

## **NURSING HOME SUBVENTION SCHEME INFORMATION BOOKLET**

February 2007

One of the objectives of the Health Service Executive in caring for older people is to enable the older person to remain at home, or to return home following a hospital admission, and to support them at home for as long as this is the appropriate care setting in which to meet the person's needs. However, when an older person has been assessed as needing continuing residential care, the HSE provides a range of options, including Nursing Home Subvention. This information booklet explains how Nursing Home Subvention works and how to apply. The scheme will be replaced in 2008 by "A Fair Deal – The Nursing Home Care Support Scheme". Further information on this new scheme is available from your Local Health Office or on [www.hse.ie](http://www.hse.ie).

Our staffs are there to help you understand these schemes and how they might benefit you and you should feel free to contact your Local Health Office for assistance if you require it.

### **What is Home-based Subvention?**

Most older people wish to remain in their own home if they can, and there are various home based supports and services available to support this, within the overall resources available to the Health Service Executive. This may include a cash grant if this is the appropriate way to support you in meeting your assessed needs.

The HSE will assess you to decide on the care and services that you need. The level and range of services provided will be related to your assessed needs and the availability of resources.

You should contact your local Public Health Nursing Department or Nursing Homes subvention office to discuss home based supports and services that may be available in your area and which would support your assessed needs.

### **What is Nursing Home Subvention?**

Nursing Home Subvention is a payment made by the HSE to help eligible people to pay for private nursing home residential care in a registered nursing home. The subvention scheme is based on an assessment of the applicant's means or income, and an assessment of their dependency or illness.

### **Who can apply?**

Anyone who is in need of nursing home care, and who is not able to afford the cost, can apply for subvention to help towards the cost of that care. Your dependency and means will be assessed to determine if you qualify for a subvention payment.

If you have enough means or income to pay privately for your care, and do not wish to receive support from the HSE, you need not apply. However, nursing home care can be costly and your local HSE office will be happy to advise you on the benefits available through the nursing home subvention scheme.

### **I need nursing home residential care: How do I apply for subvention?**

You should apply to the HSE subvention office in the area in which you live. Offices are listed at the end of this booklet. If you are unable to complete the application yourself you can ask your next-of-kin or other representative to complete the form on your behalf.

### **What do I need to enclose with the application?**

You should include certain documentation with your application as outlined below. In the case of couples documentation relating to income should include income of both parties.

1. Please enclose a copy of your Old Age Pension Book, in order to enable the HSE to confirm your income from the Department of Social & Family Affairs.
2. If you are in receipt of an Occupational Pension, please enclose a recent payslip stating the amount and how often it is paid.
3. If you are the legal owner or part owner of any property, please enclose a valuation from an Estate Agent or Auctioneer stating the estimated market value of the property.
4. If you have income from any other sources please enclose documents to confirm the source of the income and the weekly amount of the income.
5. If you reside in rented accommodation, please enclose a current rent receipt.
6. If you have savings, deposits, stocks, shares or securities, please enclose a current statement showing the balance.
7. If your Medical Dependency assessment is not already completed on the application form, please submit a letter from your G.P. stating the need for long term residential care in a nursing home.

### **Should I apply before or after finding a home?**

You must apply for subvention before entering the nursing home except in an emergency situation. In an emergency you may be admitted to the nursing home and apply for subvention afterwards. In this case we will need to get a letter from your GP explaining the reasons why the admission was an emergency.

### **What happens when I apply?**

First, the HSE must confirm that you are dependent enough to require care in a nursing home. An assessment of your dependency is carried out on behalf of the HSE by a doctor, nurse, occupational therapist or physiotherapist. Dependency means your medical condition, along with an evaluation of your ability to carry out the tasks of daily living and of the level of social support available to you. The kinds of factors assessed might include: mobility, ability to care for yourself, communications or memory quality.

If your dependency assessment has not been completed on the application form the HSE will arrange this assessment when you send in your completed application form.

### **What happens once my dependency is assessed?**

Next, a financial assessment will be carried out by the HSE. This will take account of your income from all sources and any imputed income from your assets. Imputed income is an assessment of what weekly income an asset should produce.

In the case of a married or co-habiting person who is applying for subvention the HSE will assess the income of the applicant as half the combined income and imputed income of the couple.

If you have an assessed income of no more than €200 per week and are assessed as needing care in a nursing home you would qualify for the maximum basic subvention of €300 per week. A letter will be sent to the applicant as soon as the HSE's decision is reached.

### **How much is the Basic Subvention?**

The maximum rate of basic subvention is €300.00 per week which came into effect from 1<sup>st</sup> January 2007. Prior to this date 3 different rates applied relative to the level of dependency of the applicant.

The maximum amount of basic subvention will be paid if your assessed means (income and imputed income) is the Non-Contributory Old Age Pension or an equivalent (or a lower weekly amount) plus a sum equivalent to 20% of the pension rate. Any other income in addition to the Non-Contributory Old Age Pension rate and/or assets (such as property) may result in the amount of weekly basic subvention being reduced or no basic subvention payment being approved.

### **Can Tax Relief be claimed if I pay towards the cost of care?**

Yes, there is a facility for claiming tax relief on monies paid towards care in a private nursing home. Please contact your local Revenue Commissioners (Tax) Office ([www.revenue.ie](http://www.revenue.ie)) for further information.

### **What assets will the HSE take into account?**

The value of any asset may count in assessing your means, e.g.,: House property; stocks, shares, securities; money on hand, in trust, lodged, deposited or invested; interests in a company or business of any kind including a farm; interest in land; life assurance or endowment policies; valuables held as investments; current value of equipment of a business or machinery (excluding a car).

### **How do you calculate the income from an asset?**

The HSE may impute (assess) an annual income of 5% of the market value of the asset owned or part owned by the applicant. This annual income (known as imputed income) will be divided by 52 weeks and the weekly equivalent will be assessed in your financial assessment.

The HSE may assess the value of any asset or assets transferred from your ownership in the five years prior to your application.

You must ensure that you provide all the relevant information about your assets, to enable the HSE to complete the application.

The principal residence is treated as a special asset. Please read the section below on Principal Residences.

### **What about a married couple?**

The HSE will assess the income of a married or co-habiting person as half of the combined income of the couple. This means that a couple with a combined income of €800 per week will each be assessed as having an income of €400 per week for the purposes of the subvention application.

If necessary this calculation will be adjusted to make sure that the person continuing to live at home is left with an income no less than the weekly rate of Non-contributory Old Age Pension.

### **Does the HSE disregard any assets?**

The HSE will disregard the first €11,000 of your assets when carrying out the assessment.

### **Will my home be assessed?**

Your home or principal residence will not be used in assessing your means if your spouse or dependents are living there immediately prior to or at the time of applying for subvention. A dependent means a son or daughter aged less than twenty-one years or in full time education, or a relative in receipt of Disability Allowance, Blind Person's Pension, Disability Benefit, Invalidity Pension or Old Age Non-Contributory Pension or an equivalent income regardless of source. You must provide evidence of the above for the house to be excluded.

If the home is not excluded from assessment as outlined above, the HSE will calculate an annual income equivalent to 5% of the estimated market value of the principal residence. This annual income will be divided by 52 weeks and the weekly equivalent will be assessed in the financial assessment of the applicant. The HSE will calculate an applicant's income net of any mortgage, loan, rental or purchase repayments existing prior to or at the time of the application.

The HSE may impute an annual income based on the value of the principal residence for the **first three years** of the persons stay in a nursing home, from the date of admission.

### **Is there a choice of nursing home?**

You may choose the nursing home you wish to enter. However, the nursing home **must** be registered with the HSE and the proprietor must agree to your admission. All registered nursing homes are inspected by the HSE's Inspection Team and all private nursing homes must apply for re-registration every three years. You can choose any registered nursing home in the Republic of Ireland or in Northern Ireland. It is the responsibility of all potential residents or the representative(s) of potential residents to inspect the certificate of registration in each nursing home and you should satisfy yourself that the nursing home you choose can meet the needs of the applicant.

### **What if I transfer from one nursing home to another?**

You should please inform the local (HSE) subvention office immediately if you are transferring to another nursing home. If it is not possible to notify the subvention office in advance of transfer you should notify your local subvention office as soon as possible thereafter. Your subvention payment will be transferred to the alternative nursing home, provided that it is a registered nursing home.

**Will there be a review of subvention?**

The HSE can carry out a review of the subvention payable, six months after the date of admission and at six-monthly intervals thereafter or if you request a review.

If the HSE is of the opinion that a major change has occurred in your dependency or the financial circumstances, it can initiate a review prior to the six-month period.

The rate of subvention can be increased, decreased or may cease at time of review. However, if the rate of subvention is to decrease or cease, the current rate will continue to be paid for a period from the date on which you or your representative(s) are informed of the decision in order to allow time for an appeal to be heard.

**Can the HSE recoup the subvention?**

The HSE may recoup subvention if it is of the opinion that you did not disclose in full your means or circumstances at time of application or review.

You or your representative must inform the HSE if there is any change in the means and/or circumstances of the person.

**Can I appeal the HSE's decision?**

Yes, there is an appeals process in operation. If you wish to appeal, your appeal should be made to HSE Consumer Affairs in your local area within the relevant period of receiving the notification of the decision. The Appeals Officer will consider the appeal and will inform the person making the appeal of his/her decision. The Appeals Officer may request additional information before making a decision.

**Will the subvention be paid to me?**

No, subvention payments are made on your behalf to the nursing home in which you (the applicant) are resident.

**What if the HSE offers me basic subvention but I cannot afford to pay the balance of the nursing home fees?**

If your means and the level of basic subvention approved do not meet the cost of care, the HSE can make an additional discretionary contribution in individual cases. This is called enhanced subvention. The next section of this booklet deals with enhanced subvention.

## **ENHANCED SUBVENTION CONTRIBUTIONS**

The HSE can pay an enhanced subvention contribution on a discretionary basis.

### **What is an enhanced subvention contribution?**

An enhanced subvention contribution is an additional discretionary contribution which may be paid by the HSE in addition to basic subvention. Contributions are subject to the limit of the resources available for the scheme.

### **How do I apply?**

There is no official application form to be completed when applying for an enhanced subvention contribution. However you must have applied for and been considered for basic subvention. You do not need to qualify for a basic subvention payment in order to be considered for an enhanced subvention contribution. So even if you are refused a basic subvention you may still receive support through the enhanced subvention scheme but you must be sufficiently dependent to require nursing home care and you must demonstrate that your means and assets (together with any basic subvention) are insufficient to meet the cost of nursing home care in your area.

Application forms for basic subvention are available from your local subvention office. If you are experiencing difficulty in meeting the nursing home fee, you should write a letter to the local HSE office dealing with nursing home subventions to advise that you are experiencing difficulties in meeting the fees. If you are unable to do this yourself you can ask your representative, or your next-of-kin, nursing home proprietor or social worker to apply on your behalf.

The letter must outline the financial reasons for the application and nursing home fees applicable. You do not need to qualify for a basic subvention payment in order to be considered for an enhanced subvention contribution.

### **Will there be a new financial assessment?**

On receipt of the letter requesting enhanced subvention, the client's file will be re-examined to check if there is a recent dependency assessment available and whether the financial assessment is up-to-date. A new dependency assessment may be necessary.

You may also be asked to submit current information on income/ savings/ property or other assets before a decision is made.

The same assessment of means that applies for basic subvention will apply when we are considering enhanced subvention.

## **Will I qualify for an enhanced subvention contribution?**

Enhanced subvention will be considered if you are assessed as sufficiently dependent to require nursing home care and where your means are insufficient to meet the cost of nursing home care.

If you satisfy these conditions you will be considered for an enhanced subvention contribution. However, as this is a discretionary payment and dependent on budgetary resources, the Executive may not be in a position to immediately facilitate the request. Accordingly, the HSE may place your name on a waiting list for enhanced subvention.

The option to transfer a person to a bed in a public unit/ hospital may be considered, where this would be appropriate.

## **How much is the enhanced subvention contribution?**

There is no set amount of enhanced subvention contribution as the contribution will vary depending on:

- the assessed means of the applicant
- the cost of care in the individual case compared to the level of fees in the locality
- the amount of basic subvention payable
- the amount of resources available for the scheme
- the need for the HSE to ensure that the available resources are distributed in a way that supports applicants as evenly as possible across the country.

## **What if I transfer from one nursing home to another?**

You should please inform the local (HSE) subvention office immediately if you are transferring to another nursing home. If it is not possible to notify the subvention office in advance of transfer you should notify your local subvention office as soon as possible thereafter.

The HSE will then arrange for your enhanced subvention contribution to be re-assessed. The current contribution may remain in place or it may be increased or decreased depending on the geographical location of the alternative nursing home, the fees currently charged and the your level of dependency at time of transfer.

This information booklet is meant as a guide only and does not incorporate every aspect of the Nursing Homes (Subvention) Regulations 1993 and the Nursing Homes (Subvention) (Amendment) Regulations, 2005 and 2006 or the Nursing Homes Act 1990. A copy of the Regulations is available from the HSE if required.

## **HSE infoline – 1850 24 1850**

The Health Service Executive provides a national information service, the HSE infoline, which offers everyone in Ireland easy access to information on over 110 health and social service topics, all for less than the cost of a local call.

The service can provide confidential information on a wide range of queries, like:

- Nursing Home Subvention
- Medical Cards
- GP Visit Cards
- European Health Insurance Card
- Drugs Payment Scheme
- Long-Term Illness Scheme
- Back to School Clothing and Footwear Scheme
- Home Help Services
- Health Promotion literature.

The HSE infoline can also advise on health services, entitlements, eligibility, application forms and contact details for services across the country.

Information is also made available via email or fax, and the infoline offers a sigma text-pad facility for people with a hearing impairment.

The HSE Infoline operates from 8.00am to 8.00pm Monday to Saturday.

**YOU CAN CONTACT THE HSE INFOLINE ON:**

Callsave: 1850 24 1850

Fax: (041) 685 0330

Email: [info@hse.ie](mailto:info@hse.ie)

or

Visit the HSE website [www.hse.ie](http://www.hse.ie)

## **HSE Local Health Offices**

Your Local Health Office is your entry point to health and personal social services, where you can access a wide range of community health and personal social services. Services accessed through the Local Health Office and from Health Centres include general practitioner services, public health nursing, child health services, community welfare, chiropody, ophthalmic, speech therapy, social work, addiction counselling and treatment, physiotherapy, occupational therapy, psychiatric services and home help.

## **HSE Dublin/North East**

North West Dublin Local Health Office  
Rathdown Road, Dublin 7 Tel 01 8825000  
North Central Dublin Local Health Office  
Ballymun Civic Offices, Dublin 11 Tel 01 8467002  
North Dublin Local Health Office, Northside Civic Centre, Bunratty Road, Coolock, Dublin 5 Tel 01 8661400  
Cavan/ Monaghan Local Health Offices  
Cavan: Community Care Offices, Lisdaran, Cavan. Tel: 049 4361822.  
Monaghan: Community Care Offices, Rooskey, Monaghan. Tel: 047 30400.  
Louth Local Health Offices,  
Community Care Offices, Dublin Road, Dundalk. Tel: 042 9331194.  
Community Care Offices, Old St. Mary's Hospital, Dublin Road, Drogheda. Tel: 041 9800494  
Meath Local Health Office, Community Care Offices, Co. Clinic, Navan. Tel: 046 9021595

## **HSE Dublin / Mid-Leinster**

Dun Laoghaire Local Health Office, Tivoli Road, Dun Laoghaire, Co. Dublin. Tel 01 2843579.  
Dublin South East Local Health Office, Vergemount Hall, Clonskeagh, Dublin 6. Tel 01 2680300  
Dublin South City Local Health Office, Carnegie Centre, 21-25 Lord Edward Street, Dublin 2, Tel 01 648 6500  
Dublin South West Local Health Office, Old County Road, Crumlin, Dublin 12, Tel 01 415 4700.  
Dublin West Local Health Office, Cherry Orchard Hospital, Ballyfermot, Dublin 10. Tel: 01 6206300  
Kildare / West Wicklow Local Health Office, Poplar House, Poplar Square, Naas, Co Kildare, Tel 045 876 001  
Wicklow Local Health Office, Glenside Road, Co. Wicklow, Tel 0404 68400

### Laois/Offaly Local Health Offices

Laois: Health Centre, Dublin Road, Portlaoise Tel 057 86 21135.

Offaly: Health Centre, Arden Road, Tullamore Tel 057 93 41301

### Longford/ Westmeath Local Health Offices

Longford: Health Centre, Dublin Road, Longford Tel 043 50169.

Westmeath: Health Centre, Longford Road, Mullingar Tel 044 93 40221

## **HSE West**

Galway Local Health Office, Community Services, 25 Newcastle Road, Galway. Tel 091 523 122

Mayo Local Health Office, County Clinic, Castlebar, Co. Mayo. Tel 094 90 22333

Roscommon Local Health Office, Community Services, Roscommon, Co Roscommon. Tel 090 66 37500

Donegal Local Health Office, Ballybofey, Co. Donegal, Tel : 074 9131391

Sligo/Leitrim/West Cavan Local Health Office Community Services, Markievicz House, Sligo, Tel: 071-9155100

Clare Local Health Office, Community Care Office, Sandfield Centre, Ennis, Co. Clare. Tel 065 6828525

North Tipperary / East Limerick Local Health Office, Civic Offices, Limerick Road, Nenagh, Co. Tipperary Tel 067 46600

Limerick Local Health Office, Ballycummin Avenue, Raheen Business Park, Raheen, Limerick. Tel 061 483703

## **HSE South**

Cork – South Lee East, Local Health Office, Floor 3, Abbeycourt House, George's Quay, Cork Tel: 021- 4923968

Cork – South Lee West, Local Health Office, Floor 3, Abbeycourt House, George's Quay, Cork Tel: 021- 4923967

Cork – North Lee East, Local Health Office, Floor 4, Abbeycourt House, George's Quay, Cork Tel: 021- 4923859

Cork – North Lee West, Local Health Office, Floor 4, Abbeycourt House, George's Quay, Cork Tel: 021- 4923877

West Cork Local Health Office, Hospital Grounds, Skibereen, Co. Cork Tel: 028 40473

North Cork Local Health Office, 12 Lower Fair Street, Mallow, Co. Cork Tel: 022 44903

Kerry Local Health Office, 19 Denny Street, Tralee, Co. Kerry Tel: 066 7184923

Carlow/Kilkenny Local Health Offices,

Carlow Community Care, Athy Road, Carlow. Tel: 059 9136520

Kilkenny Community Care Headquarters, James's Green,  
Kilkenny. Tel: 056 7784600  
South Tipperary Local Health Office, Western Road, Clonmel Tel:  
052 77000  
Waterford Local Health Office, Cork Road, Waterford, Tel: 051-  
842800  
Wexford Local Health Office, George's Street, Wexford, Tel: 053  
9123522