 automatically qualify for a GP visit card, no matter what their income. You will still need to apply using a special form.

** The combined income of you and your spouse is assessed after tax and PRSI have been deducted. Reasonable expenses for childcare, rent/mortgage and travel to work are also considered and can bring your income within the guidelines.*

Hardship/special circumstances

GP visit cards can be issued on hardship grounds, even if your income is above the income guidelines. For example, if you have exceptional and regular medical treatment or visits to your doctor or hospital due to your cancer. A card may be granted for your whole family or just for you.

Make sure you attach copies of all relevant evidence about your circumstances when you apply for the card. You will also be entitled to the Drugs Payment Scheme card. Under the Drugs Payment Scheme, you and your family will pay a maximum of €124 each calendar month on approved prescribed drugs and medicines. See page 24 for more information.

How to apply: Apply for a GP visit card with the same application form as a medical card (see page 13). If you're applying for an over-70s or under-6s GP visit card, there is a different form to fill in.

Health cover

While your application is being processed, the HSE will also check if you are entitled to a full medical card. For more information on GP visit cards, contact your local health office.

Post the completed form, along with any supporting documentation, to:

Client Registration Unit 4th Floor	Tel: (051) 595 129
HSE PCRS	Locall: 1890 252 919
Finglas	Email: clientregistration@hse.ie
Dublin 11	

How do I know if I am eligible for services provided by the HSE?

The easiest way to find out whether you can use these HSE services is to contact:

- Your local Citizens Information Centre
- Your local Health Office
- A hospital-based medical social worker, if there is one in your hospital
- HSE Live, where you can chat with a HSE representative. For more information visit www.hse.ie/eng/hselive/ (Monday – Friday, 8am-8pm and Saturday, 10am-5pm).

For more information, contact:

HSE infoline: 1850 24 1850 (Monday–Saturday; 8am–8pm)
Email: infoline1@hse.ie
Website: www.hse.ie

Health cover

Short-term illness

If you are sick, have no income or do not qualify for any social welfare payments, you may be eligible for the Supplementary Welfare Allowance (SWA). The SWA is a weekly allowance paid to people who do not have enough income to meet their needs.

If your weekly income is below the SWA rate for your family size, as dictated by the Department of Employment Affairs and Social Protection, a payment may be made to bring your income up to that level. Both PAYE workers and the self-employed can apply, and it is means tested.

See page 36 for more about Supplementary Welfare Allowance.

You may also be eligible for Farm Assist, Fish Assist, a medical card or GP visit card, and the Drugs Payment Scheme.

Long-Term Illness Scheme

If you have certain long-term conditions, you can get free drugs, medicines, and medical and surgical equipment for your treatment. If you have acute leukaemia you will qualify for the scheme. Other types of cancer are not covered.

The other medical conditions covered by the scheme are: mental handicap, mental illness (for people under 16 only), diabetes mellitus, diabetes insipidus, haemophilia, cerebral palsy, phenylketonuria, epilepsy, cystic fibrosis, multiple sclerosis, spina bifida, muscular dystrophies, hydrocephalus, parkinsonism and conditions arising from use of the drug thalidomide.

The scheme does not depend on your income or other circumstances and is separate from the medical card scheme and the GP visit card scheme.

If you qualify, you will get a long-term illness book that lists the drugs and medicines you need. You will receive these medicines free of charge through your local chemist. You will still have to pay for other drugs and medicines not related to your condition.

How to apply: Fill in an application form from your family doctor (GP) or your local health office.

Primary Care Reimbursement Service (PCRS)

The PCRS deals with payments to all GPs, dentists, chemists and other professionals who provide free or reduced-cost medical services to the public. These services include medical cards, the Drugs Payment Scheme, Long-Term Illness Scheme, and the dental treatment services scheme.

Contact details:

HSE Primary Care Reimbursement Service	Tel: 01 864 7100
North Road	Email: pcrs@hse.ie
Finglas	Website: www.hse.ie/eng/staff/PCRS
Dublin D11 XKF3	

Cross-Border Healthcare Directive

This EU law gives you the right to apply for healthcare treatment in any EU country, Iceland, Liechtenstein, Switzerland and Norway. It only applies if you normally live in Ireland and are entitled to public patient healthcare here.

If you want to get treatment in the EU you must be referred by your GP, consultant, or HSE clinician, and get permission from them before applying to the HSE. There is no charge for applying. It is a free public service.

If you qualify you may have to pay for your treatment upfront, and the HSE will reimburse you (pay you back). You will have to pay for your own travel costs. It's a good idea to get travel insurance if you are travelling for treatment.

Contact details:

National Contact Point HSE Cross Border Directive	Tel: 056 778 4546
St Canice's Hospital, Dublin Road, Kilkenny R95 P231	Email: crossborderdirective@hse.ie
	Website: www.hse.ie

Sick pay entitlements

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Sick pay and sick leave

You may need to take some time off work for your tests, treatment and recovery afterwards. How much time you need to take will depend on your type of cancer and treatment.

Am I entitled to sick pay?

In general, as an employee, you don't have a legal right to be paid by your employer while on sick leave. It depends on your contract or terms of employment. Find out from your employer, or check your terms of employment, to see if you are entitled to sick pay.

If you have been employed for 2 years or more and have the relevant social insurance contributions, you may be entitled to receive Illness Benefit from the Department of Employment Affairs and Social Protection. See page 32 for more information.

Certified sick leave

If you are entitled to sick pay you will usually need to have a medical certificate from your doctor if you are off for more than 2 days in a row. This is called certified sick leave.

Public servants

If you are a public servant, you can usually get certified sick leave of up to 3 months (92 days) on full pay and 3 months on half pay in any 4-year period. But if you have a critical illness, like cancer, you will get 6 months (183 days) on full pay and 6 months on half pay. In the public service you are allowed 7 non-consecutive days' self-certified sick leave per 2-year period, with no doctor's certificate needed.

Other employed people

You may get similar benefits if you are employed by a large company, or you may get fewer or none at all. It depends on your employer and your contract.

What happens if I am entitled to sick pay?

Usually an employer will ask you to send in a medical certificate from your GP or family doctor when you are on sick leave. For example, you may have to send in a medical certificate if you are out sick for more than two days in a row. The medical certificate should state the date you are likely to return to work.

If you are likely to be out sick for a longer period, your employer may ask you to send in a medical certificate every week.

Usually your contract of employment will give a limit on the amount of sick pay you can get. For example, one month's sick pay in any 12-month period.

If you are entitled to sick pay, your employer will probably ask you to sign over any Illness Benefit payment from the Department of Employment Affairs and Social Protection to your employer for as long as the sick pay continues. See page 32 for more on Illness Benefit.

What happens if I am not entitled to sick pay?

If you are not entitled to sick pay from your employer, you can apply for Illness Benefit if you have enough social insurance (PRSI) contributions. If you do not have enough contributions, you should contact your local social welfare office for advice. You will need to speak to your Department of Employment Affairs and Social Protection representative, previously known as your Community Welfare Officer.

Becoming ill when self-employed

If you are self-employed, you are likely to suffer some immediate drop in your income because of your illness. If you have critical illness or income protection insurance, you can claim against it if you become seriously ill or are unable to work for some time. You may be eligible for some social-insurance-based payments if you're unable to work.

Sick pay entitlements

If you do not have the relevant PRSI contributions to be entitled to Illness Benefit, you can apply for a means-tested social assistance payment, like the Disability Allowance or Supplementary Welfare Allowance. See page 27 for more about social welfare payments.

To qualify for any social welfare payment because you are sick or have a disability, you must be certified as sick or disabled by a doctor.



Help with medical expenses

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Drugs Payment Scheme

You can get help with the cost of medicines under the Drugs Payment Scheme (DPS). This means that each household will pay no more than €124 each calendar month for prescribed drugs, medicines and medical aids (appliances).

If your medical needs cost more than €124 you won't pay any more – the cost will be covered by the scheme. A household can be a single person, a married couple or a family with dependent children.

The scheme is for people who do not have a medical card, including people who have a GP visit card. The scheme is not means tested – it is for everyone, no matter what your income.

How to apply: You can register for the scheme by filling in a registration form at your local pharmacy. You can apply online at www.mydps.ie. You can also apply by contacting your local health office. If you have any difficulties filling in the form, the staff at the pharmacy or health office will be happy to help. Send the completed application to your local health office.

It can take up to 4 weeks to process your application for a Drugs Payment Scheme card. If you have to pay for prescription medicines or medical aids while you're waiting for your card, keep the receipts. Once you get the card, you can send off the receipts to the Drugs Payment Scheme section of your local health office. You should get back the money that you have spent.

Waiver of medical expenses

There is help available if you're finding it difficult to pay your medical expenses, especially hospital charges. The HSE can reduce or waive (cancel) a charge if it is causing you severe financial hardship. You will need to show the HSE officer how difficult it would be for you to pay the charge. For more advice, talk to your medical social worker or your local health office.

Tax relief for medical expenses

If you pay medical expenses that are not covered by the State or by private health insurance, you can claim tax relief on some of those expenses. You can't claim tax relief on the following:

- Any medical expenses that have been, or will be, paid for by the HSE or a private health insurance company.
- Any medical expenses that have been, or will be, the subject of a compensation payment.
- Any expenses relating to routine dental and eye care.

How to apply: You can apply online by registering on the Revenue website www.revenue.ie and claim your health expenses through your tax return form. Remember, any claim must be made within 4 years of the end of the tax year that you had the medical expenses you're claiming for. Do ask your medical social worker or local Citizens Information Centre for more advice.





Social welfare payments

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Applying for social welfare payments

In general, to qualify for a social welfare payment, you must satisfy a means test and the habitual residence test.

A means test is the Department of Employment Affairs and Social Protection looking at all your sources of income to check that you qualify for the payment.

A habitual residence test proves that you have been living in Ireland for some time.

When you get in touch with the Department of Employment Affairs and Social Protection about benefits or entitlements, they will ask you for your PPS number. This is your personal public service number, previously known as your PRSI number. Always make sure you have this number to hand. If you don't, they won't be able to take your call.

You may be entitled to certain payments if you have an illness such as cancer. But remember that payments will not be offered automatically to you. It is up to you to apply for them. You or your spouse (wife/husband) or co-habiting (live-in) partner can apply separately for some individual benefits.

If you or your spouse/partner are already receiving a social welfare payment, you may or may not be entitled to another payment. Contact the medical social worker at your hospital or your local Citizens Information Centre for more advice.

Filling in forms

Sometimes social welfare application forms can be difficult to fill in. If you need help filling in a form, contact your local Citizens Information Centre. They will be happy to help you. You can also see some tips for filling in forms on page 81 of this booklet.

What do I need when applying for payments?

Depending on the payment you apply for, you may need the following:

- PPS numbers for yourself, your spouse and your children.
- Proof of where you live.
- Proof of identity. For example, a passport, driving licence, work permit, immigration (IRP) card – previously called the GNIB.
- Evidence of any income you and your spouse and children have.
- Your child benefit book or birth certificates for any children you may be claiming for, if you do not have PPS numbers for them.
- Documents to show your income and financial situation. This includes pay slips, forms like the End of Year Statements, bank statements. (End of Year Statements replaced P45 and P60 forms in 2019.)

If you are a non-EU/EEA or non-Swiss citizen and you wish to stay in Ireland for any reason for longer than 90 days, you must apply for immigration permission and then register (if you receive immigration permission).

Contact details:

Department of Employment
Affairs and Social Protection
Information Section

Tel: 1890 500 000
Leaflet line: 1890 202 325
Website: www.welfare.ie

Email: cancernurseline@irishcancer.ie

Types of payments

Most payments are made by the Department of Employment Affairs and Social Protection or the HSE. There are 3 main types of payments:

- **Social insurance payments:** These are based on your PRSI contributions (see below). They include Illness Benefit and Invalidity Pension.
- **Means-tested payments:** These are based on your income being below a certain level. They include Disability Allowance and Supplementary Welfare Allowance.
- **Universal payments:** These are payments made regardless of your income or social insurance record. They do not have to depend on your health or social circumstances. For example, Child Benefit, which is also known as the Children's Allowance.

Disability payments are made if you have an illness, injury or a recognised disability. For these schemes, you must be incapable of work due to illness and be medically certified by a doctor. For this, your doctor needs to fill in a special form, which you then send to your social welfare office.

Pay Related Social Insurance (PRSI)

When you are employed, you make PRSI contributions each week. These are often called 'stamps' and are taken directly from your wages. They go towards any 'benefit' social welfare payments you might need. This can happen if you become unemployed (Jobseeker's Benefit) or if you are ill and cannot work (Illness Benefit, etc). These contributions can also go towards your contributory old age pension in the future. The PRSI and social insurance system are managed by the Department of Employment Affairs and Social Protection. The benefits you get will depend on the amount of PRSI you have paid.

Means testing

Means testing means looking at your cash income, your property, and assets or investments and any other benefits to see if you're entitled to a mean-tested payment.

Cash income

This includes:

- Wages, including income from part-time employment or farming.
- Any maintenance paid to you.
- Your co-habiting partner's or spouse's earnings.
- Any rental income from renting out a room in your own home or from renting out a property that you own.

In the first two cases, a certain amount of income is allowed before it affects the payment rate.

Property

This includes:

- The value of all your property (minus the mortgage), except your own home.

Capital/Investments

This includes:

- The value of any stocks, shares, savings or assets you have.
- The first €20,000 of any capital you have is not taken into account. If you are receiving a Disability Allowance, the figure is €50,000.
- Money in the bank, building society, credit union, or actual stocks and shares.

Benefit and privilege

- If you are living at home with your parents, benefit and privilege is used to assess the value of your claim. Your parents' income will be taken into consideration.
- It applies to all single people under 25 who are claiming Supplementary Welfare Allowance.

Social welfare payments

- You are excluded from means testing if you are from a one-parent family or living in a household where the only income is from a social welfare payment.
- Your parents' income from all sources is considered. This includes income from insurable employment – PAYE, self-employment, Community Employment schemes, occupational pensions, etc. It excludes payments made by the Department of Employment Affairs and Social Protection and the HSE.

Illness Benefit

Illness Benefit is a payment from the Department of Employment Affairs and Social Protection to PAYE workers who cannot work due to illness. It is aimed at those with a short-term illness. The benefit is paid for a maximum of two years, and how long you get Illness Benefit depends on how much PRSI you have paid (see page 30 and below). Illness Benefit is now taxed from the first day of payment.

To qualify for an Illness Benefit payment, you must:

- Be aged under 66
- Be certified by a doctor as being medically unfit for work
- Have at least 104 weeks' PRSI contributions since you first started work*

and

- Have 39 weeks' PRSI contributions paid or credited in the relevant tax year (13 of these must be paid contributions)

or

- Have 26 weeks' PRSI contributions paid in the tax year immediately before the year in which the claim is being made **and** 26 weeks' PRSI contributions paid in the relevant tax year.

* Depending on how much you paid in PRSI contributions since you first started work, you may get Illness Benefit for 2 years at most.

Social welfare payments

How to apply: You must apply for Illness Benefit within 6 weeks of becoming ill and you must be medically unfit for work. If the delay is longer than that, you may lose some of your payment. But if there is a good reason for the delay, your payment might be backdated.

To claim Illness Benefit you will need to get a claim form (IB1) and a social welfare medical certificate (MED1) from your doctor. You will fill out the IB1 form and ask your doctor to complete the MED1 medical certificate.

For each week, as long as you are ill, you will need to see your doctor and send in a MED1 medical certificate to the Department of Employment Affairs and Social Protection unless you are told otherwise. These are often called sick certs. Depending on your medical condition, your doctor may agree to send in monthly certificates. Before you go back to work, you need to get a final medical certificate from your doctor.

Contact details:

Illness Benefit

Department of Employment Affairs
and Social Protection
P.O. Box 1650
Dublin 1

Tel: (01) 704 3300

Locall: 1890 928 400

Email: illnessbenefit@welfare.ie

Website: www.welfare.ie

Invalidity Pension

This is a long-term payment for those who are unable to work for 12 months or who cannot work permanently due to illness or disability and who have paid the required number of PRSI contributions (see below). It is usually given to people who have already claimed Illness Benefit for at least 12 months. You will also be entitled to a free travel pass, and you may get extra social welfare benefits, like the household benefits package. This includes allowances for your gas or electricity bills and a free television licence.

To qualify for an Invalidity Pension payment, you must:

- Be medically unfit for work for at least 12 months and be likely to be incapable of work for at least another 12 months.

or

- Be permanently incapable of work.

and

- Have at least 260 weeks' (5 years') PRSI contributions since you first started work.

and

- Have 48 weeks' paid or credited PRSI contributions in the tax year immediately before, or 2 years before, the year in which the claim is being made.

How to apply: You will need to fill in an Invalidity Pension application form. You can get a form from your local social welfare office. You may qualify for a Supplementary Welfare Allowance while you are waiting for your claim to be processed. Your local Citizens Information Centre or social welfare office can give you more help and advice.

Farm Assist

Farm Assist is an income support scheme for farmers that is means tested. It is like Jobseeker's Allowance but has a more generous means test. Also, you do not need to be available for work to qualify for the scheme.

The means test takes account of every form of income but assesses it in different ways and disregards various amounts. There are different rules applying to income from farming and other forms of self-employment, income from certain schemes, income from employment and income from property and capital.

To qualify for Farm Assist, you must:

- Be a farmer.
- Be farming land in the State.
- Be aged between 18 and 66.
- Pass a means test.

How to apply: You can download and complete the form Farm 1 from www.welfare.ie and return it to your local social welfare office. After you apply for Farm Assist, a social welfare officer will call to your house and ask to see various documents. For example, accounts prepared for tax purposes, creamery returns, cattle registration cards, details of headage payments, area aid, and so on.

If you have further questions, contact your local social welfare office.

There is also a similar payment for fishermen and women called Fish Assist.

Supplementary Welfare Allowance

If you are sick and do not qualify for any of the payments discussed so far, you may be eligible for Supplementary Welfare Allowance (SWA). This also applies if you have little or no income and cannot provide for yourself and your family. The payment is a basic weekly allowance and is means tested.

The payment helps to tide people over emergencies and difficult times. It can also be paid if your main social welfare payment does not cover your ongoing needs. You may get help with certain special needs like rent or mortgage interest payments or for urgent or exceptional needs. But remember the allowance will only be paid out if you are in severe financial difficulties.

If you have claimed for a social welfare benefit or pension but it has not yet been paid, and you have no other income, you may qualify for the allowance while waiting for the payment.

Department of Employment Affairs and Social Protection representatives, formally known as Community Welfare Officers, are based in Intreo Centres or social welfare offices and are responsible for the day-to-day administration of the Supplementary Welfare Allowance Scheme. Sometimes they are known as 'relieving officers'.

Types of SWA payments

There are different types of Supplementary Welfare Allowance payments:

- **Entitlement-based payments**

If you pass a means test and other conditions, you are entitled to the payment. These payments include:

- Basic Supplementary Welfare Allowance
- Weekly payments to contribute to rent, mortgage, heat, diet and other ongoing needs.

- **Discretionary-type payments**

If it is not clear that you are entitled to the payment, a Department of Employment and Social Protection representative (formerly known as the Community Welfare Officer) can decide. For some payments, the officer makes a decision based on your circumstances and using legal guidelines. These payments include:

- Exceptional Needs Payments
- Urgent Needs Payments

See page 74 for more about these payments

To qualify for a Supplementary Welfare Allowance, you must:

- Pass a means test.*
- Be living in Ireland continuously (habitual resident). †
- Have applied for all possible benefits or help from the Department of Employment Affairs and Social Protection or the HSE.
- Satisfy the Department of Employment and Social Protection representative (formerly known as the Community Welfare Officer) that you need the particular payment.

* If you are under 25 and living with your parents, some of their income may be assessed as your means.

† If you are an EU member or Swiss national living in Ireland, you do not have to be continuously living here to get the Exceptional Needs Payment.

How to apply: You can apply for a Supplementary Welfare Allowance from the Department of Employment Affairs and Social Protection. This can be done at your local social welfare centre as soon as the need arises. You will need to fill in the claim form and supply the following:

- PPS numbers for yourself, your spouse/partner and your children.
- Proof of where you live, for example a household bill.
- Proof of your identity. For example, a public services card, a passport, driving licence, work permit, immigration (IRP) card (formally GNIB).

Social welfare payments

- Evidence of any income you and your spouse, civil partner or cohabitant and children are getting.
- A note from your local social welfare office as well as your last wages slip if you have just applied for Jobseeker's Benefit or Allowance.
- Your Child Benefit book, or birth certificates for any children you may be claiming for, if you do not have PPS numbers for them.
- Documents to show your income and financial situation. For example, pay slips, End of Year Statements (replaced P45 and P60 forms in 2019), bank statements.

If you are not satisfied with the outcome of your claim, you have the right to appeal the decision. The Social Welfare Appeals Office deals with appeals relating to most Supplementary Welfare Allowance payments. For more about appealing a decision, see the next page.



Social welfare payments

Can I appeal if my application is refused?

Social Welfare Appeals Office

If you think you have been wrongly refused a social welfare payment, you can appeal this decision to the Social Welfare Appeals Office. You can also appeal if you are unhappy about any decision of a deciding officer within the Department of Employment Affairs and Social Protection.

You have the right to request and receive the decision of the deciding officer within the department. His or her decision must be in writing and say why the refusal was made. Although deciding officers use guidelines when making decisions on claims, they must also rely on the information and evidence supplied by you when making their decision.

The Social Welfare Appeals Office is an independent agency. It is not part of the Department of Employment Affairs and Social Protection. The office also deals with appeals for some payments under the Supplementary Welfare Allowance Scheme, but does not deal with the discretionary part of the scheme. For example, Exceptional Needs Payments and Urgent Needs Payments.

You must make your appeal within 21 working days. In rare cases, late appeals may be considered.

Supplementary Welfare Allowance appeals

If your application for SWA has been refused:

- Contact the Department of Employment and Social Protection representative (formerly known as the Community Welfare Officer) or the Social Welfare Appeals Office. Check that all the details were available to them and if there is any chance the decision could be reversed. Find out exactly why the payment is being refused and ask for the reasons to be given in writing.
- You should appeal a decision as soon as possible after the first decision has been made.

Social welfare payments

You cannot take an appeal to Social Welfare Appeals office for either Exceptional Needs Payments or Urgent Needs Payments.

How to apply to the Social Welfare Appeals Office

Fill in the special Social Welfare Appeals application form, which is available from your local social welfare office or the Social Welfare Appeals Office. You can also explain your appeal in a letter addressed to the Social Welfare Appeals Office. In your appeal, you must include the following information so the appeals officer can deal with your appeal:

- Your name
- Your address
- Your PPS number
- The type of payment you are claiming
- The decision you are appealing against
- The reasons why you disagree with the decision that has been made
- A copy of the deciding officer's written decision

Appeals can take a number of months to process. More information about the Social Welfare Appeals Office is available from your local social welfare office or from the Social Welfare Appeals Office directly. It does not cost anything to make an appeal.

Contact details:

Social Welfare Appeals Office	Tel: (01) 673 2800
D'Olier House	Locall: 1890 747 434
D'Olier Street	Email: swappeals@welfare.ie
Dublin 2	Website:
Ireland	www.socialwelfareappeals.ie

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If you are getting a social welfare payment, you may qualify for additional financial support because of your illness or disability.

Disability Allowance

Disability Allowance is a weekly allowance paid to people with a disability. This is a means-tested payment.

To qualify for a Disability Allowance, you must:

- Be aged between 16 and 66.*
- Pass a means test, which can include your spouse or partner's income.
- Be medically examined and certified.
- Have an injury, disease or illness, or have a physical or mental disability, that has continued or is expected to continue for at least 1 year.
- Be substantially restricted to do work that would otherwise be suitable for a person of your age, experience and qualifications as a result of your disability.
- Be living in Ireland (habitual resident).

* When you reach the age of 66 you will no longer qualify for a Disability Allowance, but you will be assessed for a State pension.

If you are getting Disability Allowance and go into hospital or residential care, you will continue to get your payment. Remember if your spouse or partner is working, it can affect your Disability Allowance.

Depending on the disability payment you are receiving and your circumstances, you may be entitled to other benefits. You may also qualify for certain education and employment schemes.

How to apply: Contact your local health office or Intreo Centre for an application form or download it from www.welfare.ie or www.citizensinformation.ie

Partial Capacity Benefit

Partial Capacity Benefit is a social welfare scheme that allows you to return to work or self-employment if you have reduced capacity to work, and continue to receive a payment from the Department of Employment Affairs and Social Protection. To qualify, you need to be getting either an Illness Benefit (for at least 6 months) or an Invalidity Pension. Do ask your medical social worker or Citizens Information Centre for more advice.

Housing Adaptation Grant for People with a Disability

A housing adaptation grant is available if changes need be made to your home to make it suitable for someone with a disability to live in. This includes a physical, sensory or intellectual disability or mental health difficulty. Your application will be prioritised based on medical need. The more unwell you are, the higher the priority.

The grant can help you to make changes and adaptations to your home. For example, making it wheelchair-accessible, extending it to create more space, adding a ground-floor bathroom or toilet or a stair-lift. In some cases, provision for heating can be included, but only under certain conditions. Contact your local authority for more details.

The grant is means tested. The income of all the household members will be included in the means test (with some exceptions including Child Benefit, Family Income Supplement, Domiciliary Care Allowance, Carer's Allowance. A full list is available at www.citizensinformation.ie).

Your total household income will be assessed to find out if you qualify for the grant and the amount payable. You must also prove that you have paid the local property tax, if you are a homeowner. The grant can be paid to people in:

- Owner-occupied housing.
- Houses being purchased from a local authority under the Tenant Purchase Scheme.

Disability and mobility supports

- Private rented accommodation (how long you have been a tenant can affect grant approval).
- Accommodation provided under the voluntary housing Capital Assistance and Rental Subsidy schemes.
- Accommodation occupied by persons living in communal residences.

How to apply: Download an application form from your local authority's website or ask for one to be posted to you. Fill in the form and return it to your local authority, for example, your local county council office. When your local authority receives your application, it may ask for an occupational therapist to assess your home. The grant will not be paid if you start work before the grant is approved. But it is expected that the work would start within 6 months of your grant being approved.



Disability and mobility supports

Mobility Aids Grant Scheme

If you have mobility problems in your home, you may be eligible for the Mobility Aids Grant Scheme. It is mainly aimed at older people, but anyone with a disability can apply. The grant allows for work to be done in your home to help your mobility. For example, putting in grab-rails, an easy-access shower, stair lift or access ramps.

The grant can be paid if you are in:

- Owner-occupied housing.
- Houses being purchased from a local authority under the Tenant Purchase Scheme.
- Private rented accommodation (how long you have been a tenant can affect grant approval).
- Accommodation provided under the voluntary housing Capital Assistance and Rental Subsidy schemes.
- Accommodation occupied by persons living in communal residences.

To qualify, your total household income must be less than €30,000. The scheme is means tested, and the income of all the household members will be included with some exceptions (information available on www.citizensinformation.ie). You will also have to prove that you paid the local property tax, if you are a homeowner. The most that can be paid out is €6,000, and may cover the total cost of the work.

Remember you cannot apply for both the Mobility Aids Grant Scheme and the Housing Adaptation Grant for People with a Disability at the same time. But you can withdraw your application for one scheme and submit a new application under the other.

How to apply: Download an application form from your local authority's website or contact your local authority for a postal application form and more advice. When your local authority receives your application, it may ask for an occupational therapist (OT) to assess your home. Or you can pay for the occupational therapist assessment and your local authority will refund you the money. The grant will not be paid if you start work before the grant is approved. But it is expected that the work would start within 6 months of your grant being approved.

Disabled Person's Parking Card

Disabled person's parking permits or cards are available if you live in Ireland with certain disabilities, whether you are a driver or passenger, or if you are registered blind. These permits are also known as European parking cards or disabled parking badges.

You can use the parking card in any vehicle in which you are travelling. This means that if you are being driven at different times by different people, you can bring the parking card with you and display it in the appropriate vehicle. The parking card is valid for 2 years from date of issue. Generally, the card is not issued to anyone under 5 years of age.

The scheme applies to public car parking areas only.

How to apply: To get an application form for a parking card, request a form online from the Disabled Drivers Association or write to the Irish Wheelchair Association, enclosing a stamped envelope with your own address on it. They will decide if you are eligible for a parking card. In your letter, give details about your disability and how it affects your mobility and let them know if you have a Primary Medical Certificate (PMC). The application form must be completed and certified by your doctor and signed by a Garda.

Contact details:

Disabled Drivers Association of Ireland
Parking Card Section
Ballindine
Claremorris
Mayo
Tel: 094 936 4054
Email: info@ddai.ie
Website: www.ddai.ie

Irish Wheelchair Association
National Mobility Centre
Ballinagappa Road
Clane
Kildare
Tel: 045 893 094
Email: maats@iwa.ie
Website: www.iwa.ie

Tax credits and reliefs for people with disabilities

You may qualify for the following tax credits and reliefs if you or someone in your family has a disability:

- Incapacitated Child Tax Credit.
- Tax reliefs for people with a visual impairment.
- Dependent Relative Tax Credit.
- Trust funds for permanently incapacitated people.
- VAT refunds on aids and appliances used by people with disabilities.
- Tax relief for drivers and passengers with disabilities.
- Tax relief on nursing home fees and for dependent relatives.
- Tax relief on the costs of employing a home carer.
- Home Carer Tax Credit.

Do ask your medical social worker or local Citizens Information Centre for more advice. You can also call our Cancer Nurseline Freephone 1800 200 700 or visit a Daffodil Centre.





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Rent Supplement

Rent Supplement is a means tested payment for certain people living in private rented accommodation who cannot afford the rent.

In the past, you could apply for Rent Supplement if you qualified for social housing support and were on the local authority's housing list. Now people in this situation should apply for the Housing Assistance Payment (HAP). A person will only qualify for Rent Supplement if they meet the eligibility criteria. People getting Rent Supplement and who have a long-term housing need are gradually being transfer to HAP. HAP will eventually replace long-term Rent Supplement.

Rent Supplement is available under the Supplementary Welfare Allowance scheme through the Department of Employment Affairs and Social Protection representative (formerly known as the Community Welfare Officer) or your local Citizens Information Service. There is no set amount for the payment but there is an upper limit, which is decided by the Department of Employment Affairs and Social Protection representative.

To qualify for a Rent Supplement, you must:

- Pass a means test.
- Be in part-time employment or unemployed. You will not qualify for rent supplement if you are in full time employment which is defined as more than 30 hours a week.
- Be living in Ireland continuously (habitual resident).
- Be living in private rented accommodation that is suitable for your needs.
- Be paying rent that is below the maximum rent level set for your county.

How to apply: Fill in the application form for Rent Supplement, which is available from your local Citizens Information Service, Intreo Centre or social welfare branch. Part of the form will need to be filled in by your landlord or their agent. Return the completed form to the Department of Employment Affairs and Social Protection representative.

HAP (Housing Assistance Payment)

HAP is a form of social housing support for people who need help paying for housing for the long term. The rent being charged for the accommodation must be within the limits set down for the household type in that local authority's area. Tenants will pay a rent contribution to their local authority, based on their ability to pay. You can be in full time employment and apply for housing support.

You must qualify for social housing support, which means you must have had an assessment by your local housing authority and be on your local authority's list.

Contact your local housing authority for further information on this scheme.

Mortgage Arrears Resolution Process (MARP)

If you are having problems paying the mortgage on your family home, your lender (bank or building society) has to take certain steps to try and find a solution. These 4 steps are described in the Code of Conduct on Mortgage arrears (CCMA):

1 Communication

If you miss a mortgage payment or only pay part of what is owed, the lender has to send you a letter with full information on:

- The arrears (the amount you owe).
- Cooperating with the lender — what is expected of you.
- What will happen if you don't co-operate.
- The impact of missed repayments or repossession (if your home is taken back) on your credit rating.
- Contact details.
- Sources of help.
- Alternative repayment arrangements – trying to find a payment plan that works for you. This might include having a break from repayments.
- The status of your mortgage every 3 months.

2 Financial information

Your lender must give you a standard financial statement (SFS) form to fill in. You will have to supply all financial information about yourself, if you have fallen behind on payments (in arrears) or you're in danger of going into arrears (pre-arrears).

This includes your mortgage account number, bank account number and details like your monthly income and any social welfare benefits received, your monthly household spending, any loans or credit cards you're paying off, property assets, and non-property assets like savings.

3 Assessment

With the information in the SFS form, your lender can work out how you're doing and decide what to do next. Your lender must pass the completed financial statement to its Arrears Support Unit without delay.

The Arrears Support Unit must assess your personal circumstances, how much debt you are in, information in the financial statement, how much you can afford to repay and your previous payment history.

Do make known that you have a cancer diagnosis and are receiving treatment for it. It can help to get letters from your cancer specialist, GP, or medical social worker at your hospital to support your case.

4 Resolution

Once the assessment is complete, your lender must explore all options for you to make an alternative repayment arrangement. For example, paying interest only, deferring payment for a period, extending the mortgage term, etc.

Lenders must deal with you sympathetically and positively to help you pay your mortgage debts or come to some arrangement.

The code applies to a mortgage on a property that is your family home (primary residence). It does not apply to residential investment properties.

Keepingyourhome.ie

This website gives detailed information on the services and entitlements available if you are having trouble paying your mortgage. See www.keepingyourhome.ie

MABS (Money Advice and Budgeting Service)

MABS is a dedicated, confidential, free and independent money advice service. MABS has a service called Abhaile, which is to help homeowners to find a solution to their mortgage arrears. If you think you might need their support, call the MABS helpline number on 076 107 2000 and they will help you. The helpline is available from Monday – Friday between 9am – 8pm.

Heating your home

If you are finding it hard to pay your fuel bills, contact your gas or electricity company straight away. All companies offer different ways to pay. You should be able to agree a payment plan that you can afford with your supplier. Remember that your gas or electricity will not be cut off between November and March for non-payment of bills if you are:

- Aged 66 years or over. Living alone or with another elderly person.
- Living with a child under the age of 16.
- A person with a mobility, hearing or sight disability.
- Registered on the industry Special Services Register (which is a priority service register).

To find out if you are eligible for the register, please contact your electricity or gas supplier directly. Your electricity supply will not be cut off if you are on the register and rely on medical machines at home. If there is an unexpected power failure in the network, your electricity supplier will restore your electricity as a priority.

Prepayment and pay-as-you-go meters

Another option if you are finding it difficult to manage your energy bills is to install a prepayment or pay-as-you-go meter in your home. Your electricity or natural gas supplier is usually able to do this for you. These meters let you pay for small amounts of energy before using it. This system can help you to manage your energy budget, avoid a larger energy bill every 2 months and avoid building up debt.

For more information and to see if a prepayment meter will suit your needs, contact your energy supplier directly. You should check the cost carefully with them beforehand.

Heating Supplement

You can apply for a Heating Supplement under the Supplementary Welfare Allowance Scheme if you have exceptional heating expenses due to your ill-health or medical condition. The supplement is paid weekly along with other social welfare payments.

To qualify for a Heating Supplement, you must:

- Show that you have extra heating needs because of your age, medical condition or disability.
- Be living alone or only with an adult or child dependant.
- Pass a means test.

There is no fixed rate for the Heating Supplement. The amount you receive is based on your need as assessed by the Department of Employment Affairs and Social Protection representative. You may be asked to provide proof of your medical condition or ill-health.

How to apply: Fill in a Heating Supplement form at your social welfare office or Intreo Centre.

Fuel Allowance

If you are on a long-term social welfare payment, you may be eligible for the Fuel Allowance under the National Fuel Scheme. This is a payment to help with the cost of heating your home during the winter months. The Fuel Allowance is a means-tested scheme run by the Department of Employment Affairs and Social Protection. Only one Fuel Allowance is paid per household.

How to apply: To find out more about the Fuel Allowance and check if you are eligible, contact the section that pays your social welfare payment. If you are a new applicant, your local Post Office will have the forms, or you can request an application form by texting FORM FUELCHANGE followed by your name and address to 51909 (standard text rates apply).

Meals on Wheels

If you are unable to cook for yourself, you may be able to get a hot meal delivered by the Meals on Wheels service. This service is available in lots of areas around the country and usually run by local voluntary organisations. Ask your public health nurse or family doctor (GP) for details of your local service. There is normally a small charge for Meals on Wheels.

Medical aids and equipment (appliances)

For patients who have medical cards most medical aids are free of charge. This includes colostomy bags, wigs, breast prostheses, other prostheses, and mobility aids, etc.

The Drugs Payment Scheme also covers the cost of some medical aids. See page 24 for more details. If you have private health insurance, some policies will reimburse you for your medical aids every year. Other insurance policies will cover a percentage of your costs. Do check your insurance policy to find out what is covered and how you should submit claims.

You can also claim tax relief on any medical purchases like colostomy bags, prostheses and wigs. For more information on applying for a tax refund for medical expenses, see page 25.

Housing Aid for Older People Scheme

The Housing Aid for Older People Scheme is given to improve the condition of your home if you are an older person living in poor housing conditions. In general, the scheme is aimed at people 66 years of age and older. But if there is a case of genuine hardship, your local authority may help out if you are under 66 years of age.

To qualify, your total household income must be less than €60,000. The scheme is means tested, and the income of all the household members will be included. Household income is:

- The property owner's (or tenant's) and their spouse's or partner's annual gross income in the previous tax year.
- Income of any other adults living in the household aged over 23 years (or over 18 and not in full-time education).

There are some income exceptions and these can be found at www.citizensinformation.ie.

You will also have to prove that you paid the local property tax, if you are a homeowner.

The type of work that is covered under the scheme varies between local authorities. Do check with your own local authority about which type of work is covered under its scheme. The most that can be paid out is €8,000, which may cover 95% of the approved cost of the works. Some or all of the following might be included:

- Structural repairs or improvements.
- Repair or replacement of windows and doors.
- Providing water, sanitary services and heating.
- Cleaning and painting.

- Work to reduce radon gas levels in your home (radon remediation).
- Rewiring and any other repair or improvement work considered necessary.

Your application will be prioritised based on your medical need. Highest priority is given if you are terminally ill or if alterations or adaptations are needed before you can be discharged from hospital, or to continue the care in your own home.

How to apply: Contact the housing section of your local authority for more information on how to apply and about the eligibility rules in your area. These may differ from those in other local authority areas. When the local authority receives your application, they may ask an occupational therapist to assess your situation.

Nursing Homes Support Scheme

This scheme provides financial support if you need long-term nursing home care. It is also known as the Fair Deal scheme. The scheme is run by the HSE and covers long-term nursing home care only. It does not cover short-term care, such as respite, convalescent care or day care, although these types of services may be provided in some nursing homes. Under the scheme, you make a contribution towards the cost of your care and the State pays the balance. The scheme covers approved private nursing homes, voluntary nursing homes and public nursing homes.

How to apply: Download an application form from www.hse.ie. Forms are also available from your local health office, hospitals and from GPs. To receive an information booklet on the scheme, call the HSE Infoline on 1850 24 1850 or (041) 685 0300 or download it from the HSE website.

Irish Cancer Society Night Nursing service

The Irish Cancer Society runs a home nursing service called Night Nursing. Night nurses are provided free of charge for up to 10 nights if you need end-of-life care at home. You and your family will also receive practical support and reassurance during what can be a difficult and anxious time. The service is funded by money donated on Daffodil Day in March every year as well as other fundraising efforts. All of the night nurses are registered with the Nursing and Midwifery Board of Ireland (NMBI), their references are checked and they are vetted by the Gardaí.

How to apply: If you want to book a night nurse, contact the health professional looking after your relative or friend. The following can make requests for night nursing:

- Your family doctor (GP).
- Public health nurse.
- Member of the community palliative care team.
- Member of the palliative care services in your hospital.

For more information, call our Cancer Nurseline on Freephone 1800 200 700 or visit a Daffodil Centre.



Help for carers

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If you are looking after someone who needs support because of their illness, such as cancer, you may qualify for a carer's payment. For example, Carer's Allowance or Carer's Benefit. Depending on your circumstances, you might be able to hire a private carer.

Caring for the carers

If you have any queries about caring for your loved one at home, contact the Carers Association or Care Alliance Ireland. These are national voluntary organisations for family carers. They can give advice and support and advocate on behalf of carers. See page 87 for contact details.

Carer's Allowance

Carer's Allowance is a payment if you are on a low income and caring for someone who needs support because of age, disability or illness (including mental illness). If you qualify for the allowance, you may also get a free household benefits package. This includes allowances for gas or electricity, and a free television licence and travel pass. You may also be entitled to an annual respite care payment.

To qualify for Carer's Allowance, you must:

- Be aged 18 or over.
- Be living with, or in a position to provide full-time care and attention to, a person in need of care who does not normally live in an institution. If you or the person being cared for needs to stay in a hospital/institution for treatment for up to 13 weeks, you can still be regarded as providing full-time care and attention.
- Be living in Ireland continuously (habitual resident).
- Pass a means test.
- Not be working, self-employed or attending an education course for more than 15 hours a week outside the home.
- Not live in a hospital or nursing home.

Half-Rate Carer's Allowance

If you are receiving certain social welfare payments and are providing full-time care and attention to another person, you can keep your main social welfare payment and get a half-rate Carer's Allowance as well.

To qualify for Half-Rate Carer's Allowance, you must be in one of the following situations:

- Already getting Carer's Allowance but also meeting the qualifying criteria for another social welfare payment.
- Changed from another social welfare payment to get Carer's Allowance.
- Caring for someone and being claimed for by a spouse/partner.
- Getting a social welfare payment other than Carer's Allowance and caring for someone.

How to apply for Carer's Allowance payments: Fill in a Carer's Allowance application form, available in your local social welfare office, Intreo Centre or Citizens Information Centre. The application includes a medical report which needs to be signed by the person you are caring for and also by their doctor. A checklist is included which can be used to review the application before submitting it. Send it to the address on page 63.

Our booklet, *Caring for someone with cancer* has lots of information on giving medical, practical and emotional care, as well as advice on where to get support. It is available free from our Cancer Nurseline and Daffodil Centres.



Carer's Benefit

If you are employed but want to care for a relative full-time, you may qualify for Carer's Benefit. This is a payment made to insured persons who leave the workforce to care for someone in need of full-time care and attention. The ill person must not be living in a hospital or nursing home. Carer's Benefit can be paid for a total of 104 weeks for each person being cared for. You may also be entitled to the annual Carer's Support Grant (formerly called the Respite Care Grant).

The Department of Employment Affairs and Social Protection advise that you apply for carer's benefit at least 10 weeks before you plan to leave work to start caring.

To qualify for a Carer's Benefit, you must

- Be aged between 16 and 66.
- Be employed for 8 weeks in the 26-week period immediately before becoming a carer. You must have worked for a minimum of 16 hours per week or 32 hours per fortnight.
- Give up work to become a full-time carer.
- Meet the PRSI contribution conditions.
- Be living in Ireland continuously (habitual resident).
- Not be self-employed, employed, training or in education while caring for the person for more than 15 hours a week.
- Not live in a hospital or nursing home.

How to apply: Fill in an application form for Carer's Benefit. Contact your local social welfare office for a copy of the form.

Cancer Nurseline Freefone 1800 200 700

Applying for Carer's Allowance or Carer's Benefit

Fill in the Carer's Allowance or Carer's Benefit form and return it to:

Department of Employment	Ballinalee Road
Affairs and Social Protection	Longford
Carer's Allowance Section	Tel: (043) 334 0000
Social Welfare Services Office	LoCall: 1890 92 77 70
Government Buildings	

Carer's payments and working

If you are receiving Carer's Allowance or Carer's Benefit, you can work part-time and continue to receive a carer's payment. You must have permission from the Department of Employment Affairs and Social Protection before taking up any work. You are allowed to do the following if your relative is being adequately cared for during your absence:

- Voluntary or community work for up to 15 hours a week.
- Limited self-employment in your own home (any earnings will be assessed as means).
- Employment outside your home for up to 15 hours a week (any earnings will be assessed as means).
- Education or training courses up to 15 hours per week.

Email: cancernurseline@irishcancer.ie

Carer's Support Grant

This is an annual payment of €1,700 made to carers by the Department of Employment Affairs and Social Protection. You can use the grant however you want. You can use it to pay for respite care if you want, but it is not necessary.

In June every year, the Department pays the grant automatically to carers getting Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance. If you are caring for more than one person, a Carer's Support Grant is paid for each of them.

Carer's Leave

The Carer's Leave Act 2001 allows employees in Ireland to leave their job temporarily to care for someone who needs full-time care and attention. The minimum period of leave is 13 weeks and the maximum is 104 weeks.

Carer's Leave is unpaid but the law makes sure that your job is kept open for you while on leave. You may be eligible for Carer's Benefit if you have enough PRSI contributions. If you do not qualify for Carer's Benefit, you may qualify for Carer's Allowance, which is means tested. You can take Carer's Leave even if you do not qualify for either of these payments.

Domiciliary Care Allowance

Domiciliary Care Allowance is a monthly payment to the carer of a child under 16 with a severe disability. The disability must be so severe that the child needs substantially more care and attention and/or supervision over and above that given to another child of the same age. This care and attention must be provided to allow the child to deal with the activities of daily living. The child must be likely to need this level of care and attention for at least 12 months. All children eligible for Domiciliary Care Allowance are automatically entitled to a Medical Card without undergoing a means test.

To qualify for a Domiciliary Care Allowance, your child must:

- Have a severe disability that is likely to last for at least one year. A cancer diagnosis qualifies for Domiciliary Care Allowance.
- Be aged under 16 (at 16, the child can apply for a Disability Allowance).
- Live at home with the person claiming the allowance for 5 or more days per week.
- Meet the medical criteria.
- Be continuously living in the State (habitual resident).

The person claiming the allowance for the child must also:

- Provide for the care of the child.
- Be continuously living in the State.

How to apply: Application forms for Domiciliary Care Allowance are available in your local Intreo office, social welfare office or Citizens Information Centre. You can also get a form online from www.welfare.ie or text 'FORM DCA' followed by your name and address to 51909 (standard text rates apply).

Home Support Service

The Home Support Service (formerly called the Home Care Package Scheme) is funded by the HSE and helps older people to continue living in their own homes for as long as possible. Various services might be needed due to illness, disability or after a stay in hospital or rehabilitation in a nursing home. These services include extra home help with everyday tasks such as getting in and out of bed, bathing and dressing. Most of the people who apply are aged over 65.

There is no means test to qualify for the scheme and no medical card is needed. The services are free. When you apply, the HSE will carry out a Care Needs Assessment for you and decide what supports you can get. If you arrange services or supports above the levels approved by the HSE, you will have to pay for the cost of those services yourself.

How to apply: Ask your medical social worker or public health nurse for advice when applying for the scheme and filling out the application form. Contact your local HSE Home Support Office (www.hse.ie/eng/home-support-services) or call 1850 24 1850 for more details.

Private carers

If you live alone but want to remain in your own home, you can hire a private carer. There are many agencies in Ireland that can provide private carers for you. They often provide different services at different costs. The services include companionship, practical support and personal care. Some of the agencies have nationwide networks.

As this area is unregulated, check out the services of the agency beforehand. Find out what other users thought of the services and whether they were happy with them or not. You can also contact Home and Community Care Ireland for more information and advice. This is the trade association for private home care providers in Ireland. They employ, train, insure and supervise caregivers. The association can carry out background checks on caregivers as well.

**Home and Community Care
Ireland**
c/o WeWork
2 Dublin Landings
North Wall Quay
Dublin 1

Tel: 086 796 1800
Email: info@hcci.ie
Website: www.hcci.ie

Tax relief

You can claim tax relief on the cost of employing a carer either if you employ one for yourself or for another family member. You can employ the carer directly or you can use an agency that employs carers. If you employ the carer yourself, you should register as an employer and you will have responsibilities for your carer's tax and social insurance (PAYE and PRSI). You will also have other duties and obligations as an employer. For example, regarding hours of work, contracts of employment, payslips, holidays and the minimum wage.

If you pay an agency to provide the carer, the agency will employ the carer and be responsible for their tax and social insurance, etc. You can still claim tax relief on the cost of paying the agency to provide a carer.

PAYE taxpayer

If you are a PAYE taxpayer, you can apply for tax relief for employing a carer on Form HK1. Your certificate of tax credits will be increased to include the relief due. This means that you will pay less tax each week from your salary.

Self-assessment taxpayer

If you pay tax by self-assessment, the claim for tax relief for employing a carer should also be sent on Form HK1 and attached to your annual tax return.

More information can be found in your local tax office.



Travel to hospital

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Volunteer Driver Service

The Volunteer Driver Service is operated by the Irish Cancer Society. It provides free transport for patients to and from chemotherapy treatments using volunteer drivers. All of the volunteers are carefully selected, vetted and trained. You are collected from your home, driven to your appointment and brought back home again. Your carer can also accompany you. The service is currently available in the following hospitals:

- St Vincent's University Hospital, Elm Park, Dublin 4
- St James' Hospital, James' Street, Dublin 8
- Mater Misericordiae University Hospital, Eccles St Dublin 7
- Beaumont Hospital, Beaumont Road, Beaumont, Dublin 9
- Tallaght Hospital, Tallaght, Dublin 24
- Connolly Hospital, Blanchardstown, Dublin 15
- Naas Hospital, Naas, Co. Kildare
- Midlands Regional Hospital, Arden Road, Tullamore, Co. Offaly
- St Luke's General Hospital, Freshford Road, Kilkenny
- Wexford General Hospital, Newtown Road, Co. Wexford
- University Hospital Waterford, Dunmore Road, Waterford
- University Hospital Limerick, Dooradoyle, Limerick, Co. Limerick
- Cork University Hospital, Wilton, Co. Cork
- The Mercy Hospital, Grenville Place, Cork
- South Infirmary Victoria University Hospital, Cork
- Kerry General Hospital, Tralee, Co. Kerry
- Merlin Park University Hospital, Merlin Park, Galway
- Galway University Hospital, Newcastle Road, Galway
- Portiuncula Hospital, Ballinasloe, Co. Galway
- Mayo General Hospital, Westport Road, Castlebar, Co. Mayo
- Sligo General Hospital, The Mall, Sligo
- Cavan General Hospital, Cavan, Co Cavan
- Letterkenny General Hospital, Letterkenny, Co. Donegal
- Our Lady of Lourdes Hospital, Windmill Road, Drogheda, Co. Louth

We also offer two limited services for radiotherapy patients:

- Donegal to Inis Aoibhinn (on the grounds of Galway University Hospital)
Patients attending Galway University Hospital for treatment and staying in Inis Aoibhinn for the full week can be collected in Donegal and dropped to Inis Aoibhinn on a Monday, then collected on a Friday and transported back to Donegal.
- St. Luke's Hospital, Rathgar
Patients attending St. Luke's Hospital, Rathgar (or either of their hubs in St James's and Beaumont Hospital), that are staying in The Lodge, located on the grounds of St Luke's Hospital, can be picked up from the hospital on a Friday afternoon and dropped to a main bus or train station in Dublin to make their way home.

How to apply: To apply for the scheme or for further enquiries, contact the medical social worker or your cancer nurse. They will ask you some questions and register you with the service if you are suitable. For more information, call (01) 231 0522 at the Irish Cancer Society or visit a Daffodil Centre.



Travel to hospital

Travel2Care scheme

In certain circumstances, the Irish Cancer Society can provide limited financial help with travel costs. Travel2Care is a scheme funded by the National Cancer Control Programme (NCCP) and administered by the Irish Cancer Society. The scheme can help with your travel costs if you have genuine financial hardship due to travelling to a designated cancer centre or approved satellite centre. It can help with the costs of public transport, such as trains or buses, private transport costs, or petrol and parking.

How to apply: There are 2 different Travel2care forms – one for tests and one for treatment.

Form A – Travelling for tests: If you are attending the hospital for cancer tests in one of the approved centres, you will use the Form A application form. You fill in this form yourself. This form can be downloaded from www.cancer.ie and returned to the Irish Cancer Society. Or you can request a form to be posted to you by contacting Travel2Care at (01) 231 6643 or (01) 231 0522 or email travel@irishcancer.ie

Form B – Travelling for treatment: If you want to apply for help with your travel costs for ongoing treatment appointments, for example chemotherapy or radiotherapy, you need Form B. This form has to be filled in by a nurse or medical social worker, so let them know if you want them to apply for you. You can call the Irish Cancer Society on (01) 231 6643 or (01) 231 0522 or email travel@irishcancer.ie for more information.

Tax relief on travelling expenses

If you regularly need to travel long distances for treatment or other hospital appointments you can claim tax relief on what you spend.

This tax relief is not intended for minor local travelling expenses or occasional travelling to hospital. All methods of transport are covered, but parking fees are not allowable. You can also claim tax relief on the cost of transport by ambulance.

How to apply: Contact your local tax office for more details, as individual claims may differ.

Experiencing financial difficulties

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Exceptional Needs and Urgent Needs Payments

- These payments are only paid in times of exceptional or urgent need by the Department of Employment Affairs and Social Protection.
- Exceptional Needs Payments are paid at the discretion of the Department of Employment Affairs and Social Protection's representative (formerly known as a Community Welfare Officer).
- Urgent Needs Payments may be paid in times of urgent need. For example, fire, flooding or a natural disaster.
- Payments may be made towards the immediate costs of food or clothing, visiting relatives in hospital or prison, funeral costs.
- These payments are only payable if you are excluded from making applications for other Supplementary Welfare Allowance payments.
- You may be asked to pay back an Urgent Needs Payment. For example, when you are working or once an insurance claim is settled.
- An exceptional need must be a need that does not happen every week. See examples below.

Examples of exceptional needs payments:

- Household costs like bedding or cooking utensils for someone setting up a home for the first time in local authority housing.
- Personal costs, such as food and clothes.
- Funerals, minimum cost of burial, travel/clothes for funeral.

How to apply: Contact the Department of Employment Affairs and Social Protection's representative at your local social welfare office or Intreo Centre. See page 36 for more about the Supplementary Welfare Allowance.

Society of St Vincent de Paul

The Society of St Vincent de Paul is the largest voluntary, charitable organisation in Ireland. It provides a wide range of services to people in need and mainly involves person-to-person contact. Any help offered by the Society is given in a non-judgmental spirit of compassion, based on you and your family's needs.

The services include emergency financial aid, accommodation for vulnerable people, various holiday schemes and resource centres. When giving aid, the Society always tries to promote self-sufficiency, so that people are supported to help themselves.

How to apply: If you find yourself in financial difficulties, the Society of St Vincent de Paul can offer confidential help to you and your family. Call (01) 884 8200 or email info@svp.ie and they will arrange for 2 volunteers to call to your home. The volunteers will not be local people from your area and will treat you and your family with respect and keep all information strictly confidential. See their website for more details: www.svp.ie

Other charities

There are also other charitable organisations around the country that provide support in times of need. Do ask your medical social worker or nurse for more information.

Money Advice and Budgeting Service (MABS)

If you feel you are getting into debt or are in debt, there is help available. Contact the Money Advice and Budgeting Service on the MABS Helpline 0761 07 2000 (Mon–Fri, 9am–8pm). This service can help you work through any financial issues you have. They can assess your situation, work out your budget, help you deal with your debts and manage your payments. It is a free and confidential service and is independent and non-judgmental. The service has over 60 offices nationwide.

You can also send an email to helpline@mabs.ie if you have any queries. MABS does not offer financial advice as such. For example, they do not give advice on investments or on specific financial products. Remember that MABS does not give out money if you are in need of it. For more about mortgage arrears, see page 51.

Irish Cancer Society's Financial Support for Children and their Families

The Irish Cancer Society has created a special fund to help families in financial hardship when their child is faced with a cancer diagnosis. The fund is for families who cannot meet a specific financial burden only because of their child's cancer diagnosis or treatment. This includes children who are having active treatment or receiving palliative care.

This is a limited fund for needy cases, where other non-charitable sources are unable to help. For example, social welfare assistance or community groups.

How to apply: If you would like this kind of help, contact your cancer nurse or medical social worker at the hospital where your child is being treated. He or she will assess your needs and see what else might help before filling in an application form and sending it to the Irish Cancer Society. If there is no medical social worker available, another health professional involved in your child's care may apply for you. Each application is assessed on an individual basis and you are not automatically entitled to the fund.

For more information, contact our Cancer Nurseline on Freephone 1800 200 700 or call (01) 231 0522. You can also visit a Daffodil Centre.

Managing financial distress due to cancer

Financial distress

There is no doubt that being diagnosed with cancer and getting treatment is very stressful. This stress can be made worse for you and your family if you have money worries because of your cancer. You may be worried about extra expenses like medical bills or travel and accommodation costs, if your treatment is a long distance from your home. You might also have to pay for convalescent stays, therapies or counselling. Other areas that can raise your stress levels even higher are whether you are eligible for a medical card, sick pay or for a social welfare payment. If you can't work or your income is reduced, you may struggle to find money to pay your mortgage or rent, household bills, childcare costs and your children's education costs.

While some people may focus totally on making themselves better and not worry about financial matters, others can become totally preoccupied and stressed out by their finances. You might even feel you are making your cancer worse and delaying your recovery.

Managing stress and anxiety

The extra stress that can be caused by money worries can be hard to cope with, on top of the worries about your health. You may feel you have to put on a brave face, or worry that talking about your feelings or your money worries will put a burden on your family members.

It's important to be kind to yourself and get help if you are feeling overwhelmed. Try to express how you're feeling — talk to a loved one or your medical team. You can also get free one-to-one counselling at our affiliated cancer support centres or you could talk to one of our cancer nurses at a Daffodil Centre or by calling our Cancer Nurseline. The nurses can also advise you on managing your finances and support services that you could use.

Experiencing financial difficulties

Making financial adjustments

Borrowing and savings: After a cancer diagnosis and long course of treatment, you might be unable to carry on working for the foreseeable future. In this case, you may be faced with a financial crisis. Most people diagnosed with cancer and undergoing treatment need to make adjustments to their new situation. These can include using some or all of your savings (if you have any), borrowing from friends, family and/or employers, or from banks or credit unions. But remember that it can be hard to repay loans. In all cases, it is best to avoid the services of moneylenders and payday loan companies, as their interest rates are usually extremely high and you may pay back a huge amount of interest on top of the amount you borrowed.

Budgeting: You may also get indirect financial support from family and friends, neighbours and work colleagues. This may include help with transport to and from hospital, with childcare, grocery shopping, cooking, housework, or providing accommodation if you need to travel a long distance for your treatment. You may be forced to budget, for example, to cut back on food and clothes shopping and to look for cheaper alternatives. You might also consider cutting back on energy costs, such as by turning off the heat for a few hours, and by wearing more clothes. Household spending could also be reduced on extras like holidays and leisure activities.

Benefits: People often struggle on the money they are given through the Department of Employment Affairs and Social Protection. This includes the Illness Benefit, Invalidity Pension or Disability Allowance.

If you are self-employed, it can be very difficult to qualify for any State support, especially if you cannot work. More than likely you will apply to the Department of Employment Affairs and Social Protection for emergency funding or Supplementary Welfare Allowance.

Embarrassment: You might find it difficult or embarrassing to ask for financial help or to use charity services. It's natural to feel this way. Even so, social welfare and charities are avenues that should always be explored. Most cancer charities are set up knowing that people with cancer will almost certainly experience financial hardship. Their aim generally is to help people and their families out of small crisis situations rather than larger ongoing financial problems.

Experiencing financial difficulties

Worrying about financial matters

Pressure to pay or pay back: You may find yourself worrying about your savings. You might have used the money set aside for your children's future education, for example. Or, you may worry about paying back friends and relatives or your employer. Mortgage repayments or being eligible in future for mortgages or insurance policies can also be a concern. It is not unusual to feel under pressure to return to your job, even though you are not well enough. The pressure to provide an income, pay bills or indeed pay your employer back may be too great.

Absence from work: After a long absence from work, you might not feel confident going back. You might worry about being able to do your job due to side-effects from your cancer or treatment. You might also worry about finding a new job after a long absence. In certain circumstances, the Department of Employment Affairs and Social Protection can allow people to return to work but still keep some of their social welfare benefit.

Impact of financial worry on your health

Constant worry can lead to stress, anxiety, insomnia, headaches or depression. This can be very hard to cope with on top of any side-effects from your cancer and treatment. You might also be tempted to stop treatment or medication or not visit your GP or cancer specialist because of the costs involved. It's really important that you get the medical care you need. If money problems are affecting your ability to go to appointments or get your medication, tell your medical team and get some support.

Finding a way through

If you do have financial difficulties, life can appear very bleak. But often there are solutions and options that may not be immediately obvious to you. Try not to worry about your financial circumstances alone. Once employers and service providers are aware of your health status and personal circumstances, they may be more open and flexible with you. Also, they might be more willing to help if they know you are under financial pressure due to your cancer diagnosis or treatment. Your friends and family, too, may want to help you, but they may not know what you need. There's no need to feel embarrassed – it's very common for people with cancer to have money worries.

Experiencing financial difficulties

Practical help

Find your local Citizens Information office: Their staff can give very clear information about what you are entitled to and advise you. They have offices located all around the country and can be contacted at 0761 07 4000. They also have a helpful website: www.citizensinformation.ie

Get in touch with MABS: The Money Advice and Budgeting Service (MABS) is a very useful service if you find yourself in serious financial trouble and need help with budgeting and sorting out your finances. MABS will meet with you to help you make a financial plan. Contact them at 0761 07 2000 (Monday–Friday 9am–8pm) or by email: helpline@mabs.ie. See page 75 for more details.

Find out about social welfare payments: If you believe you are entitled to a social welfare payment, make contact with the Department of Employment Affairs and Social Protection as soon as possible. The Department has a useful website www.welfare.ie, where you can download forms. The Citizens Information website has social welfare and medical card application forms that can be downloaded.

Fill out your forms carefully: If you need to go into the social welfare office to apply for a payment, make sure all your forms are filled out before you get there. It is very frustrating to arrive at an office only to be given a form and told to go away, fill it in and return it the following week. This could delay the processing of your payment by at least another week.

Get an advocate: It is also helpful to have someone to act for you at this difficult time. An advocate is someone who can speak on your behalf, for example, a Citizens Information representative or a social worker based in a hospital or in the community. They can help you to access and communicate with services and institutions.

Apply for your medical card online: Save time by applying for your medical card online. You will still need to send your supporting documents by post. If you are sent a review form about whether you are still entitled to a medical card, don't panic! Often this is just a routine matter rather than an attempt to remove your card. It is important to complete this review form and return it as soon as possible. Your card will be automatically taken off you if you do not complete this review. You will be forced to make a new application. This can be very upsetting and frustrating.

Experiencing financial difficulties

Hints & Tips – Filling out forms

Here are some tips to save time and reduce stress when filling out application forms for social welfare payments and medical cards.

- Always use a black pen and write clearly.
- Get help if you need it.
- Don't leave boxes or sections empty. Instead, cross out or write N/A (not applicable) if it doesn't apply to you.
- Make sure you have signed the form in all the right places.
- Have someone check the form before you send it back.
- If you can, get a letter to support your application from your medical social worker, doctor or nurse, etc.
- Make sure to include all the evidence needed to support your application. This is called documentary evidence. For example, documents such as a bank statement, rent book, etc. Without these documents, processing your application will more than likely be delayed.
- Make a photocopy of the application form and any other documents or correspondence.
- Make sure to send the form to the right address. If you're sending the application by post, register it, which will cost a little more. If you are delivering it by hand, get a receipt.
- Follow up your application. Phone the department within the week to check that it has arrived. When calling, always have your reference number, PPS number, date of birth and address, etc., to hand.
- Ask for a rough date for when a decision is likely to be made about your application.
- If you're on the phone, always get the name of the person you are speaking with. Write it down with the date of your conversation and what was said. If a friend or relative is helping you with phone calls, make sure they have all your documents, reference number, PPS number, date of birth and address, etc., before they make the call.
- If you are calling the Department of Employment Affairs and Social Protection or Medical Card Section, give yourself plenty of time. It can take a long time to get through.



Other support resources

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Useful organisations 87

Other Irish Cancer Society services

Our Cancer Support Department provides a range of cancer support services for people with cancer, including:

- Cancer Nurseline
- Survivor Support
- Daffodil Centres
- Publications and website information

Cancer Nurseline Freephone 1800 200 700

Call our Cancer Nurseline and speak to one of our cancer nurses for confidential advice, support and information. You can also email us on cancernurseline@irishcancer.ie. Our cancer nurses have access to the most up-to-date facts on cancer-related issues. These include cancer prevention, risk factors, screening, dealing with a cancer diagnosis, different treatments, counselling and other support services. The nurses can also put you in contact with the various support groups that are available.

For the deaf community, our Cancer Nurseline is using the Sign Language Interpreting Service (SLIS) using IRIS. Contact IRIS by text 087 980 6996 or email: remote@slis.ie

- Our online community is a discussion space on our website to share your stories and experiences with others.
- Find us on Facebook and follow us on Twitter (@IrishCancerSoc).

Daffodil Centres

Daffodil Centres are located in 13 Irish hospitals nationwide. They are generally found near the main entrance of the hospital and are open during the day. Staffed by a cancer nurse and trained volunteers, they provide a range of information, advice, help and support on all aspects of cancer, free of charge.

Daffodil Centres give you a chance to talk in confidence and be listened to and heard. If you are concerned about cancer, diagnosed with cancer or caring for someone with cancer, you are welcome to visit the centre.

Survivor Support

Being diagnosed with cancer can be one of the hardest things you can face in your lifetime. Survivor Support is a one-to-one, volunteer peer support programme run by the Irish Cancer Society. It provides emotional and practical support to newly diagnosed patients. All of our volunteers have had a recent cancer diagnosis and have been carefully selected and trained to give you support, practical information and reassurance when you need it most. You can speak to someone who really knows what you are going through. If you would like to make contact with a volunteer, please call our Cancer Nurseline on Freephone 1800 200 700 or visit a Daffodil Centre. You can also email: cancernurseline@irishcancer.ie

Local cancer support services

The Irish Cancer Society works with cancer support services all over Ireland. They have a range of services for cancer patients and their families, during and after treatment which are free of charge. For example:

- **Professional counselling** (the Irish Cancer Society funds up to 8 sessions of free, one-to-one counselling in many affiliated support services).
- **Support groups**, often led by professionals like social workers, counsellors, psychologists, or cancer nurses.
- **Special exercise programmes**, like the Irish Cancer Society's Strides for Life walking group programme.
- **Stress management and relaxation techniques**, such as mindfulness and meditation.
- **Complementary therapies** like massage, reflexology and acupuncture.
- **Mind and body sessions**, for example, yoga and tai chi.
- **Expressive therapies** such as creative writing and art.
- **Free Irish Cancer Society publications** and other high-quality, trustworthy information on a range of topics.

Specialist services such as legal advice, wig and prosthesis fitting and manual lymph drainage are also available in some centres. Please check with your local centre for operating times and fees for these services.

Other support resources

You can call our Cancer Nurseline on Freephone 1800 200 700 to find your nearest cancer support centre. Or see our online directory at <http://www.cancer.ie/support/support-in-your-area/directory>

Counselling

Coping with a diagnosis of cancer can be very stressful at times. Sometimes it can be hard for you and your family to come to terms with your illness. You might also find it difficult to talk to a close friend or relative. In this case, counselling can give you emotional support in a safe and confidential environment. Call our Cancer Nurseline on Freephone 1800 200 700 to find out about counselling services funded by the Irish Cancer Society and services available in your area.

Cancer information booklets and factsheets

We provide information on cancer types, treatments and side-effects, coping with cancer, children and cancer, and financial concerns. Visit our website www.cancer.ie, drop in to a Daffodil Centre or call our Cancer Nurseline for a free copy of any of our publications.

For more information on any of the above services, call our Cancer Nurseline on Freephone 1800 200 700.

Cancer Nurseline Freefone 1800 200 700

Other support resources

Useful organisations

Age Action Ireland

Head Office
10 Grattan Crescent
Dublin 8
D08 R240
Tel: 01 475 6989
Email: info@ageaction.ie
Website: www.ageaction.ie

Irish Cancer Society

43/45 Northumberland Road
Dublin 4
D04 VX65
Tel: 01 231 0500
Cancer Nurseline: Freephone 1800 200 700
Email: cancernurseline@irishcancer.ie
Website: www.cancer.ie

Care Alliance Ireland

Coleraine House
Coleraine Street
Dublin 7
Tel: 01 874 7776
Email: info@carealliance.ie
Website: www.carealliance.ie

Family Carers Ireland

Tel: 1800 240 724
Email: info@familycarers.ie
Website: www.familycarers.ie
See website for your local branch

Citizens Information

Tel: 0761 07 4000
Website: www.citizensinformation.ie

Department of Employment Affairs and Social Protection

Information Section
Áras Mhic Dhiaramda
Store Street
Dublin 1
Tel: 1890 66 22 44
Website: www.welfare.ie

Disabled Drivers Association of Ireland

Parking Card Section
Ballindine
Claremorris
Co. Mayo
Tel: 094 936 4054
Website: www.ddai.ie
Email: info@ddai.ie

Irish Human Rights and Equality Commission

16 – 22 Green Street
Dublin 7
D07 CR20
Tel: 01 858 9601
LoCall: 1890245545
Email: info@ihrec.ie
Website: www.ihrec.ie

Free Legal Advice Centres (FLAC)

85/86 Dorset Street Upper
Dublin 1
D01 P9Y3
Tel: 01 874 5690
Infoline: 1890 350 250
Website: www.flac.ie

The Health Insurance Authority

Canal House
Canal Road
Dublin 6
D06 FC93
Tel: 01 406 0080
LoCall: 1850 929 166
Email: info@hia.ie
Website: www.hia.ie

Health Service Executive (HSE)

Tel: 041 685 0300
Locall: 1850 24 1850
Email: infoline1@hse.ie
(Mon–Sat, 8am–8pm)

Other support resources

Home and Community Care Ireland

c/o WeWork
2 Dublin Landings
North Wall Quay
North Dock
Dublin 1
Tel: 086 796 1800
Email: info@hcci.ie
Website: www.hcci.ie

HSE Primary Care Reimbursement Service

Junction 5 Plaza
North Road
Finglas
Dublin 11
D11 XKF3
Tel: 01 864 7100
Email: pcrs@hse.ie
Website: www.hse.ie

Irish Wheelchair Association

National Mobility Centre
Ballinagappa Road
Clane
Co. Kildare
Tel: 045 893 094
Email: maats@iwa.ie
Website: www.iwa.ie

Migrant Rights Centre Ireland

13 Lower Dorset Street
Dublin 1
Tel: 01 889 7570
Email: info@mrci.ie
Website: www.mrci.ie

MABS (Money Advice and Budgeting Service)

Tel: 01 812 9350
Helpline 0761 07 2000
(Monday – Friday 9am – 8pm)
Email: helpline@mabs.ie
Website: www.mabs.ie

CCPC (Competition and Consumer Protection Commission)

Bloom House
Railway Street
Dublin 1
D01 C576
Tel: 01 402 5555
LoCall: 1890 432 432
Website: www.ccpcc.ie

Residential Tenancies Board

PO Box 47
Clonakilty
Co. Cork
Tel: 0818 30 30 37 or (01) 702 8100
Website: www.rtb.ie

The Revenue Commissioners

Email: roshelp@revenue.ie
Email for Forms & Leaflets Ordering Services: forms@revenue.ie
Tel: 1890 201 106
Website: www.revenue.ie
As a PAYE employee, your tax affairs will be dealt with in the region where you live. The following LoCall numbers are for PAYE enquiries only.

Dublin Region

Tel: 1890 333 425
Dublin (City and County)

Border Midlands West Region

Tel: 1890 777 425
Counties Cavan, Donegal, Galway, Leitrim, Longford, Louth, Mayo, Monaghan, Offaly, Roscommon, Sligo, Westmeath

South West Region

Tel: 1890 222 425
Counties Clare, Cork, Kerry, Limerick

East & South East Region

Tel: 1890 444 425
Counties Carlow, Kildare, Kilkenny, Laois, Meath, Tipperary, Waterford, Wexford, Wicklow

Other support resources

Rural Transport Network

Email: info@ruraltransportnetwork.ie
Website: ruraltransportnetwork.ie

Social Welfare Appeals Office

D'Olier House
D'Olier Street
Dublin 2
Tel: 01 673 2800
LoCall: 1890 74 74 34
Email: swappeals@welfare.ie
Website: www.socialwelfareappeals.ie

Society of Saint Vincent de Paul

SVP House
91–92 Sean MacDermott Street
Dublin 1
Tel: 01 884 8200
Email: info@svp.ie
Website: www.svp.ie

Threshold: The National Housing Charity

21 Stoneybatter
Dublin 7
Tel: 1800 454 454
Monday – Friday, 9:15am – 5pm
Website: www.threshold.ie

Treoir - National Federation of Services for Unmarried Parents and their Children

28 North Great George's Street
Rotunda
Dublin, 1
Tel: 01 6700 120
Email: info@treoir.ie
Website: www.treoir.ie

Workplace Relations

O'Brien Road
Carlow
R93 E920
Tel: 059 917 8990
LoCall: 1890 80 80 90
Website: www.workplacerelations.ie

Daffodil Centres

Visit your nearest Daffodil Centre if you would like to discuss any of the topics discussed in this booklet.

Daffodil Centre University Hospital Galway

Newcastle Road
Galway
H91 YR71
Tel: 091 893 489
Email: daffodilcentregalway@irishcancer.ie

Daffodil Centre St James's Hospital

St James's Street
Dublin 8
D0X TX49
Tel: 01 616 5604
Email: daffodilcentrestjames@irishcancer.ie

Daffodil Centre Mater Misericordiae University Hospital

Eccles Street
Dublin 7
D07 AX57
Tel: 01 854 5278
Email: daffodilcentremater@irishcancer.ie

Daffodil Centre Beaumont Hospital

P.O. Box 1297
Beaumont Road
Dublin 9
D09 V2N0
Tel: 01 797 4880
Email: daffodilcentrebeaumont@irishcancer.ie

Daffodil Centre Bon Secours Hospital

College Road
Cork
T12 DV56
Tel: 021 494 1941
Email: daffodilcentrebonsecours@irishcancer.ie

Other support resources

**Daffodil Centre
Tallaght University Hospital**
Tallaght
Dublin 24
D24 NR0A
Tel: 01 414 4610
Email: daffodilcentretallaght@irishcancer.ie

**Daffodil Centre
Hermitage Medical Clinic**
Old Lucan Road
Dublin 20
Tel: 01 645 9832
Email: daffodilcentrehermitageclinic@irishcancer.ie

**Daffodil Centre
Cork University Hospital**
Wilton
Cork
T12 DC4A
Tel: 021 423 4536
Email: daffodilcentrecuh@irishcancer.ie

**Daffodil Centre
University Hospital Waterford**
Dunmore Road
Waterford
X91 ER8E
Tel: 051 848 196
Email: daffodilcentrewaterford@irishcancer.ie

**Daffodil Centre
Letterkenny University Hospital**
Letterkenny
Co. Donegal
F92 AE81
Tel: 074 910 4740
Email: daffodilcentreletterkenny@irishcancer.ie

**Daffodil Centre
St Vincent's University Hospital**
Elm Park
Dublin 4
D04 T6F4
Tel: 01 221 4009
Email: daffodilcentrestvincents@irishcancer.ie

**Daffodil Centre
St Luke's Hospital**
Oakfield Drive
Highfield Road
Rathgar
Dublin 6
D06 EIC9
Tel: 01 406 5349
Email: daffodilcentrestlukes@irishcancer.ie

**Daffodil Centre
University Hospital Limerick**
Dooradoyle
Limerick
V94 F858
Tel: 061 585 866
Email: daffodilcentrelimerick@irishcancer.ie

What does that word mean?

Advocate	Someone who supports or represents another person
Asset	Something valuable
Capital	Wealth in the form of money
Contribution	Social insurance payments that you pay on your wages through tax. If something happens to you (such as illness), you will be able to claim back contributions you have paid through social welfare payments or at the age of retirement, you can claim a pension
Dependent children	Usually a child up to the age of 18 years who lives with you
Entitlement	Having a right to something
Financial	Relating to money
Hardship	Personal and difficult times
In arrears	Behind with a payment. For example, your mortgage payment.
Inpatient	Staying in hospital
Lender	Someone who lends you money
Means	Your wealth or income
Means test	Looking at the amount of money or income you have [or your finances] to see if you qualify for a payment
Medical Social Worker	Assists patients by offering practical and emotional support
Mortgage arrears	When you don't pay a mortgage payment and you fall behind on your repayments
Outpatient	Treated in hospital but not staying overnight.
Private health insurance	Pay privately for health care to suit your needs
Reimburse	Pay back later for something that someone else paid, refund
Repossession	To take something back
Waive	To cancel a charge so you don't have to pay it

Irish Cancer Society

43/45 Northumberland Road, Dublin 4

T: 01 231 0500

E: info@irishcancer.ie

W: www.cancer.ie

Cancer Nurseline Freephone 1800 200 700

Email: cancernurseline@irishcancer.ie

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Follow us on Twitter: @IrishCancerSoc

