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 contacts

<table>
<thead>
<tr>
<th>Service</th>
<th>Tel:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical social worker</td>
<td></td>
</tr>
<tr>
<td>Citizens Information</td>
<td>0761 07 4000</td>
</tr>
<tr>
<td>Citizens Information Centre</td>
<td></td>
</tr>
<tr>
<td>National Cancer Helpline</td>
<td>1800 200 700</td>
</tr>
<tr>
<td>Specialist nurse</td>
<td></td>
</tr>
<tr>
<td>Family doctor (GP)</td>
<td></td>
</tr>
</tbody>
</table>

If you like, you can also add:

Your name

Address
CONTENTS

Introduction 5

Health cover
Public hospital entitlements 6
Private health insurance 6
Medical card 8
GP visit card 10
Short-term illness 13
Long-term Illness Scheme 13
Primary Care Reimbursement Service 14

Sick pay entitlements
Sick pay and sick leave 15
Becoming ill when self-employed 16

Waivers and refunds of medical expenses
Drugs Payment Scheme 17
Waiver of medical expenses 17
Tax relief for medical expenses 18

Social welfare supports
Applying for social welfare payments 19
Types of cash payments 20
Means testing 21
Illness Benefit 22
Invalidity Pension 23
Farm Assist 24
Supplementary Welfare Allowance 25
Social welfare appeals system 27

Disability and mobility supports
Disability Allowance 29
Partial Capacity Benefit 30
Mobility Allowance 30
Housing Adaptation Grant for People with a Disability 31
Mobility Aids Grant Scheme 32
Disabled Person’s Parking Card 33
Tax credits and reliefs for people with disabilities 34

This booklet has been produced by Nursing Services 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 like to thank all those patients, families and professionals whose support and advice made this publication possible.

REVIEWERS
Tony Carlin, Principal Medical Social Worker
Irish Oncology and Haematology Social Workers Group

CONTRIBUTOR
Siobhán Dixon, Grants Administrator

EDITOR
Antoinette Walker

SERIES EDITOR
Joan Kelly, Nursing Services Manager

Published in Ireland by the Irish Cancer Society.
Next revise: 2014

The information in this booklet is accurate at time of printing, September 2012. The information is of a general nature and may not address your specific circumstances. If you have an enquiry about your own entitlements, please contact the agency responsible.

Product or brand names that appear in this booklet are for example only. The Irish Cancer Society does not endorse any specific product or brand.

All rights reserved. No part of this publication may be reproduced or transmitted, in any form or by any means, electronic or mechanical, including photocopying, recording or any information storage and retrieval system, without permission in writing from the Irish Cancer Society.

ISBN 0-95323-690-1
A diagnosis of cancer can sometimes bring the added burden of financial worries. This booklet has been written to help you learn more about managing the financial impact of cancer. 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 Social Protection and Health Service Executive (HSE).

This booklet gives details of types of health cover, general hospital entitlements, social welfare supports, nursing care and living supports, both at home and in hospital. If your cancer or cancer treatment gives rise to a disability, you might also be eligible for disability and mobility supports, which are discussed in the booklet. Advice is also provided about tax reliefs, waivers and refunds of medical expenses and how to appeal social welfare decisions. There is also advice for carers and about travel expenses and what to do if you are in financial difficulties.

If you need more support or have queries, ask to meet with the medical social worker. A member of your healthcare team can let you know if there is a medical social work service based in your hospital. You can also call the National Cancer Helpline on 1800 200 700 and speak to one of our specialist nurses. All calls are strictly confidential. Or if you prefer, visit a Daffodil Centre, if one is located in your hospital.

**Citizens Information**
The Citizens Information website provides information on all public services and entitlements in Ireland. The Citizens Information Board gathers this information from various government departments and agencies so that you have all the information you need. You can contact Citizens Information online or by post or telephone. They can also tell you where your nearest Citizens Information Centre is located. Some hospitals have Citizens Information stands on certain days of the week. Do check with your nurse for more details.

**Citizens Information**
Tel: 0761 07 4000
Email: information@citizensinformation.ie
Website: www.citizensinformation.ie
Health cover

Public hospital entitlements

At present, everyone is entitled to hospital inpatient services in a public ward in all public hospitals. There is a €75 a night charge up to a limit of €750 in a 12-month period. These charges do not apply to medical card holders. Higher rates apply for semi-private or private care.

If you go to the outpatients or A&E unit of a public hospital, without being referred there by a GP, you may be charged €100. There is no charge if you have a medical card or are admitted to hospital because of attending the A&E unit first.

The HSE can reduce or waive the above charges entirely in cases of hardship. See page 17 for more details.

Private health insurance

Private health insurance pays for private care in hospital or from various specialists in hospitals or in their practices. In Ireland, this is available through the VHI, Laya Healthcare (formerly Quinn), AVIVA Health Insurance, GloHealth, HSF Health Plan and other schemes. They provide cover for day care and inpatient treatment as well as hospital outpatient treatment. Before attending hospital, do check the level of cover provided by your insurer, both for inpatient and outpatient services.

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

Contact details:

Health Insurance Authority
Canal House
Canal Road
Dublin 6

Tel: 01 406 0080
LoCall: 1850 929 166
Email: info@hia.ie
Website: www.hia.ie

Should I use private or public cover?

The decision to opt for public or private cover is obviously a personal one, based on your income and circumstances. The real benefit of private health insurance in Ireland is that it cuts waiting times to see a specialist and have tests carried out. But in recent years with the introduction of rapid access diagnostic clinics for cancer, public patients around the country are being seen much quicker than before.

Tests and investigations are available to all public patients. If you have private insurance, 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, for example, MRI and PET scans. In some cases, it may take 24-48 hours to get approval from your health insurer.

Once diagnosed with cancer, as a public patient, you will receive the best possible care in one of the eight cancer designated centres around the country, or an approved satellite centre.
**Medical card**

The HSE issues medical cards that allow you to have free medical care. Medical cards are means tested. This means you will have to give details of your income and circumstances to make sure you are eligible for the card. Your spouse and children may also be entitled to free medical care.

**A medical card entitles you to:**
- Free GP (family doctor) services
- Free prescribed drugs and medicines*
- Free appliances, e.g. a wig/hairpiece (up to a certain value) every 6 months or colostomy bags, etc.
- Free inpatient services in a public ward in a public hospital
- Free outpatient services
- Free accident and emergency care
- Free dental services
- Free eye (optical) services
- Free ear (aural) services
- Free maternity and infant care services
- Free community services, such as public health nurse, transport, home help, chiropodist, etc.

* You may have to pay a prescription charge of 50c per item up to a limit of €10 per family per month.

**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 your children if you live 3 miles or more from the nearest school
- Exempt from paying State examination fees in public second-level schools
- Financial help with buying schoolbooks

The above benefits are available from the relevant government department.

**To qualify for a medical card, you must:**
- Pass a means test*
- Rely totally on social welfare payments, such as:
  - State Pension (Non-Contributory)
  - Deserted Wife’s Allowance
  - Disability Allowance
  - One-Parent Family Payment
  - Widows Non-Contributory Allowance
  or
- Satisfy EU Regulations about EU members receiving medical cards in Ireland
- Be a child in foster care
- Be a full-time student aged between 16 and 25 and financially independent of your parents

* Medical cards are no longer automatically given to those aged over 70. If you are over 70 and your gross weekly income is €700 or less (or €1,400 for a couple), you can apply for a card.

If you are aged between 16 and 25 years and dependent on your parents, 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. Return the completed form to HSE Central Medical Card Office, Client Registration Unit, PO Box 11745, Finglas, Dublin 11. For any queries, call Locall 1890 252 919 or contact your local health office. You can also check the status of your application online if you have your registration number.

National Cancer Helpline 1800 200 700
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 or special circumstances due to your cancer, do apply for a medical card. Make sure to attach copies of all relevant evidence about your circumstances. But remember a cancer diagnosis does not automatically entitle you to a medical card.

Appliances
If you are diagnosed with cancer, you may need various appliances after treatment. For example, wigs/hairpieces after chemotherapy or colostomy bags after bowel cancer surgery. If your mobility becomes a problem, you may need a walking aid or wheelchair for a time. A medical card will cover the cost of these appliances. Do ask your healthcare team for advice about any appliances you may need after treatment. You might be referred to an occupational therapist for assessment.

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

* 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 this scheme, you and your family spend a limit of €132 each month on approved prescribed drugs and medicines. You may apply for the scheme from your local HSE office or health centre.

How to apply: Use the same application form as that for a medical card (see page 9). Once completed, return the application form to your local health centre. 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.

How do I know if I am eligible for services provided by the HSE?
The most direct way to check your eligibility is to contact your local health centre or the medical social worker in your hospital. You can also contact the HSE office in your area. At present, the HSE is divided into four regions: HSE Dublin North East, HSE Dublin Mid-Leinster, HSE South, and HSE West.

For more information, contact:

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

If you are sick, have no income or do not qualify for any social welfare payment, like Illness Benefit, you may be eligible for the Supplementary Welfare Allowance (SWA). If your weekly income is below the SWA rate for your family size, a payment may be made to bring your income up to the SWA appropriate rate.

If you are self-employed, there is no limit to the number of hours you work in your business, but your overall income must be below the limit for the SWA. The means test looks at your gross income minus PRSI and reasonable travel expenses and other necessary expenses. See page 25 for more about Supplementary Welfare Allowance.

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

Long-Term Illness Scheme

If you have certain long-term conditions and are not a medical card holder, you can get free drugs, medicines, and medical and surgical appliances for the treatment of that condition. These are provided under the Long-Term Illness Scheme, which is run by the HSE. The medical conditions that qualify under 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 Thalidomide. Acute leukaemia is also included but not cancer in general. 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. This book lists the drugs and medicines for the treatment of your condition. You will receive these medicines free of charge through your community pharmacist. Other drugs and medicines not related to your condition must be paid for by yourself.

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

Sick pay and sick leave

Am I entitled to sick pay?
You may need to take some time off work for your tests, treatment and recovery afterwards. How much time taken will depend on your type of cancer and treatment. In general, as an employee, you have no right under Irish employment law to be paid while on sick leave. It is usually up to your employer to decide their own policy on sick pay and sick leave, so it will all depend on your contract or terms of employment.

Find out from your employer if you are entitled to sick pay. If you are a public servant, for example, you can usually get certified sick leave for 6 months on full pay and a further 6 months on half pay, followed by the pension rate of pay for an unspecified length of time. However, these periods will be halved from 2014 for non-critical illness. You will be only entitled to 3 months on full pay and 3 months on half pay in any rolling 4-year period. But if you have a critical illness, like cancer, the cover will be provided at 6 months on full pay and 6 months on half pay. In the public service, uncertified sick allowance of 7 days per year will be stretched to 7 days over a 2-year period.

You may get similar benefits if you are employed by a large company. Other employers may pay you for less time off, while some do not pay for sick leave at all. If you are self-employed, you are likely to suffer some drop in your income because of your illness. But 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. See page 16 for more about self-employment.

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 consecutive days. The medical certificate should state the date you are likely to return to work.

Primary Care Reimbursement Service (PCRS)

This HSE service deals with payments to all GPs, dentists, pharmacists and other professionals who provide free or reduced-cost services to the public. These services include medical cards, the Drugs Payment Scheme, long-term illness scheme, and the dental treatment services scheme. If you have any complaints about the cost for services of doctors, dentists or pharmacists, the PCRS will investigate them.

Contact details:

<table>
<thead>
<tr>
<th>HSE Primary Care Reimbursement Service</th>
<th>Tel: 01 864 7100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exit 5 M50</td>
<td>Tel: 01 864 7100</td>
</tr>
<tr>
<td>North Road</td>
<td>Email: <a href="mailto:pcrs@hse.ie">pcrs@hse.ie</a></td>
</tr>
<tr>
<td>Finglas</td>
<td></td>
</tr>
<tr>
<td>Dublin 11</td>
<td></td>
</tr>
</tbody>
</table>
If you are likely to be out sick for a longer period, your employer may ask you to send in medical certificates every week. If you are entitled to sick pay, your employer will probably ask you to sign over any Illness Benefit payment from the Department of Social Protection to your employer for as long as the sick pay continues. Usually your contract of employment will place a maximum period of sick pay entitlement in a stated period. For example, one month’s sick pay in any 12-month period.

**What happens if I am not entitled to sick pay?**

If you are not entitled to pay during sick leave, you may apply for Illness Benefit if you have enough social insurance contributions. If you do not have enough contributions, you should contact your local social welfare office or health centre for advice.

**Becoming ill when self-employed**

If you are self-employed and become ill and are unable to work, you are generally not entitled to any social insurance-based payments. That is unless you have paid the right amount of PRSI contributions (generally at Class A). Self-employed people normally pay PRSI contributions at Class S. Social insurance-based payments include Illness Benefit and Invalidity Pension.

You have the option of applying for a means-tested social assistance payment. For example, a Disability Allowance or Supplementary Welfare Allowance. In general, to qualify for a social welfare payment because you are sick or have a disability, you must be certified as sick or disabled by a doctor.

**Drugs Payment Scheme**

You can get help with the cost of medicines under the Drugs Payment Scheme (DPS). In this scheme, individuals and families, including spouses and dependent children, pay a limit of €132 each month to cover the cost of prescribed drugs, medicines and appliances. The scheme is aimed at those who do not have a medical card, but you can avail of the scheme if you have a GP visit card. The scheme is not means tested.

**How to apply:** You can apply for cover under the scheme by contacting your local health office. You can also register for the scheme by filling in a registration form at your local pharmacy. If you have any difficulties filing 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 card. If you have any expenses that qualify in the meantime, keep your receipts until you receive your card. You can then send these receipts to the Drugs Payments Scheme division of your local health office with a note explaining them.

**Waiver of medical expenses**

There is help available if you are finding it difficult to pay your medical expenses, especially hospital charges. By law the HSE must reduce or waive a charge imposed on you if it is causing you severe financial hardship. You or a family member can ask the HSE to reduce or waive the charge on financial hardship grounds. You will need to show the HSE officer the extent of your financial hardship for them to be satisfied. For more advice, talk to your medical social worker or your local health office.

National Cancer Helpline 1800 200 700
Applying for social welfare payments

When you are making enquiries to the Department of Social Protection regarding any benefits and entitlements, they will ask you for your PPS number. This is your personal public service number, previously known as your RSI number. Always make sure you have this number to hand. Otherwise, the officials will not discuss your case with you.

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

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.

Sometimes social welfare application forms can be difficult to complete. If you need help filling in a form, contact your local Citizens Information Centre. They will be happy to help you.

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 (GNIB) card, etc.
- 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, P45, P35, P60, bank statements, etc.
## Means testing

When your means are being tested, they are looked at under four categories:

- **Cash income**
- **Property**
- **Investments**
- **Benefit and privilege**

### Cash income

- This includes any income from part-time employment.
- It includes maintenance paid to you.
- It includes your partner or spouse’s earnings.
- It includes rental income from renting a room in your own home.

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

### Property

- The value of all your property (after the mortgage is deducted), except your own home, is assessed as means.
- Any income received from the use of your property is not assessed as cash income. For example, rent from property let.
- The value of property owned but not personally used or enjoyed by you is assessed as means.

### Capital/Investments

- The value of any stocks, shares, savings or assets you have may be assessed as means.
- Any income received from the use of your property is not assessed as cash income. For example, rent from property let.
- The value of property owned but not personally used or enjoyed by you is assessed as means.

### Social insurance payments:

- **Social insurance payments:** These are based on your PRSI* contributions. They include Illness Benefit and Invalidity Pension.

### Means-tested payments:

- **Means-tested payments:** These are based on your income being below a certain level. They include Disability Allowance and Supplementary Welfare Allowance.

### Universal payments:

- **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 (Jobseekers 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 Social Protection.

---

**Contact details:**

<table>
<thead>
<tr>
<th>Department of Social Protection</th>
<th>Tel: 1850 66 22 44</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Section</td>
<td>Leaflet line: 1890 202 325</td>
</tr>
<tr>
<td>Social Welfare Services Office</td>
<td>Email: <a href="mailto:info@welfare.ie">info@welfare.ie</a></td>
</tr>
<tr>
<td>College Road</td>
<td>Website: <a href="http://www.welfare.ie">www.welfare.ie</a></td>
</tr>
<tr>
<td>Sligo</td>
<td></td>
</tr>
</tbody>
</table>

---

**Types of cash payments**

Most payments are made by the Department of Social Protection or the HSE. There are three main types of cash payments:

- **Social insurance payments:** These are based on your PRSI* contributions. 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.

---

**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 (Jobseekers 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 Social Protection.

---

**Types of cash payments**

Most payments are made by the Department of Social Protection or the HSE. There are three main types of cash payments:

- **Social insurance payments:** These are based on your PRSI* contributions. 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 (Jobseekers 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 Social Protection.
Benefit and privilege

- If you are living at home with your parents, benefit and privilege is used to assess the value of your claim.
- It applies to all single people under 25 who are claiming Supplementary Welfare Allowance.
- You are excluded 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, self-employment, Community Employment schemes, occupational pensions, etc. It excludes payments made by the Department of Social Protection and the HSE.

Illness Benefit

This is a payment from the Department of Social Protection to insured people who cannot work due to illness. It is aimed at those with a short-term illness. The benefit lasts for two years, if you have more than 260 weeks’ PRSI contributions. Since January 2012, Illness Benefit is taxed from the first day of payment. Previously, the first 6 weeks (36 days) were exempt from tax.

How to apply: You must apply for Illness Benefit within 7 days of becoming ill. 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. Your GP or hospital doctor will supply you with the application form and will fill in the necessary parts.

Each week, for as long as you are ill, you must send in the medical certificate, known as MC2, unless 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. Call your local social welfare office if you have any queries, or ring the Illness Benefit enquiry line at (01) 704 3300.

Invalidity Pension

This is a long-term payment for insured people who cannot work permanently due to illness or disability. It is usually given after having 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 gas, electricity, telephone rental and a free television licence.

How to apply: You will need to fill in an Invalidity Pension application form. You can also get a form from your local social welfare office. You may qualify

To qualify for an Illness Benefit payment, you must:

- Be aged under 66
- Be 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

To qualify for an Invalidity Pension payment, you must:

- Pass a means test
- Be medically unfit for work
- Have at least 260 weeks’ PRSI contributions since you first started work
  - and
  - Have 48 weeks’ paid or credited PRSI contributions in the tax year immediately before the year in which the claim is being made

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

See page 29 for information on Disability Allowance.
for a Supplementary Welfare Allowance while you are waiting for your claim to be processed. Further help and advice can be given by your local Citizens Information Centre or social welfare office.

**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.

**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

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.

**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.

**Supplementary Welfare Allowance**

If you are sick and do not qualify for any of the above payments, 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 for eligible people 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.

**Community welfare services used to be provided by the HSE, but since 2011 are part of the Department of Social Protection. Community welfare officers are based in health 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
- Discretionary-type 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 supplements or allowances to cover rent, mortgage, heat, diet and other ongoing needs

**Discretionary-type payments**

If it is not clear that you are entitled to the payment, the community welfare officer can decide in this case. The officer makes a decision based on your
circumstances and using legal guidelines. These payments include:

- Exceptional Needs Payments
- Urgent Needs 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 Social Protection or the HSE
- Satisfy the community welfare officer that you need the particular payment

* If you are under 25 years and living with your parents, their income may be assessed as 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 (see page 52).

How to apply: You can apply for a Supplementary Welfare Allowance from the Department of Social Protection. This can be done at your local health 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, civil partner or cohabitant and your children
- Proof of where you live
- Proof of your identity. For example, a passport, driving licence, work permit, immigration (GNIB) card, etc.
- 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, P45, P35, P60, bank statements, etc.

Remember 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 basic SWA and SWA supplements. For more about appealing a decision, see below.

Social welfare appeals system

Social Welfare Appeals Office

If you think you have been wrongly refused a social welfare benefit, 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 Social Protection. Remember 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 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.

Remember you must make your appeal within 21 days. In exceptional cases, appeals received outside of this period may be accepted.

Supplementary Welfare Allowance appeals

If your application for SWA has been refused:

- Contact the community welfare officer (might also be called the relieving officer). 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.
Disability and mobility supports

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

Disability Allowance

This is a long-term payment if you do not have enough PRSI contributions. It is means tested.

To qualify for a Disability Allowance, you must:

- Be aged between 16 and 65
- Pass a means test
- Be medically examined
- Have an injury, disease or illness, or have a physical or mental disability, that has continued or is expected to continue for at least one year. As a result, you must be unable to do work that is suitable for a person of your age, experience and qualifications
- Be living in Ireland continuously (habitual resident)

Note: It was announced in Budget 2012 that the age of entitlement for Disability Allowance would be raised from 16 to 18 years of age. This measure is currently being reviewed and may not be implemented.

If you are getting Disability Allowance and go into hospital or residential care, you may 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 for an application form or download it from www.welfare.ie or www.citizensinformation.ie

National Cancer Helpline 1800 200 700

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 the grounds of 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 fully 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

Remember 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 (see page 59 for details). It does not cost anything to make an appeal.
Partial Capacity Benefit

Partial Capacity Benefit is a new social welfare scheme that allows you to return to work, if you have reduced capacity to work, and continue to receive a payment from the Department of Social Protection. To qualify for this benefit, you need to be receiving 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.

Mobility Allowance

The Mobility Allowance is a monthly payment paid by the HSE that is means tested. It is paid if you have a disability and are unable to walk or use public transport and if you would benefit from a change in surroundings. For example, being able to pay for an occasional taxi journey.

To qualify for a Mobility Allowance, you must:

- Be aged between 16 and 66 years
- Be unable to walk, even with the use of artificial limbs or other suitable aids, or your health is such that the exertion needed to walk would be dangerous
- Be unlikely to walk for at least a year
- Not be medically forbidden to move
- Be able to benefit from a change in your surroundings
- Be living at home or in a long-term institution
- Pass a means test

The HSE senior area medical officer for your area will decide if you meet the medical conditions or not. If you are awarded an allowance, it will be continued beyond the age of 66, but you may not apply for the allowance if you are aged 66 or over.

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

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. Your total household income will be assessed to find out if you qualify for the grant and the amount payable. The grant can be paid to people in:

- Owner-occupied housing
- Houses being purchased from a local authority under the tenant purchase scheme
- Private rented accommodation (the duration of your tenancy 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: Fill in the application form and return it to your local authority. 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 approval.
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 (the duration of your tenancy 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 household income must be less than €30,000. The scheme is means tested, but will take into account if you have children in education or if you are getting certain social welfare payments. 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. But you can withdraw your application for one scheme and submit a new application under the other.

How to apply: Contact your local authority for an 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 OT 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 approval.

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 badge.

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.

Remember the scheme applies to public car parking areas only. But it also helps the likes of private car parks and supermarkets to better control parking in areas designated for people with disabilities.

How to apply: To get an application form for a parking card, write to either the Disabled Drivers Association or the Irish Wheelchair Association, enclosing a stamped self-addressed envelope. 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. The application form must be completed and certified by your doctor and signed by a Garda.

Contact details:

<table>
<thead>
<tr>
<th>Disabled Drivers Association</th>
<th>Irish Wheelchair Association</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parking Card Section</td>
<td>National Mobility Centre</td>
</tr>
<tr>
<td>Ballindine</td>
<td>Ballinagappa Road</td>
</tr>
<tr>
<td>Claremorris</td>
<td>Clane</td>
</tr>
<tr>
<td>Mayo</td>
<td>Kildare</td>
</tr>
<tr>
<td>Tel: 094 936 4054</td>
<td>Tel: 045 893094/5</td>
</tr>
<tr>
<td>Website: <a href="http://www.ddai.ie">www.ddai.ie</a></td>
<td>Email: <a href="mailto:maats@iwa.ie">maats@iwa.ie</a></td>
</tr>
<tr>
<td>Email: <a href="mailto:info@ddai.ie">info@ddai.ie</a></td>
<td>Website: <a href="http://www.iwa.ie">www.iwa.ie</a></td>
</tr>
</tbody>
</table>
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 disabled drivers and disabled passengers
- Tax relief on nursing home fees and for dependent relatives
- Tax relief on the costs of employing a home carer
- Home carer’s tax credit

Do ask your medical social worker or local Citizens Information Centre for more advice. You can also call the National Cancer Helpline on 1800 200 700.

Rent Supplement

A Rent Supplement may be paid if you are living in private rented accommodation and cannot pay the rent. Usually you will qualify for a Rent Supplement if your only income is a social welfare or HSE payment and you satisfy the other conditions (see below).

The supplement is available under the Supplementary Welfare Allowance scheme through the community welfare officers in your local health centre. There is no set amount for the payment. The community welfare officer decides the amount, depending on how much rent you pay.

To qualify for a Rent Supplement, you must:

- Pass a means test
- Be receiving a social welfare payment
- Be living in Ireland continuously (habitual resident)
- Be living in accommodation that is suitable for your needs
- Be paying rent that is below the maximum rent level set for your county
- Be living for 6 months (183 days) out of the last 12 months in one or more of the following:
  - private rented accommodation (which you could pay for at the start of renting but now cannot because of your illness/cancer diagnosis)
  - accommodation for homeless people
  - an institution, like a hospital, care home or prison
- Be in need of social housing (had a housing need assessment by a local authority in the last 12 months)

If you do not have a housing need assessment, you must go to the local authority to have it done. The local authority must be in the same area that you intend to live and claim Rent Supplement.

How to apply: Fill in the application form for Rent Supplement, which is available from your local health centre or from the website www.welfare.ie. Part of the form will need to be filled in by your landlord or their agent. Return the completed form to the community welfare officer at your local health centre.
Mortgage Interest Supplement

This supplement can help you with the interest part of your mortgage only. The assessment is the same as the one for Rent Supplement. Remember you will only get this payment if you could make the repayments when you applied for the mortgage.

**To qualify for Mortgage Interest Supplement:**
- Pass a means test
- Have entered into and complied with an alternative repayment arrangement with your mortgage lender for at least 12 months
- Have been able to afford the repayments when your loan agreement was first agreed
- Be habitually resident in the State
- The amount of your mortgage interest payable is not more than what the Department considers reasonable to meet your residential and other needs
- Only the portion of your loan that relates to the essential purchase, repair or maintenance of your home is taken into account
- The size of the arrears are not greater than what the Department considers reasonable

**You will not qualify for Mortgage Interest Supplement if:**
- Your house is up for sale
- You or your spouse, civil partner or cohabitant work more than 29 hours a week *
- You are involved in a trade dispute
- You are attending full-time education, unless receiving the Back to Education Allowance
- You are unlawfully in the State
- You have made an application for asylum under the Refugee Act, 1996 and your application is awaiting final decision by the Minister for Justice and Equality
- You have made an application under the Aliens Act, 1935 to remain in the State and this application has not been determined
- You are admitted to an institution (for example, a hospital) for more than 13 weeks
* There are several exceptions to this, so do check with your medical social worker or Citizens Information Centre.

**How to apply:** Fill in a Mortgage Interest Supplement form at your local health centre.

**Mortgage Arrears Information Helpline**

If you are worried about mortgage repayments to your own home, or in mortgage arrears, there is help available. The Mortgage Arrears Information Helpline was set up by the Government and is run by the Citizens Information Board. It offers independent, confidential and high-quality information if you are in mortgage arrears or reaching that stage. The helpline number is 0761 07 4050. It is open Monday to Friday, from 9.30am to 5pm.

A useful website is Keeping Your Home.ie (www.keepingyourhome.ie), which also offers general mortgage information.

**Mortgage Arrears Information Helpline 0761 07 4050**

**Heating your home**

If you are finding it hard to pay your fuel bills, contact your gas or electricity supplier straightaway. All suppliers 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:
- Registered on the industry Special Services Register
- Aged 66 years or over
- Living alone or with another elderly person
- Living with a child under the age of 18
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. The Fuel Allowance is a means-tested scheme run by the Department of Social Protection. A household is only allowed one Fuel Allowance.

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 or visit the website: www.welfare.ie

Dietary Supplement

You can apply for a Dietary Supplement under the Supplementary Welfare Allowance scheme if you need a special diet for your medical condition. It is often given for conditions such as diabetes or coeliac disease, but depending on your cancer or cancer treatment, you may need a special diet. Usually, the diet must be prescribed by a hospital consultant or registrar, but in certain cases it may be prescribed by a GP. For example, a low-fat diet.

To qualify for a dietary supplement, you must:
• Have a specified medical condition
• Be getting a social welfare payment
• Pass a means test

A hospital consultant or registrar must certify:
• That you or your adult or child dependant has been prescribed a diet because of a specified medical condition
• The type of diet prescribed
• How long you will need the prescribed diet.

Do ask your hospital dietitian and doctor for more advice. You can also call the National Cancer Helpline on 1800 200 700.

How to apply: Fill in a Dietary Supplement form at your local health centre.

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.

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 community welfare officer. You may be asked to provide proof of your medical condition or ill-health.

How to apply: Fill in a Heat Supplement form at your local health centre.
Meals on Wheels

If you are unable to cook for yourself, you may be able to get a hot meal through the Meals on Wheels service. This service is available in lots of areas around the country and usually run by 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.

Health appliances

For patients who have medical cards most appliances are free of charge or subsidised. This includes colostomy bags, wigs, breast prostheses and bras, other prostheses, and mobility aids, etc. For example, you are entitled to 1–2 free or subsidised wigs or hairpieces every year. Contact the National Cancer Helpline on 1800 200 700 for information and relevant factsheets.

The Drugs Payment Scheme also covers the cost of some appliances. See page 17 for more details. If you have private health insurance, some policies will reimburse you for your appliances, for example breast prostheses, every year but you must have spent over your minimum requirement to make an outpatient claim. Other insurance policies will cover a percentage of your prostheses 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 18.

Housing Aid for Older Persons scheme

The Housing Aid for Older Persons scheme is given to improve the condition of your home if you are an older person. In general, the scheme is aimed at people 60 years of age and above. But if there is a case of genuine hardship, your local authority may help out if you are under 60 years of age.
Help for carers

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 or other payments. 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 57 for contact details.

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 An Bord Altranais, their references are checked and they are vetted by Garda.

How to apply: If you wish to book a night nurse, contact the health professional looking after your relative or friend. The following health professionals 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 the National Cancer Helpline on 1800 200 700.

Carer’s Allowance

Carer’s Allowance is a payment if you are on a low income and caring for someone who needs full-time care and attention. If you qualify for the allowance, you will also get a free household benefits package. This includes allowances for gas, electricity, telephone rental and a free television licence and travel pass. You are also entitled to a respite care payment every year.

To qualify for Carer’s Allowance, you must:

- Be aged 18 or over
- Be living with the person you are caring for or can be contacted quickly by a direct system of communication (for example, telephone or alarm) between your home and the home of the person you are caring for
- Be living in Ireland continuously (habitual resident)
- Pass a means test
- Not be full-time self-employed*
- Not be working more than 15 hours a week outside the home
- Not live in a hospital or nursing home

* Only limited self-employment is allowed in your home (any earnings will be assessed as means).
Carer’s Benefit

If you are employed but wish 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 are also entitled to a respite care payment every year.

To apply 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

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 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
- Paid part-time work as a home help for the HSE for up to 15 hours a week
- Limited self-employment in your own home (any earnings will be assessed as means)

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, civil partner or cohabitant
- Getting a social welfare payment other than Carer’s Allowance and caring for someone

How to apply: Remember the Half-Rate Carer’s Allowance is not a new scheme and you apply on the standard Carer’s Allowance form. Include any relevant certificates with the form.
It was announced in Budget 2012 that the age of entitlement for Domiciliary Care Allowance would be extended from 16 years to 18 years of age. This was to compensate for raising the age of eligibility for Disability Allowance to 18. These measures are now being reviewed and may not be implemented.

How to apply:
Application forms for Domiciliary Care Allowance are available in your local social welfare office or Citizens Information Centre. Or 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 Care Package Scheme
The Home Care Package Scheme is funded by the HSE and helps people receive the care they need at home. 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 hours, nursing services and therapy services. Most of the people who apply are aged over 65.

The package includes extra services and supports that are over and above the normal community services that the HSE provides directly or through a HSE-
You can claim tax relief on the cost of employing a carer either if you employ one for yourself or for another family member. It is possible to 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 will have responsibilities for your employee’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 or call the Revenue LoCall Service (see page 59 for contact numbers). 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.

---

**Private carers**

If you live alone but wish to remain in your own home, there is also the option of hiring a private carer, cost permitting. There are a variety of agencies in Ireland that can provide private carers for you. They often provide different services at different costs. The range of services can be wide and varied, from companionship to practical support and personal care. Some of the agencies have nationwide networks.

As this area is unregulated, do 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 the Home Care Association for more information and advice. This is the trade association representing private home care providers in Ireland. They directly employ, train, insure and supervise caregivers so they can give you the highest possible care. The Association can carry out background checks on caregivers as well.

---

**Home Care Association**

Kandoy House
2 Fairview Strand
Dublin 3

Tel: 01 484 7499
Email: enquiries@hca.ie
Website: www.hca.ie

---

**How to apply:** Do ask your medical social worker or public health nurse for advice when applying for the scheme and filling out the application form.
How to apply: If you are attending the hospital for assessment or investigations in one of the approved cancer centres, you will need to fill in Form A of the application. 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 231 6619 or email travel2care@irishcancer.ie

If you are having ongoing treatment, for example chemotherapy or radiotherapy, contact your cancer nurse or medical social worker or any health professional involved in your care. They will need to complete Form B of the application on your behalf. You can also call the Irish Cancer Society on (01) 231 6643 or 231 6619 or email travel2care@irishcancer.ie for more information.

Tax relief on travelling expenses

Travelling to various appointments for radiotherapy and chemotherapy can all add up. Tax relief may also be claimed for the cost of transport by ambulance. But if ongoing regular treatment or consultation is needed and you have to travel long distances, you can claim tax relief for the cost of travelling other than by ambulance.

This tax relief is not intended for minor local travelling expenses or occasional travelling to hospital. For example, for surgery, unless travelling by ambulance. All methods of transport are covered, but parking fees are not allowable.

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

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 managed 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 will help with the costs of public transport, such as trains or buses, private transport costs, or petrol and parking.

National Cancer Helpline 1800 200 700
Exceptional Needs and Urgent Needs Payments

- These payments are only paid in times of exceptional or urgent need by the Department of Social Protection.
- An exceptional need must be a need that does not happen every week. See examples below.
- Exceptional Needs Payments are paid at the discretion of the community welfare officer.
- Payments may be made towards the costs of a deposit for accommodation, fuel bills or the connection of power/gas/telephone.
- Urgent Needs Payments may be paid in times of urgent need. For example, fire, flooding or a natural disaster.
- 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.

Examples of Exceptional Needs Payments:

- Household goods, especially if setting up home in local authority housing
- Personal costs, such as footwear and clothes
- Funerals, minimum cost of burial, travel/clothes for funeral

How to apply: Contact the community welfare officer at your local health centre or social welfare office. See page 25 for more about the Supplementary Welfare Allowance.

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 as well as independent and non-judgemental. 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 also does not give out money, if you are in need of it.

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.
Other support resources

Irish Cancer Society Financial Aid
The Irish Cancer Society has created a special fund to help families in financial hardship when faced with a cancer diagnosis. The fund is for patients diagnosed with cancer and who cannot meet a specific financial burden only because of their diagnosis or treatment of cancer. This includes patients 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, the community welfare officer, or community groups.

How to apply: If you would like to request this kind of help, contact your cancer nurse or medical social worker at the hospital where you are being treated. He or she will assess your needs and explore other avenues 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 care may apply on your behalf. There is no automatic entitlement to any funds and each application is assessed on an individual basis.

For more information, contact the National Cancer Helpline on 1800 200 700 or call (01) 231 6619.

Other Irish Cancer Society services
The Irish Cancer Society funds a range of other cancer support services that provide care and support for people with cancer at home and in hospital.

- Cancer Information Service (CIS)
- Daffodil Centres
- Cancer support groups
- Survivors supporting survivors
- Counselling
- Oncology liaison nurses
- Cancer information booklets

Cancer Information Service (CIS)
The Society provides a Cancer Information Service with a wide range of services. The National Cancer Helpline is a freefone service that gives confidential information, support and guidance to people concerned about cancer. It is staffed by specialist cancer nurses who have access to the most up-to-date facts on cancer-related issues. These include prevention of cancer, risk factors, screening, dealing with a cancer diagnosis, different treatments, counselling and other support services. The freefone helpline can also put you in contact with the various support groups that are available. The helpline 1800 200 700 is open Monday to Thursday from 9am to 7pm, and every Friday from 9am to 5pm.

- All queries or concerns about cancer can be emailed to the CIS at helpline@irishcancer.ie
- Message Board is a discussion space on our website (www.irishcancer.ie) to share your stories, ideas and advice with others.
- The CancerChat service is a live chatroom with a link to a Cancer Information Service nurse.

Daffodil Centres
Daffodil Centres are located in a number of Irish hospitals. These have been set up by the Irish Cancer Society in partnership with each hospital and are an extension of the Cancer Information Service. They are generally found near
Oncology liaison nurses

The Society funds a number of oncology liaison nurses who can give you and your family information as well as emotional and practical support. Oncology liaison nurses work as part of the hospital team in specialist cancer centres.

Cancer information booklets

These booklets provide information on all aspects of cancer and its treatment. They also offer practical advice on learning how to cope with your illness. The booklets are available free of charge from the Society.

Useful organisations

Irish Cancer Society
43/45 Northumberland Road
Dublin 4
Tel: 01 231 0500
National Cancer Helpline: 1800 200 700
Email: helpline@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

The Carers Association
Market Square
Tullamore
Co Offaly
Tel: 057 932 2920
Freefone: 1800 240 724
Email: info@carersireland.com
Website: www.carersireland.com

Citizens Information
Tel: 0761 07 4000
Mortgage Arrears Information Helpline 0761 07 4050
Email: information@citizensinformation.ie
Website: www.citizensinformation.ie

Department of Social Protection
Information Section
Social Welfare Services Office
College Road
Sligo
Tel: 1890 66 22 44
Email: info@welfare.ie
Website: www.welfare.ie

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

For more information on any of the above services, call the National Cancer Helpline on 1800 200 700.
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

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

**Social Welfare Appeals Office**
D’Olier House
D’Olier Street
Dublin 2
Tel: 01 671 8633
LoCall: 1890 74 74 34
Email: swappeals@welfare.ie
Website: www.socialwelfareappeals.ie

**Threshold: The National Housing Charity**
21 Stoneybatter
Dublin 7
Tel: 01 678 6096
Cork: 021 427 8848
Galway: 091 563 080
Website: www.threshold.ie

**Treoir: National Information Centre for Unmarried Parents**
14 Gandon House
Irish Financial Services Centre
Custom House Square
Dublin 1
Tel: 01 6700 120
LoCall: 1890 252 084
Email: info@treoir.ie
Website: www.treoir.ie

**Workplace Relations Customer Service**
Department of Jobs, Enterprise and Innovation
O’Brien Road
Carlow
Tel: 059 917 8990
LoCall: 1890 80 80 90
Website: www.workplacerelations.ie
Website: www.employmentrights.ie
The mission of the Irish Cancer Society is to play a vital role in achieving world-class cancer services in Ireland, to ensure fewer people get cancer and those that do have better outcomes. Our goals are focused around prevention, survival and quality of life, with three programme areas to achieve them: advocacy, cancer services and research.