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.
Social Welfare Support
A Guide for Cancer Patients

This booklet gives information about social welfare support for cancer patients. 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/or the Health Service Executive (HSE).

This booklet lists what payments are available, what you may be entitled to, and how to get them. For more information, contact the National Cancer Helpline 1800 200 700.

For more information on benefits and allowances, or cancer in general, call the National Cancer Helpline Freefone 1800 200 700 (Monday–Thursday, 9am–7pm; Friday 9am–5pm) or email helpline@irishcancer.ie for confidential advice from our cancer nurse specialists.

Irish Cancer Society, 43/45 Northumberland Road, Dublin 4
telephone: (01) 231 0500
fax: (01) 231 0555
e-mail: helpline@irishcancer.ie
website: www.cancer.ie
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Applying for payments

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 is already receiving a social welfare payment, you may or may not be entitled to another payment. Contact the medical social worker at your hospital for more advice.

Payments will not be offered automatically to you. It is up to you to apply for them.

What do I need when applying for payments?

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

- Personal Public Service (PPS) numbers for yourself, your spouse and your children (previously known as RSI number)
- 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.
Types of cash payments

Most payments are made by the Department of Social Protection or the HSE. There are two 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.

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 fills in the form known as MC1 or MC2 and you send it to your social welfare office.

*Pay-Related Social Insurance (PRSI)*

*When you are employed, you make Pay-Related Social Insurance (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.*
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.
- The first €50,000 of any capital you have is not taken into account.
- Capital includes money in the bank, building society, Credit Union, money under the mattress, 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.
- 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.

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
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 get extra social welfare benefits, like the household benefits package. This includes allowances for gas, electricity, telephone rental and a free television licence.

To qualify for an Invalidity Pension, you must:

• Satisfy 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
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
• Satisfy a means test
• Have a medical exam
• 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)

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.
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 payment is means tested.

If you have little or no income and cannot provide for yourself and your family, you may get a Supplementary Welfare Allowance. This is a basic weekly allowance for eligible people.

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.

If you have claimed 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. In this case, you will have to pay the money back once your benefit or pension comes through.

There are different types of Supplementary Welfare Allowance payments:

- **Entitlement-based payments**
- **Discretionary-type payments**

**Entitlement-based payments**

If you satisfy 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 superintendent community welfare officer and/or 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:

- Satisfy 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.
Exceptional Needs and Urgent Needs Payments

- These payments are only paid in times of exceptional or urgent need.
- 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

Money Advice and Budgeting Service (MABS)

If you are in debt or in danger of getting into debt, there is also help available. You can contact the Money Advice and Budgeting Service on the MABS Helpline 1890 283 438. MABS is a national, free, confidential and independent service funded by the Government. It can help you work through any financial issues you may have. It can assess your situation, work out your budget, help you deal with your debts and manage your payments.
Other supplements

**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.

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**To qualify for a Rent Supplement, you must:**

- Satisfy a means test
- Be receiving Disability Allowance or Invalidity Pension
- 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.

**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. You will only get this payment if you could make the repayments when you applied for the mortgage.

**Heating Needs/Special Dietary Needs**

Both of these payments can be paid if you need a special diet or a well-heated house because of your illness, such as cancer. You will first have to show that you cannot afford these special needs on your present income.

In the case of Diet Supplement, you will also need a letter from your dietitian and hospital consultant saying that you need a particular diet. The community welfare officers use guidelines to decide how much the extra diet or heating will cost and how much help/assistance you should get.
Medical cards

The HSE issues medical cards that allow you to have free medical care. Medical cards are means tested. Your spouse and children will 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 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.
To qualify for a medical card, you must:

- Satisfy 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 weekly income is €700 or less, you can apply for a card.

If you are aged between 16 and 25 years, and dependent on your parents, you are not entitled to a medical card. That is unless your parents also have a medical card.

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 medical social worker for advice about any appliances you may need after treatment.
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 (50%).

To qualify for a GP visit card, you must:

- Satisfy 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.

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 €120 each month on approved prescribed drugs and medicines. You may apply for the scheme from your local HSE office or health centre.
Payments 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. This includes Carer’s Allowance and Carer’s Benefit.

**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 a 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)
- Satisfy 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 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

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)
• 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

Respite Care Grant
This is a payment of €1,700 made to carers by the Department of Social Protection. You can use the grant in whatever way you wish. You can use it to pay for respite care if you wish but it is not necessary.

In June every year, the Department pays the grant automatically to carers getting Carer’s Allowance, Carer’s Benefit, Prescribed Relative’s Allowance or Domiciliary Care Allowance. Only one Respite Care Grant can be paid for each person getting care.

Carer’s Leave Act
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.
The appeals system

If you are unhappy with a decision taken by the Department of Social Protection about payments, you have the right to make an appeal. You can ask to have the decision reconsidered.

It is your right to question a decision by the department and receive a fair hearing to find out if the decision taken was fair, appropriate and correct. But you must consider all the relevant circumstances and regulations.

Department of Social Protection appeals

If your application for a payment is refused or a payment itself is refused, 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.

Guide to making a Supplementary Welfare Allowance appeal

If your application for Supplementary Welfare Assistance has been refused:

• Contact the community welfare officer. Check that all the details were available to them and if there is any chance the decision could be reversed.

• Contact the superintendent community welfare officer. Check that all the details were available to them and if 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.
Useful organisations

**Department of Social Protection**
Gandon House
Amiens Street
Dublin 1
telephone: 01 704 3000
website: www.welfare.ie

**Social Welfare Appeals Office**
D’Olier House
D’Olier Street
Dublin 2
telephone: 01 671 8633
LoCall: 1890 747 434
e-mail: swappeals@welfare.ie

**Department of Enterprise, Trade and Innovation**
Employment Rights Unit
Davitt House
65A Adelaide Road
Dublin 2
telephone: 01 631 2121
e-mail: info@entemp.ie
website: www.entemp.ie

**The Equality Authority**
2 Clonmel Street
Dublin 2
telephone: 01 417 3333
LoCall: 1890 245 545
e-mail: info@equality.ie
website: www.equality.ie

**National Employment Rights Authority**
O’Brien Road
Carlow
Co Carlow
LoCall: 1890 80 80 90
website: www.employmentrights.ie

**Treoir – National Information Centre for Unmarried Parents**
14 Gandon House
Custom House Square
Irish Financial Services Centre
Dublin 1
telephone: 01 670 0120
e-mail: info@treoir.ie
website: www.treoir.ie

**Citizens Information Board**
Ground Floor
George’s Quay House
43 Townsend Street
Dublin 2
telephone: 01 605 9000
e-mail: info@ciboard.ie
website: www.citizensinformation.ie

**Citizens Information Phone Service**
LoCall: 1890 777 121
telephone: 00353 21 452 1600
(international)
text message: 086 978 8300
e-mail: information@citizensinformation.ie
Migrant Rights Centre Ireland
55 Parnell Square West
Dublin 1
telephone: 01 889 7570
eemail: info@mrci.ie

The Revenue Commissioners
Central Revenue Information Office
Cathedral Street
off O’Connell Street
Dublin 1
eemail: for Forms & Leaflets Ordering Services:
forms@revenue.ie
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
telephone: 1890 333 425
Dublin (City and County).

Border Midlands West Region
telephone: 1890 777 425
Counties Cavan, Donegal, Galway,
Leitrim, Longford, Louth, Mayo, Monaghan,
Offaly, Roscommon, Sligo, Westmeath.

South West Region
telephone: 1890 222 425
Counties Clare, Cork, Kerry, Limerick.

East & South East Region
telephone: 1890 444 425
Counties Carlow, Kildare, Kilkenny,
Laois, Meath, Tipperary, Waterford,
Wexford, Wicklow.

HSE (Health Service Executive)
If you have a question about your health
services, your entitlements, or how to access
HSE health or social services in your area,
contact the HSE infoline 1850 24 1850
(Monday to Saturday, 8am–8pm).

Money Advice and Budgeting Service
(MABS)
The helpline is open Monday to Friday,
9am to 8pm.
LoCall: 1890 283 438
website: www.mabs.ie
Notes
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This booklet lists what payments are available, what you may be entitled to, and how to get them. For more information, contact the National Cancer Helpline 1800 200 700.

For more information on benefits and allowances, or cancer in general, call the National Cancer Helpline Freefone 1800 200 700 (Monday–Thursday, 9am–7pm; Friday 9am–5pm) or email helpline@irishcancer.ie for confidential advice from our cancer nurse specialists.

Irish Cancer Society, 43/45 Northumberland Road, Dublin 4 telephone: (01) 231 0500 fax: (01) 231 0555 email: helpline@irishcancer.ie website: www.cancer.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.