

Nursing Homes Support or “Fair Deal” Scheme

Operated by the HSE this scheme provides financial support to people who need long-term nursing home care. Under this scheme, you make a contribution towards the cost of your care and the State pays the balance. For example, if your weekly cost of care is €900, and your contribution is assessed at €250, the state will pay €650..

Following a Care Assessment which determines if you need nursing home care, there is a financial assessment, and your contribution is calculated as follows:

- 80% of your income and 7.5% of the value of any assets per annum.
- However, the first €36,000 of your assets, or €72,000 for a couple, will not be counted at all in the Financial Assessment.

- The value of the family home is only counted for three years.
- You may then apply for a nursing home loan. This allows you to defer paying the portion of the contribution-based on the value of your home



THE CONTRIBUTORY PENSION AND THE HOME CARING CREDIT

Arising from the 2012 changes the Government made to the contributory pension many people (mostly women) who had been outside the PRSI net, caring for family etc found they qualified for lower pensions. Following constant campaigning these unfair measures are being changed. A total contributions scheme is being introduced from this year as well as a home care credit which can be claimed for up to 20 years. The new scheme is to be introduced over the next year. People who are already on a pension can be assessed under the new scheme and can opt for the one that pays best. Contact my office for further details.

PENSION PAYMENTS

<i>Note: Commencement date of rate increases is week beginning 26 March 2018</i>	PERSONAL RATE	INCREASE FOR A QUALIFIED ADULT	QUALIFIED CHILD INCREASE
	2018	2018	2017/2018
State Pension (Contributory)			
Under Age 80	€243.30	€162.10	€31.80
Age 80 and over	€253.30	€218.00	€31.80
Living Alone Allowance	€9:00 per week		
Widow's/Widower's/Surviving Civil Partner's (Contributory) Pension/Deserted Wife's Benefit			
Under Age 66	€203.50		
Aged 66 and under Age 80	€243.30		
Aged 80 and over	€253.30		€31.80

Services and Benefits for Senior Citizens

AINDRIAS MOYNIHAN TD

FIANNA Fáil THE REPUBLICAN PARTY **URLABHRAÍ GAELTACHTA AGUS ACMHAINNÍ NÁDÚRTHA**

YOUR CORK NORTH WEST TD WORKING AT LOCAL AND NATIONAL LEVEL FOR YOU

A chara,

There are numerous schemes and benefits available to older people, some of which you may not be aware of, or may not know how to access. I hope this leaflet will give you an indication as to what is available. If you need any help in applying for a scheme, feel free to get in contact with my office, and I will be more than happy to help.



Medical Card and GP Card

A **Medical Card** entitles you to most health services free. A **GP Visit Card** covers the cost of visits to the doctor. The means test for these cards is based on **net income**. **PERSONS AGED 70+** all now qualify for **free GP services**, and qualify for a **Medical Card** if their **gross** weekly income is less than €500 per week (single), or €900 (couple). If you are refused on financial grounds, you may still be eligible for a discretionary medical card on health grounds.



The Drugs Payment Scheme [DPS] sets a cap of €134 per month for approved prescribed drugs, medicines or rental costs for CPAP/oxygen for an individual or a family. The DPS is aimed at people who normally have to pay the full cost of their medication. It's open to everyone regardless of income.

THE AGE TAX CREDIT

This is an extra Personal Tax Credit which may be claimed when you or your spouse reaches 65 years of age and if you have a taxable income. The credit is €245 for a single person or €490 for a couple.

Aindrias Moynihan TD

Constituency Offices:

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Working locally with your County Council team

Cllr Gobnait Moynihan.....BLARNEY/ MACROOM

Cllr Daithí O'Donnabháin.....BALLINCOLLIG

Cllr Bob Ryan.....BLARNEY/ MACROOM

FIANNA Fáil
THE REPUBLICAN PARTY



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Can you claim a Deposit Interest Retention Tax (DIRT) refund?

If you have savings, you will be paying Deposit Interest Retention Tax (DIRT), on the interest you receive. You may be entitled to a refund in the following circumstances.

- If you or your spouse or civil partner are now over 65 years of age and below the income limit
- If your income went temporarily over the exemption limit
- If you have become incapacitated
- If it is the first year that you successfully applied for a DIRT exemption, but the financial institution had already deducted DIRT.

If this is the case, you should complete a Form 54 Claims and send it to your Revenue Office.

If you are aged 65 years of age or over you will not pay any tax where your total income is less than the following amounts:

Single, widowed or a surviving civil partner	€18,000
Married or in a civil partnership	€36,000



Carers Allowance and Carers Support Grant

This is a payment to people aged at least 18 years who are looking after a person who needs support because of age, disability or illness (including mental illness).

Recipients may also be eligible for the Household Benefits Package, and a Free Travel Pass. Carer's allowance is not included in a Medical Card Assessment. To claim Carer's Allowance, a claimant must:

- Be living with, or in a position to provide full-time care and attention to a person in need of care who does not normally live in an institution. However, you may continue to claim the Allowance if you or the person being cared for is in a hospital or other institution, for a period not longer than 13 weeks.
- In a hospital, convalescent home or other similar institution.
- Engaged in training or employment for a maximum 15 hours a week. During any absence, adequate care for the cared for person must be arranged.
- The Carers Support Grant is an annual payment, paid automatically to carers getting Carer's Allowance, Carer's Benefit, or Domiciliary Care Allowance.

If you feel you may be entitled to one of these payments please contact my office.

Household Benefits Package

This is a package which help with the running of your household. It is available to everyone over 70. The package consists of a €35 per month Electricity / Gas Allowance. The package also includes a free Television Licence from your next date of renewal once the package is granted.

If you are aged between 66 and 70, if you live alone and receive a contributory, Non-Contributory, Widowed, Civil

partners pension, Deserted Wives Benefit or Allowance, or a Garda pension. If under 66 you may qualify if you receive Blind Pension, Disability Allowance or Invalidity pension. In both scenarios you may qualify if you receive an equivalent pension from a country with which Ireland has a Social Protection Agreement. You may also qualify if aged between 66 and 70 and satisfy a means test. If you have any queries on this please contact my office.

HOME IMPROVEMENTS.

A **Housing Adaptation Grant** e.g. access ramps, accessible showers etc. (maximum value €30,000) to make the house more suitable for a person who has a physical, sensory, mental health or intellectual impairment

A **Mobility Aid Grant** e.g. grab rail, stairlift etc (Maximum value €6,000) is available to address mobility issues

The **Housing Aid for Older People Grant** e.g. reroofing, windows or doors etc (maximum value €8,000) is available to assist people aged 66 or over, to carry out necessary repairs or improvements.

Better Energy Warmer Homes Scheme can provide insulation, draught proofing and energy advice, to eligible applicants at no cost to the homeowner. People receiving the Fuel Allowance are eligible to apply for the scheme.

Please contact my office for more information on these schemes.



VOTING

If, you are unable to leave your home to vote, or if you live in a nursing home, you may be eligible for a postal vote. If you wish to apply for a postal vote, please contact my office.



REGULARLY WELCOME LOCAL GROUPS ON VISITS TO LENSTER HOUSE

DRIVING LICENCE

If you are aged over 60, there are three categories into which driving licences fall, depending on your age.

- Older than 60 but younger than 67 years of age, you can apply for a licence which will expire the day before your 70th birthday
- Older than 67 but under 70 years of age, you can apply for a 3-year licence
- If you are aged over 70, you will need a certification of fitness to drive by your

doctor. You can then apply for a 3-year or a one-year licence.

If you are aged over 70, you can get your licence renewed for free. For a renewal you will need: Form D401 completed, your Current Driver Licence/Learner Permit, Public Services Card, NDLS medical form completed, evidence of a new address if applicable.

You can renew a licence in Copley Street, Cork, Market Square, Mallow, or Cork Marts, Marsh Road, Skibbereen.

You will need an appointment and these can only be arranged via the website at www.ndls.ie.



TELEPHONE SUPPORT ALLOWANCE

A new allowance of €2.50 per week is payable from June 2018, for those receiving both the Living Alone Allowance and the Fuel Allowance. Please feel free to call my office for more details.

Medical Emergency

An Advanced healthcare Directive sets out your preferences for treatment in case of an emergency or incapacity. Contact your solicitor for details or www.thinkahead.ie.

