

# National Freephone Careline 1800 24 07 24

- www.familycarers.ie
- twitter/Carersireland
- email: careline@familycarers.ie





**Benefits and Entitlements** 

Charity No: 10962

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Name	Phone	Web Address
Irish Kidney Association	01-620 5306	www.ika.ie
Irish Senior Citizens Parliament	01 856 1243	
Disabled Drivers Association	094 936 4054	www.ddai.ie
Care Alliance Ireland	01 874 7776	www.carealliance.ie
Cross Care	01 836 0011	www.crosscare.ie
Euro Carers	00 32 (0)2 741 24 05	www.eurocarers.org
Young Carers Ireland	057 93 70208	www.youngcarers.ie
The Jack & Jill Chidren's Foundation	045 894538/660	www.jackandjill.ie
Down Syndrome Ireland	01 4266500 Lo Call 1890 374 374	www.downsyndrome.ie

# **Useful Contacts**

Name	Phone	Web Address
Age Action Ireland	07 475 6989	www.ageaction.ie
Alzheimer Society of Ireland	National Helpline – 1800 341 341	www.alzheimer.ie
Citizens Information	1890 777 121	www.citizensinformation.ie
Centre Department of Social	1890 662 244	www.welfare.ie
Protection Emergency Response	1850 247 999	www.emergencyresponse.ie
Personal Alarms  HSE Information Line	1850 241 8580	www.hse.ie
Irish Wheelchair Association	01 818 6400	www.iwa.ie
Irish Cancer Society	1800 200 700	www.cancer.ie
MS Ireland National Office	01 678 1600	mshelpline@ms-society.ie
Money Advice and Budgeting Service (MABS)	076 107 2000	www.mabs.ie
Senior Helpline	1850 440 444	www.seniorhelpline.ie
Society of St. Vincent de Paul	01 855 0022/ 01 868 6990	www.svp.ie
The Parkinson's Association of Ireland	01 8722234	www.parkinsons.ie
Mental Health Ireland	01 284 1166	www.mentalhealthireland.ie
Samaritans	01 6710071	ww.samaritans.org
Disability Federation of Ireland	01 4547978	www.disability-federation.ie

#### **DEPARTMENT OF SOCIAL PROTECTION**

## Carer's Allowance

Carer's Allowance is a payment to people on low incomes who are looking after a person who needs support because of age, disability or illness (including mental illness).

If you qualify for a Carer's Allowance you may also qualify for the <a href="hold-benefits package">hold-benefits package</a> (if you are living with the person you are caring for) and a <a href="Free Travel Pass">Free Travel Pass</a>. <a href="The Carer's Support Grant">The Carer's Support Grant</a> is automatically paid to people getting Carer's Allowance in June of each year. Carer's Allowance is not taken into account in the assessment for a medical card.

If you consider that you have been wrongly refused Carer's Allowance, or you are unhappy about a decision of a social welfare deciding officer about your entitlements, you can <u>appeal this decision</u>.

#### To be entitled to a Carer's Allowance you 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 be regarded as providing full-time care and attention if you or the person being cared for is undergoing medical or other treatment in a hospital or other institution for a period not longer than 13 weeks.

- Be habitually resident in the State.
- Not live in a hospital, convalescent home or other similar institution.
- Be at least 18 years old and
- Not be engaged in employment, self-employment, training or education courses outside the home for more than 15 hours a week. During your absence, adequate care for the person requiring full-time care and attention must be arranged.

#### How means are assessed

The means test for the Carer's Allowance involves assessing your income (excluding your home). €332.50 of your gross weekly income is not taken into account (or disregarded). If you are married, in a civil partnership or cohabiting the first €665 of your combined gross weekly income is disregarded.

- PRSI
- Union dues,
- Superannuation (pension contributions) and
- Travel expenses

#### (are also deducted from your gross income)

If you are getting a social welfare payment from another state an amount up to the maximum rate of the Irish State Pension (Contributory) is exempt from the means test. Any foreign social welfare payment above the maximum Irish State Pension (Contributory) rate is treated as income for the means test.

If you are getting maintenance payments these are assessed (along with any other source of income) and the first €332.50 (or €665 for a couple) is disregarded.

#### What counts as means?

Your means are any income you or your spouse, civil partner or cohabitant have or property (except your home) or an asset that could bring in money or provide you with an income, for example, an occupational pension or benefits from another country. Any payment made by the Department of Social Protection is not taken into account in the means test for Carer's Allowance.

# **Investments and savings**

The actual income from investments and money in a savings account is not taken as your means. Instead, investment items such as, money in a savings account, cash-in-hand or money in a current account and the cash value of investments and property are added together and a special formula is used to work out your weekly means.

#### **How much can I get?**

Your payment is made up of a personal amount for yourself and extra amounts for your qualified child(ren). The amount you may get depends on your means.

#### Who is a qualified child?

You can claim an increase for a child if they are under age 18, normally live with you and are maintained by you. If a child is in full-time education by day at a recognised school or college, you may get this increase for them up to the end of the academic year in which they reach age 22, whether or not they live at home.

# Caring for 2 people

Carers who are providing care to more than one person may be entitled to up to 50% extra of the maximum rate of Carer's Allowance each week, depending on the weekly means assessed.

# **Care Sharing**

Two Carers who provide care on alternate weeks can be accommodated on the Carer's Allowance Scheme. Under legislation the Carer must provide this care for a complete week i.e. Monday to Sunday. Each Carer will share the Carer's Allowance and the annual Carer's Support Grant.

A Carer who provides care on alternate weeks with the care recipient attending a residential institution every other week can also be accommodated on the Carer's Allowance Scheme. Each Carer should apply for Carer's Allowance using form CR1. If a person is caring for someone on alternate weeks where the care recipient attends a residential institution then the details of this should be recorded on the application form.

# **Domiciliary Care Allowance**

Paid on a monthly basis to children from date of diagnosis up to age 16 years. This is a payment from the Department of Social Protection.

The Current rate is €309.50—based on the means of the Child.

#### **Mobility**

Allowance Paid on a monthly basis from the HSE for people between the ages of 16 and 66.

**High Rate - €208.50** 

Low Rate - €104.25

The lower rate is payable to people who are availing of the <u>Disabled Drivers and</u> <u>Disabled Passengers Scheme</u>.

#### Home Care Package

Payment from the HSE to people who would qualify for Nursing Home Care but who wish to stay in their own home.

The rate of payment varies from county to county and details on rates will depend on the level of dependency. Contact: the Community Welfare Officer or the Nursing Home Subvention Office.

#### NOTE:

These rates will more than likely change on an annual basis.

# RATES FOR 2016

**Carer's Allowance** €204.00 for under 66 full rate (Carer)

€242.00 for over 66 full rate

€306.00 for 2 people if Carer is under 66 €363.00 for 2 people if Carer is over 66

**Half Rate Carers Allowance** 

€102.00 for one person if Carer is under 66 €121.00 for one person if Carer is over 66

€153.00 for 2 people if Carer is under 66 €181.50 for 2 people if Carer is over 66

**Child Dependent** €29.80 (full rate) €14.50 (half rate)

**Carers Benefit** €205.00 for 1 person

**Carers Benefit** For 2 people

€307.50

Carer's Support Grant Paid once a year on the first Thursday in June and the current rate of Respite Grant is €1700.00.

> This is not a means tested payment. Carers who are in receipt of Carers Allowance do not have to apply for the grant, it automatically is part of the Carers Allowance Package.

Carers who would not qualify for the Carers allowance because of the means test but would qualify on medical ground should apply for this grant.

The Respite Grant for 2015 can still be claimed up to the end of 2016.

All the usual qualifying conditions for Carer's Allowance will apply to carer's availing of these arrangements. The rate of payment for each carer will depend on their individual circumstances.

#### **Holidays**

Carers Allowance can be paid if you accompany the person you are caring for abroad to get medical treatment. You can also go abroad on a respite break for a maximum of 3 weeks.

#### **Hospital Stavs**

Carer's Allowance will continue to be paid for 13 weeks if the cared for person is admitted to hospital, should the cared for person continue to remain in hospital the carers allowance payment will be suspended for a further 13 weeks and then after this the applicant will have to start the application process again. Please note the Carers Allowance Department must be notified of any change in circumstances regarding you or the person being cared for.

#### Does my payment continue after the cared for person's death?

Yes, Carer's Allowance will continue to be paid to you for 12 weeks after the person you are caring for dies.

#### Credits

Credits are awarded to recipients of Carer's Allowance in the following circum-

- if the claimant was employed and paid PRSI contributions prior to receiving Carer's Allowance s/he may be entitled to credits. If, however, there is a gap of two years in the claimant's insurance record, credits are not valid until at least 26 PRSI contributions have been paid
- if the claimant was in receipt of Jobseeker's Allowance (provided s/he has at least one paid Class A PRSI contribution) Jobseeker's Benefit or Illness Benefit immediately prior to claiming Carer's Allowance.

A person who is dissatisfied with the Deciding Officer's decision e.g. refused award of allowance or awarded a reduced rate allowance, may appeal the decision. The appeal should be made within 21 days of notification of the Deciding Officer's decision by writing to: The Chief Appeals Officer, Social Welfare Appeals Office, D'Olier House, Dublin 2, stating the grounds of appeal. The Appeals Officer can decide the matter summarily or may deal with the case by way of an oral hearing. A statement is prepared on the facts relied on by the Deciding Officer in the making of a decision on entitlement to Carer's Allowance and on the extent to which the facts and contentions advanced by the appellant are admitted or disputed. This statement is put before the Chief Appeals Officer.

A person may be interviewed by a Social Welfare Inspector regarding any facts or evidence put forward in support of an appeal, where the facts/evidence conflict with previous statements made by the claimant.

# **Tax implications**

Carer's Allowance is a <u>taxable source of income</u> and you should inform <u>your local tax office</u> if in receipt of this allowance.

# **Half-Rate Carer's Allowance**

If you are getting certain social welfare payments and you are providing full time care and attention to another person, you can keep your main social welfare payment and get half-rate Carer's Allowance as well. If you were getting another social welfare payment before claiming Carer's Allowance, you may have your original payment reinstated and also get half-rate Carer's Allowance.

If you are getting Carer's Allowance and subsequently become entitled to another payment, you can claim the other payment and get half your rate of Carer's Allowance but only if the other payment is a qualifying payment for half-rate Carer's Allowance. For example, if you are getting Carer's Allowance and work 15 hours each week, you can build up an entitlement to a contributory payment. This means, if you are out of work sick you may be entitled to Illness Benefit. In this case, you may get full-rate Illness Benefit and half-rate Carer's Allowance - although this will depend on your PRSI contributions, level of earnings and current means.

If you are being claimed for as a qualified adult on your spouse, civil partner or cohabitant's social welfare payment and you are providing full-time care to another person, you may apply for half-rate Carer's Allowance and retain your current Increase for a Qualified Adult in full. (see eligible payments on page 26) look at

# **Household Benefits Package**

The Household Benefits Package is a package of allowances which help you with the costs of running your household. The package is available to people aged over 70 and to people under age 70 in certain circumstances.

You must be living in the State. Only one person in a household can qualify for the package at any time. If you are renting your home, your landlord must provide written confirmation that you are a tenant (including the MPRN or GPRN of the address you are living at) and confirm that you are paying your own energy bills. The amount of the electricity allowance is €35 per month.

# **Family Carers Ireland Contact Details:**

Family Carers Ireland 8 Sarsfield Street, Clonmel, Co. Tipperary. Tel: 052 6170454

Family Carers Ireland Confederation House, Waterford Business Centre, Cork Road, Co. Waterford. Tel: 051 394566

Family Carers Ireland 22 Henrietta Street, Wexford. Tel: 053 9140511

Family Carers Ireland 5 St. John's Terrace, Blackhall, Mullingar, Co. Westmeath. Tel: 044 9347922

Family Carers Ireland Little Bray Family Resource & Development Centre, Ard Chualann, Bray, Co. Wicklow. Tel: 086 8189041 Family Carers Ireland, Carers Centre, 1 John Street, Limerick.0 Tel: 061 469484

Family Carers Ireland St. Mary's Hospital, Castleblayney, Co. Monaghan. Tel: 042 9754856

Family Carers Ireland Realtog Centre, Kilnaleck, Co. Cavan. Tel: 049 4374008

Family Carers Ireland, The Glebe, Tuam, Co. Galway. Tel: 093 70022

Family Carers Ireland 2 Carmody Street, Ennis, Co. Clare Tel: 065 6866515

Family Carers Ireland, Unit 1, George's Quay House, George's Quay, Limerick Tel: 061310434

# **Family Carers Ireland Contact Details:**

Family Carers Ireland 9 Tuckey Street, Cork. Tel: 021 4806397

Family Carers Ireland Ballymacool House, Ballymacool, Letterkenny, Co. Donegal. Tel: 074 9168301

Family Carers Ireland Networking Dublin 15, Buzzardstown House, Mulhuddart, Dublin 15. Tel: 086 0213798

Family Carers Ireland Smithfield Business Centre, The Distillers Building, New Church St, Smithfield, Dublin 7. Tel: 01 8943174

Family Carers Ireland, Barrack Street, Loughrea, Co. Galway. Tel: 091 880418

Family Carers Ireland Unit 1, Springhill Offices, Waterford Road, Kilkenny. Tel: 056 7721424 Family Carers Ireland HSE Primary Care Centre, 1st Floor Aras Slainte, Station Road, Newbridge, Co Kildare. Tel: 086 0213749

Family Carers Ireland Tralee CDP, Rock Business Park, Rock Street, Tralee, Co. Kerry. Tel: 066 71 21399

Family Carers Ireland MOSAIC Centre, The Harlequin Plaza, Garvey Way, Castlebar, Co. Mayo. Tel: 094 9060305

Family Carers Ireland, Market Square, Tullamore, Co. Offaly. Tel: 057 9370216

Family Carers Ireland Castle Street, Roscommon Town, Co. Roscommon. Tel: 090 6627698

Family Carers Ireland No 9 Castle House, Castle Street, Sligo. Tel: 071 9143123

Tel: 071 9143123

#### There are 2 allowances in the Household Benefits Package:-Allowance 1

- Electricity Allowance/Cash Electricity Allowance OR
- Natural Gas Allowance/Cash Gas Allowance

#### Allowance 2

• Free Television Licence

#### **How do I get a Free Television Licence?**

If you qualify for the Household Benefits Package you will get a Free Television Licence from the next renewal date of your current television licence. The licence remains valid for as long as you continue to receive the Household Benefits Package. The household benefits section will send you a letter telling you that you have been awarded the Electricity or Gas Allowance and Free Television Licence.

# **Carer's Support Grant**

The Carer's Support Grant is an annual payment made to carers by the Department of Social Protection. Carers can use the grant in whatever way they wish. You can use the grant to pay for respite care if you wish, but you do not have to do so.

In June of each year (usually on the first Thursday of the month), the Department of Social Protection pays the grant automatically to carers getting <u>Carer's Allowance</u>, <u>Carer's Benefit</u>, <u>Domiciliary Care Allowance</u> or Prescribed Relative's Allowance from the Department. Only one Carer's Support Grant can be paid for each person <u>receiving</u> care.

# <u>Rules</u>

The grant is paid to people getting one of the payments mentioned above. It can also be paid to certain other carers providing full-time care. If you are not getting one of the above payments, you must be:

- Aged 16 or over
- Ordinarily resident in the State
- Caring for the person on a full-time basis
- Caring for the person for at least six months this period must include the first Thursday in June
- Living with the person being cared for or, if not, be contactable quickly by a direct system of communication (for example, telephone or alarm).

You do not qualify if you are working more than 15 hours per week outside the home, if you are taking part in an education or training course for more than 15 hours a week, if you are getting a jobseeker's payment or if you are signing on for jobseeker credits. You also do not qualify if you are living in a hospital, convalescent home or similar institution.

If you are caring for more than one person, a grant is paid for each of them.

#### When to Claim

The due date of the Carer's Support Grant is the 1<sup>st</sup> Thursday in June. The <u>earliest date</u> for receipt of claims for a given year is 8 weeks before the due date (i.e. a date in early-April) and the <u>latest date</u> is the 31<sup>st</sup> December of the following year.

#### Can an application be back dated?

A carer who provided full-time care last year but did not apply for the grant, may apply this year to have an application back dated for last year.

#### Rates

A Carer's Support Grant of €1,700 is paid once each year, usually on the first Thursday in June, for each person you are caring for. It is not taxable.

# **Carer's Benefit**

Carer's Benefit is a payment made to insured people who leave the workforce to care for a person(s) in need of full-time care and attention. You can get Carer's Benefit for a total period of 104 weeks for each person being cared for. This may be claimed as a single continuous period or in any number of separate periods up to a total of 104 weeks. However, if you claim Carer's Benefit for less than six consecutive weeks in any given period you must wait for a further six weeks before you can claim Carer's Benefit to care for the same person again.

If you are caring for more than one person, you may receive payment for each care recipient for 104 weeks. This may result in the care periods overlapping or running concurrently.

#### How do I qualify? You will qualify if you, the carer:

- have been employed for 8 weeks during the previous 26 weeks,
- have enough PRSI contributions,
- give up employment to care for somebody full-time (this employment must have been for at least 16 hours a week or 32 hours a fortnight),
- are not self-employed or employed outside the home for more than 15 hours a week, and
- are not living in a hospital, convalescent home or other similar Institution,

# **PAYMENT WITH HALF-RATE CARERS ALLOWANCE**

You can get half-rate Carer's Allowance with the following weekly social welfare payments:

<u>State Pension (Contributory)</u> and State Pension (Contributory) Increase for a Oualified Adult

**Deserted Wife's Benefit** 

<u>Invalidity Pension</u> and Invalidity Pension Increase for a Qualified Adult <u>Jobseeker's</u>

- Jobseeker's Benefit Increase for a Qualified Adult
- Jobseeker's Allowance Increase for a Qualified Adult

Illness Benefit and Illness Benefit Increase for a Qualified Adult

Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension

<u>Injury Benefit</u> and Injury Benefit Increase for a Qualified Adult

**Death Benefit** 

**Health and Safety Benefit** 

**Maternity Benefit** 

**Adoptive Benefit** 

<u>State Pension (Non-Contributory)</u> and State Pension (Non-Contributory) Increase for a Qualified Adult

Blind Pension and Blind Pension Increase for a Qualified Adult

Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension

**One-Parent Family Payment** 

<u>State Pension (Transition)</u> and State Pension (Transition) Increase for a Qualified Adult <u>Pre-Retirement Allowance</u> and Pre-Retirement Allowance Increase for a Qualified Adult Allowance

<u>Disability Allowance</u> and Disability Allowance Increase for a Qualified Adult <u>Incapacity Supplement</u> and Incapacity Supplement Increase for a Qualified Adult <u>Farm Assist</u> and Farm Assist Increase for a Qualified Adult

You cannot get half-rate Carer's Allowance with the following social welfare payments:

Basic Supplementary Welfare Allowance
[SWA] and SWA Increase for a Qualified Adult
Jobseeker's Benefit
Jobseeker's Allowance
Family Income Supplement
Back to Work Allowance
Back to Education
Carer's Benefit

You cannot get Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA) and half-rate Carer's Allowance because you must be actively seeking employment and be available to take up employment to qualify for JA and JB. However, you may qualify for half-rate Carer's Allowance if your spouse, civil partner or cohabitant is getting JA or JB and claiming for you as a gualified adult.

# Healthcare Schemes available abroad from the HSE

#### **European Health Insurance Card**

The EHIC is used for instances where you are travelling to another EU State. If you fall ill or injured during such a trip your EHIC will cover any necessary care you might need. Irish residents should apply for an EHIC in advance of any such travel and keep it with him/herself whilst travelling.

If you need to attend a GP or a hospital for necessary care when in another EEU/EEA country or Switzerland you simply present the EHIC and you will not be charged. The EHIC can only be used for necessary healthcare in the public system of any EU/EEA country or Switzerland. It cannot be used to cover urgent or planned care.

# **Cross Border Directive**

The CBD entitles persons ordinarily resident in Ireland who have an appropriate referral for public healthcare to opt to avail of that healthcare in another EU/EEA country or Switzerland. Unlike the EHIC or TAS, healthcare accessed under the CBD can be accessed in either the public or the private healthcare system of the country abroad. The patient pays for the healthcare and then seeks reimbursement for that care upon his/her return to Ireland.

The healthcare that can be availed of under the CBD is any healthcare that a public patient would have been entitled to in Ireland. However, there are some exceptions e.g. Organ transplantation, long term care etc. Details of the exemptions are specified in the Directive. Prior authorisation may be required from the HSE for certain healthcare so patients intending to access care under the CBD should check with the HSE in advance of travelling.

#### **Treatment Abroad Scheme**

The TAS provides for the referral of patient's to another EU/EEA country or Switzerland for a treatment that is not available in Ireland. There are strict qualifying criteria to access this Scheme which are set out in EU Regulations and Department of Health and Children Guidelines. There is no charge to the patient for treatment availed of under the TAS.

Treatment availed of under the TAS is authorised and paid for by way of the issuing of an E112 (IE) by the Irish Government (HSE) to the government of the country where the treatment is being provided. Payment is made from government to government. The TAS covers the cost of the patient's air or sea fares to the service abroad.

Eligibility for and treatment under the TAS is restricted to public healthcare. Private patients may not access funding under the TAS. Public patient's referred abroad for treatment under the TAS may not access that treatment in the private sector abroad.

#### What are the PRSI contribution conditions?

For a first claim you must have:

- 156 paid contributions since entry into insurable employment, and 39 paid contributions paid in the relevant tax year or
- 39 paid contributions in the 12 months before Carer's Benefit starts or
- 26 paid contributions in the relevant tax year and 26 paid contributions in the tax year before that.

Only Class A, B, C, D, H and E PRSI contributions count.

The 'relevant tax year' is the second last complete tax year before the year in which you claim Carer's Benefit. You must not be engaged in employment, self-employment, training or education courses outside the home for more than 15 hours a week. The maximum amount you can earn is €332.50 per week. (€332.50) is your net income after you have deducted:

- income tax and Universal Social Charge,
- PRSI,
- superannuation (pension payments),
- pension levy,
- union dues and subscriptions to Friendly Societies from your total wage.

#### **Tax Implications**

This is a taxable source of income and you are advised to contact your Local tax office if awarded Carer's Benefit.

#### **Carers Leave Credits**

You will get credited PRSI contributions (credits) automatically for the period you are getting Carer's Benefit or on carer's leave. Credits are awarded at the same rate as your last paid PRSI contribution. These credits help protect your future social welfare payments.

#### Note:

If you avail of carer's leave only, please have your employer complete the application form for carer's leave credits after you return to work. If you take up carer's leave but do not get Carer's Benefit, you will still be entitled to receive carer's leave credits for each week's leave for up to 2 years.

## Can I get any other payments with Carer's Benefit?

You will get a Carer's Support Grant on the first Thursday in June each year for each person you care for, provided both you (the carer) and the person(s) that you care for reside in the State.

There is no need to apply for the Carer's Support Grant if you qualify for Carer's Benefit, as it will be paid to you automatically.

# Can I apply for Carer's Benefit if I have already started caring?

Yes, an application for Carer's Benefit can be backdated for up to eight weeks after you have started caring. However, it may be backdated further in certain situations, for example:

- if you failed to apply because you received incorrect or insufficient information from the Department of Social Protection,
- if the delay in applying was due to a 'force majeure', an event that made it impossible for you to apply on time, or if the delay occurred because you were sick.

# Application for a second person being cared for:

You can apply for the Carer's Benefit for a 2nd person. You will need an additional persons carers benefit form if applying for two people at the same time. If not you can use the generic carers benefit form (CARB 1)

#### **Death of the person being Cared for:**

If the person you are caring for dies within the 2 year period, you will continue to get Carer's Benefit for 6 weeks after their death.

#### How do I get my payment?

You may get Carer's Benefit by direct payment into your account in a financial institution. This account must be a current or deposit savings account, not a mortgage account.

# Membership—Join Family Carers Ireland

# **Purpose and Benefits of Membership**

Family Carers Ireland is the largest representative body in Ireland to advance the cause of voluntary family carers in the home. We play a lead role in informing social policy and public debate surrounding home-based family care. Our strength comes from unity in numbers as we give members a strong voice on issues directly related to the care they provide.

Members receive key information pertaining to rights and entitlements, guidance and support, and a representative voice that informs Government policy and key stakeholders in the healthcare and social policy sectors.

During these tough and challenging times, Family Carers Ireland is a united voice advocating on behalf of Ireland's 187,000+ voluntary family carers. Already represented in hundreds of communities across Ireland, Family Carers Ireland's membership continues working to grow stronger in empowering family carers.

For our Members Benefit Package, see our website:

www.familycarers.ie

# **Young Carers**

Are you a young person? Do you look after someone who has long term illness, disability or mental illness?

If you answered yes, please get in contact with us by calling Padraig on 057-9370208. Padraig is there to help and support Young Carers.

If you would like to chat to someone about your caring role, or would like advice or a listening ear then please call our:

National Freephone Careline on 1800 24 07 24

For more information on Supports and Events taking place is your area, be sure to visit the website: <a href="https://www.youngcarers.ie">www.youngcarers.ie</a>

# **National Careline**

Family Carers Ireland offers a confidential, friendly and supportive Care Line. They will listen to your concerns and offer practical advice on a range of topics.

We can give you information on:-

- Carer's Allowance
- Carer's Benefit
- Family Carers Ireland services including Respite and Training
- Membership of Family Carers Ireland
- Supports available from your
- Local Authority
- The Health Service Executive
- Department of Social Protection

#### **Extended Opening Times**

We are delighted to announce further expansion of our National Freefone Careline which will take effect from the end of June 2015. Samaritans provide 24/7 service countrywide, which is manned totally by volunteers and they have kindly offered to take calls from Carers who wish to speak to someone during the hours we are not presently covering. If, for example, a Carer rings our Careline (between 8.00pm and 9.00am) they will be given the option to stay on the line and be diverted to a Volunteer from the Samaritans.

There will be no charge to the Carer. We are very much aware a number of calls that come through our Careline are people who just want to 'have a chat' and have taken the decision to make a call, and this may not have been easy for them as they may be feeling stressed or very vulnerable. We think this will be a very valuable addition to our current service and are delighted to be involved with such a wonderful organisation as the Samaritans.

NOTE:

The volunteers from the Samaritans will not, however, be in a position to provide information on Rights and Entitlements, Training or other services.

# Lines are open

 Monday to Thursday
 9am - 8.00pm

 Friday
 9am - 8.00pm

 Saturday
 10.00am-12 noon

The National Freephone Careline 1800 24 07 24

# **Domiciliary Care Allowance**

Is a monthly payment to the carer of a child with a disability so severe that the child requires care and attention and/or supervision substantially in excess of another child of the same age. This care and attention must be provided to allow the child to deal with the activities of daily living. The child must be likely to require this level of care and attention for at least 12 months.

The Domiciliary Care Allowance scheme is administered by the Department of Social Protection. The Domiciliary Care Allowance is payable up to the age of 16 years of age.

Medical assessment: You are required to have your own doctor complete a medical report, which is part of the application form, on your medical condition. This report is reviewed by one of the Department's Medical Assessors.

#### What happens when my child reaches the age of 16?

DCA stops when a child reaches 16 so your last DCA payment will be for the month of their 16th birthday. The Department of Social Protection will write to you 3 months before your child's 16th birthday to remind you that DCA will shortly stop and tell you about the available options.

At age 16, your child can apply in their own right for <u>Disability Allowance</u> (<u>DA</u>). DA is a means-tested payment for people with disabilities who as a result of their disability are substantially restricted in undertaking work that would otherwise be suitable for a person of their age, experience and qualifications. The qualifying conditions for DA are different from the qualifying conditions for DCA, so your child is not automatically entitled to DA because DCA was in payment. The means test for Disability Allowance assesses the means of your child and your income is not taken into account.

NOTE:

Your entitlement to a Carer's Allowance may be reviewed when DCA ceases.

#### **Half-rate payment:**

Children who are being cared for on a full-time basis in residential homes or other institutions are not eligible for the allowance. However, children in residential care who go home, may receive a half-rate payment if they are at home for 2 days or more a week, for example, a child who attends residential services from Monday to Friday and goes home at weekends.

#### Hospital stavs

Payment may continue for up to 13 weeks if the child is getting medical or other treatment in hospital.

#### **Absences from the state**

The allowance is not payable in respect of any periods that the child is living outside the state.

# **Domiciliary Care Allowance & The Carer's Support Grant**

You will also qualify for a Carer's Support Grant; this is an annual payment to persons who provide full-time care and attention to others and is paid in June of each year. You do not have to apply for this grant but will receive it automatically if in receipt of DCA in June. This grant is paid at a fixed amount per eligible child.

#### **Late Claims**

You should apply as soon as you consider that you and your child satisfy the qualifying conditions.

#### Note:

If you delay in applying, you will, subject to satisfying the qualifying conditions for the scheme, usually get Domiciliary Care Allowance from the month after we get your application. In some circumstances the payment can be back-dated for 6 months if good cause for the delay in applying can be shown.

# **Supplementary Welfare Allowance Scheme**

The Department of Social Protection's representatives (formerly known as Community Welfare Officers (CWOs)) are employed throughout Ireland by the Department of Social Protection. CWOs were previously employed by the Health Service Executive (HSE). They are based in health centres or DSP offices and are responsible for the day to day administration of the Supplementary Welfare Allowance Scheme.

The Supplementary Welfare Allowance Scheme is funded and legislated for by the Department of Social Protection. The payments made under this scheme include: weekly Supplementary Welfare Allowance, Rent Supplement, Mortgage Interest Supplement, Diet and Heating Supplements, Back to School Clothing and Footwear Scheme and exceptional needs payments for items such as buggies, clothing, etc. Department of Social Protection (DSP) staff are responsible for assessing the income of a person applying for payments under the Supplementary Welfare Allowance Scheme.

This assessment may involve home visits to verify a person's place of residence for Rent Supplement purposes or simply to interview someone in surroundings that are more comfortable if he or she has special needs or is unable to visit his or her local health centre in person. DSP staff will actively refer individuals to other state agencies and/or voluntary organisations if these are appropriate to the client's needs. For example, you may be referred to the Money Advice and Budgeting Service (MABS).

# **Training Opportunities**

Family Carers Ireland provides a range of accredited and non-accredited training courses to provide the learner with all the practical skills and knowledge required to deliver high quality care both in the home and in other care related environments.

Family Carers Ireland is a QQI Training Provider. We take great pride in offering training that is of a consistently high quality and responds to the needs of the Care Sector.

We work in partnership with many statutory, voluntary and community organisations to meet the needs of learners.

# **Advocacy & Lobbying**

Family Carers Ireland lobbies politically both at a local and national level. We are also represented on a number of consultative committees, state agencies and boards and are members of the Community and Voluntary Pillar of the Social Partnership.

Family Carers Ireland play a central role in highlighting the issues affecting Family Carers in their day-to-day lives and advocate on their behalf to ensure they have a voice and can participate fully and equally in society.

The Association advocates on behalf of Carers by:

- Empowering Carers by giving independent information which helps them know about and obtain their rights and entitlements:
- Supporting Carers who are experiencing difficulties by helping them find the best possible solution to their situation.
- Write letters or make phone calls on their behalf;
- Accompanying them to meetings or speak on their behalf;
- Giving Carers a collective voice through local Carer Support Groups.

# **Support Groups**

Family Carers Ireland currently run Carers Support Group meetings from our Centres and service bases around the country. Support Groups allow Carers to:

- Share their experiences, feelings, ideas, concerns, information and problems.
- Feel a reduced sense of isolation
- Have a sense of connection with other family carers in similar circumstances
- Have a break from the caring situation
- Have hope for the future
- Let off steam
- Relax
- Socialise
- Learn from other carers
- Cope from day to day

Carers can share coping strategies and local information as well as offer emotional support and develop enduring friendships through support groups.

Mutual support groups provide a valuable opportunity to meet Carers in the same position to share their experiences. For example, support groups for parents with children with special needs can discuss issues specifically related to their caring situations such as dealing with difficult and challenging behaviour, high dependency issues etc.

Support groups allow family carers to access information on their rights and entitlements. Guest speakers are invited to meetings to address carers on issues of interest to them such as Public Health Nurses, HSE representatives and Social Welfare representatives. Contact your local Carers Resource Centre for details on support groups near you.

# **Back to Education when caring role ceases**

This scheme allows a person to enter full time education and receive a payment equal to full rate Carer's Allowance. (Full rate Carer's Allowance is paid even where the Carer has received a partial rate allowance). This Programme covers both second and third level approved courses. To qualify a person must:

- be aged 21 or over
- have been in receipt of Carer's Allowance for at least a year
- be attending a second or third level course at a recognised school or College.

It often happens that a caring situation ceases at a time of the year when no course of education is due to start. Flexibility is applied in allowing the applicant time to arrange acceptance onto a suitable course.

While on Back To Education Allowance a person can have any other income without effecting the payment. (e.g. work during the holiday period).

# Back to Work Allowance when caring role ceases

This scheme allows a person to return to work and retain some of his/her Carer's Allowance payment.

If a person has been a Carer for at least 12 months and returns to work immediately after caring ceases, s/he is eligible to transfer onto the Back To Work Allowance scheme. A person should apply for this allowance immediately on commencing employment.

# **Disability Allowance**

Is a weekly allowance paid to people with a disability. You can get Disability Allowance from 16 years of age.

If you qualify for Disability Allowance you may also get extra social welfare benefits with your payment and other supplementary welfare payments. To qualify for Disability Allowance (DA) you must:

- Have an injury, disease or physical or mental disability that has continued or may be expected to continue for at least one year
- As a result of this disability be substantially restricted in undertaking work that would otherwise be suitable for a person of your age, experience and qualifications
- Be aged between 16 and 66. When you reach 66 years of age you no longer qualify for DA, but you are assessed for a state pension.
- Satisfy a Means test
- Satisfy the Habitual Residence Condition.

# **Homemaker's Scheme**

If you give up work to care full-time for a child under 12 or a disabled child or adult, you may be able to have these years disregarded or not taken into account when your yearly average (contributions) is calculated for your State Pension (Contributory).

# **Incapacitated Child Tax Credit**

The Incapacitated Child Tax Credit can be claimed by a parent/guardian of a child who is permanently incapacitated, either physically or mentally <u>and</u>

Became so before reaching 21 years of age or

Becomes permanently incapacitated after reaching the age of 21, but while still in full-time education or while training for a trade or profession for a minimum of 2 years.

#### The credit can also be claimed in respect of:

- A stepchild
- A formally/informally adopted child
- Any child of whom a person has custody, who is maintained at the person's own expense and who is permanently incapacitated
- A credit may be claimed for each child where more than one child is permanently incapacitated.

A credit is not due where the child is fully maintained at public or charitable expense. You may also claim tax relief in respect of medical expenses incurred by yourself or any other person. The Incapacitated Child Tax Credit is €3,300.

# **Better Energy Warmer Homes Scheme**

If you can't afford to keep your home warm and comfortable or to pay your fuel and electricity bills, you may be eligible for the Better Energy Warmer Homes scheme. Through this scheme a range of energy-saving measures may be installed in your home, at no cost to you. These measure include:

- Draught-proofing;
- Attic insulation;
- Lagging jackets for hot water tanks;
- Low energy light bulbs; and
- Cavity wall insulation.

For more information, call the Better Energy Warmer Homes on LoCall 1800 250 204

# **County Council Housing Grants**

Grants are available to people who are eligible to obtain funds from the Council to:-

- (a) Carry out necessary adaptations to their homes to meet the special needs of persons with disabilities.
- (b) Improve conditions of the older persons existing dwellings.
- (c) Assist with adaptations to address age related mobility problems.

The Housing Adaptation Grant for People with a Disability, the Housing Aid for Older People Grant and the Mobility Aids Housing Grant Scheme are administered by the Housing Section and funded 80% by the Department of the Environment, Heritage and Local Government and 20% by Wexford County Council's internal resources

#### **Means Testing**

All applications under the three schemes are assessed on the basis of household income.

#### **Household Income**

Household income is calculated as the annual gross income of the registered property owner, together with all household members over 18 (or over 23 if in full-time education) in the previous tax year.

All applicants are required to include, with their application, proof that they are compliant with the Local Property Tax.

# **OTHER POSSIBLE SUPPORTS:**

# **Social Alarms for Older People**

These Personal Alarms are available for personal reassurance and security in the home. If, you are aged 65 years or older you may be entitled to a grant towards the cost of a Personal Alarm. If you feel that you or someone close to you would benefit from one of these alarms please contact Family Carers Ireland.

# **Disabled Person's Parking Permits or Cards**

(also known as European Parking Cards or Disabled Parking Badge) are available to people living in Ireland with certain disabilities and those who are registered blind, whether they are drivers or passengers. The parking card can be used by a disabled person in any vehicle in which he or she is travelling. This means that a disabled person who is being driven at different times by different people can bring the parking card with himself or herself 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. Parking Cards can be used by disabled people within the 28 member states of the EU and are also recognised in the US and Canada.

To obtain 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. In your letter you should give details about your disability and how it affects your mobility. You should mention your age and the type of mobility aids that you use, if any. If you have a Primary Medical Certificate or are registered blind you should also mention it.

OR

#### Where to apply

Disabled Drivers Association Parking Card Section Ballindine Claremorris Mayo Ireland Tel:(094) 936 4054 Irish Wheelchair Association National Mobility Centre Ballinagappa Road Clane Co. Kildare Ireland Tel: (045) 893094/5

#### COST

Disabled Parking Card costs €35.

#### How to apply

**Contact your Local Tax Office** 

# Tax relief on the costs of employing a home carer

It is possible to claim tax relief on the cost of employing a carer either if you employ one for yourself, or for another family member.

You can employ the carer directly or you can use an agency that employs carers. If you employ the carer yourself, you should register as an employer and you will have responsibilities for your employees 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.

#### Rules

If you employ a carer for yourself or on behalf of a family member, you can claim the tax relief on the cost of that care. A *family member* is a spouse, civil partner, child or a relative, including a relation by marriage or civil partnership.

You must be totally incapacitated for the complete tax year (January to December) in which you are claiming the tax relief but the carer does not have to be employed for the full tax year. The term *totally incapacitated* means you are disabled to the extent that you require a carer.

You cannot claim tax relief for employing a carer if the carer only carries out housekeeper duties or if a Dependent Relative Tax Credit or an Incapacitated Child Tax Credit has already been granted.

You may be asked by the Revenue Commissioners to get a medical certificate to confirm the nature of your disability but it isn't necessary to send one in with your application form unless you are getting home nursing for a serious illness.

# **Home Carer Tax Credit**

A Home Carer's Tax Credit is a tax credit given to married couples or civil partners (who are jointly assessed for tax) where one spouse or civil partner works in the home caring for a dependent person.

The tax you are liable to pay is calculated as a percentage of your income. A tax credit is deducted from this to give the actual amount of tax that you have to pay. A tax credit has the effect of reducing your payable tax by the amount of the credit.

# **Home Nursing**

If you, or a family member has a serious illness and you employ a qualified nurse, you must provide the Revenue Commissioners with the following:

- Name, address and qualifications of each nurse providing care
- Receipts for all payments made to the nurses
- A medical certificate from doctor (either your GP or consultant).

The medical certificate must state the following:

- Name and address of the person with the serious illness
- The nature of that illness
- Confirm that constant nursing care by a qualified nurse in the
- patient's home is required
- Cover the full period of time for which the tax relief is being claimed for home nursing.

#### **NOTE:**

If two or more of you pay for the care, the relief is divided between you in proportion to the amount each paid.

#### **Rates**

Tax allowances and reliefs reduce the amount of tax that you have to pay. The amount by which a tax allowance/relief will reduce your tax, depends on your rate of tax.

The maximum amount of relief for employing a carer is €50,000 You must claim the relief each year.

You can get tax relief on the cost of employing a carer, less any amount recovered from the Health Service Executive (HSE)

If two or more of you pay for the care, the relief is divided between you in proportion to the amount each paid.

#### How to apply

#### **PAYE Taxpayer**

If you are a PAYE taxpayer, you can apply for <u>tax relief for employing a</u> carer on form HK 1 (pdf) or telephone Revenue Lo-call Service.

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 HK 1 and attached to your annual tax return.

#### Where to apply

Send your completed application form to your local tax office.

The PA provides assistance at the discretion of the person with the disability and this may involve providing assistance with tasks of everyday living such as personal care, household tasks and outside the home, whether in a work or social situation, thus promoting choice and independence for the person with the disability.

# **Mobility Allowance**

This allowance is paid to persons who are unable to walk and who would benefit from a change of surroundings.

To qualify you must be unable to walk (even with the use of artificial limbs or other suitable aids) OR be aged between 16 and 66 years of age, be in such a condition of health that the exertion to walk would be dangerous, be living at home (allowance will continue to be paid in respect of occasional stays in hospital of up to 8 weeks), not be forbidden from being moved for medical reasons and be in a condition where the inability to walk must be likely to last for at least one year.

(This Allowance is closed to new applications since February 2013 but anyone already receiving this payment will continue to be paid until a new scheme is in place).

# School Transport for Children with Special Needs

The <u>Department of Education and Skills</u> provides school transport services for <u>children with special needs</u>. Bus Éireann (the State public transport operator) operates the school transport service on behalf of the Department. The school transport scheme applies to children who are enrolled in <u>State special schools or special classes in state primary schools</u>.

<u>The School Transport service</u> may not be available in all areas. Where the special transport cannot be provided, you may be eligible for a transport grant to help with the cost of making private transport arrangements.

If your application for a transport grant has been refused, you are entitled to appeal the decision. You must appeal in writing to the Special Education Section of the Department of Education and Skills. Appeals can be made in the following cases:

- If the Department is not in a position to provide a transport service due to excessive cost.
- Where the maximum level of grant offered does not cover the assessed cost of the journey involved.

# **Medical Cards**

If you have a medical card you are entitled to a range of free health board services, including hospital care, medicines, treatment by your family doctor and technical aids and appliances.

Please see general means test categories below:

People aged 70 years or older with a gross weekly income not exceeding €500 for a single person or not exceeding €900 for a married couple are entitled to a medical card under the scheme.

#### Means Test for people under 70

Home Support	Ser-
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Category	Aged under 66	Aged over 66
Single person living alone	€184	€201.50
Single person living with family	€164	€173.50
Couple, married/cohabiting/civil partners (or lone parent with dependent children)	€266.50	€298
Allowance for each of first 2 children aged under 16	€38	€38
Allowance for 3rd and each subsequent child under 16	€41	€41
Allowance for each of first 2 children aged over 16 (with no income)	€39	€39
Allowance for 3rd and each subsequent child over 16 (with no income)	€42.50	€42.50
Each dependant over 16 years in full -time third-level education, who is not grant aided	€78	€78

# vices

Are provided to assist persons to continue to live at home and to provide respite for Carers. Services consist of: Personal Assistant Service which involves the employment of personal assistant by people with disabilities to enable them to live as independent a life as possible.

# **Community Care Services**

These services can include public health nursing service, Home Care Attendant (personal care and assistance with showering, dressing etc.) Home Help, Respite (in a residential Nursing Home). The rules about which community care can be provided differ in accordance with different services. In some cases Health Service Executive areas are obliged to provide services while, in others, they are not. One of the reasons for this is the health services provided in your area reflects the population in the area i.e. older people, children, people with disabilities etc.

Contact your local Public Health Nurse for services in you area.

# **Fair Deal**

The Nursing Homes Support Scheme, also known as the "Fair Deal", provides financial support to people who need long-term nursing home care. The scheme is operated by the <u>Health Service Executive (HSE)</u>. Under this scheme, you make a contribution towards the cost of your care and the State pays the balance. The scheme covers approved private nursing homes, voluntary nursing homes and public nursing homes. You can get the list of approved nursing homes from the HSE.

Anyone who is <u>ordinarily resident</u> in the State and is assessed as needing long-term nursing home care can apply for the scheme.

# Moving from hospital care to long-term care

If you are in hospital, but no longer need acute care, then you can be charged for long-term care in that hospital. If, for example, you are waiting to move to long-term care, then you should apply for the NHSS scheme as soon as possible. You will not be charged if you are on a waiting list for the NHSS, or if you have particular needs and there is no suitable accommodation available.

# **Home Care Packages**

Deliver a wide range of services, they include the services of nurses, home care attendants, home helps and the various therapists including physiotherapists and occupational therapists.

The priority will be older people living in the community or who are inpatients in an acute hospital and who are at risk of admission to long term care. The home care packages will also be available to those older people who have been admitted to long term care and who now wish to return to the community. In addition, the packages will be offered to people who are already using existing core services, such as home helps, but need more assistance to continue to live in their community.

# **Long Term Illness Scheme**

People suffering from certain conditions 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. This scheme is administered by the Health Service Executive (HSE), under Section 59 of the Health Act 1970. The Long Term Illness Scheme does not depend on your income or other circumstances. You may also be eligible for a Medical Card or GP Visit Card, depending on your circumstances.

If you have <u>one of the medical conditions below</u>, you should apply to join the <u>Long Term Illness scheme</u> to cover the cost of your medication.

- Acute Leukaemia
- Mental handicap
- Cerebral Palsy
- Mental Illness (in a person under 16)
- Cystic Fibrosis
- Multiple Sclerosis
- Diabetes Insipidus
- Muscular Dystrophies
- Diabetes Mellitus
- Parkinsonism
- Epilepsy
- Phenylketonuria
- Haemophilia
- Spina Bifida
- Hydrocephalus
- Conditions arising from the use of Thalidomide

# **The Disabled Drivers and Disabled Passengers Scheme**

The Disabled Drivers and Disabled Passengers Scheme provides a range of tax reliefs linked to the purchase and use of vehicles by drivers and passengers with a disability. The rules of the scheme are set out in the Disabled Drivers and Disabled Passengers (Tax Concessions) Regulations 1994 as amended. Under the terms of the scheme, you can claim remission or repayment of vehicle registration tax (VRT), repayment of value-added tax (VAT) on the purchase of a vehicle and repayment of VAT on the cost of adapting a vehicle, up to a maximum of €9,525 for a driver with a disability and €15,875 for a passenger with a disability.

Relief is limited to a vehicle that has been specially constructed or adapted for use by a person with a disability and that has an engine size of less than 2000cc in the case of the driver and 4000cc in the case of the passenger.

Up to December 2014, if you qualified for tax relief under the scheme, you could also claim repayment of excise duty on fuel used in your vehicle for the transport of a person with a disability, up to a maximum of 600 gallons per year. Since 1 January 2015, if you qualify for tax relief under the scheme you are also eligible for a <u>fuel grant</u>. The amount of grant available is the same as the relief under the excise relief scheme. In addition, if you qualify under the scheme, your vehicle may be exempt from the payment of annual road tax on application to a Motor Tax Office.

A specially adapted vehicle driven by a driver with a disability is entitled to exemption from toll road fees. Toll road operators issue special passes which are recognised by all other toll road operators and which allow such vehicles pass through the tolls without paying. To obtain a special pass apply to your nearest toll road operator (pdf).

In order to qualify for tax relief under the scheme, you must have a valid Primary Medical Certificate. A Primary Medical Certificate confirms you are severely and permanently disabled. The office in Monaghan can be contacted at telephone 047-62100.