



Medical Card Information

Your Questions Answered

Southern Health Board
Card Maker 24 Hours



September, 2001

INTRODUCTION

The Southern Health Board provides a range of services locally to the people of Cork and Kerry and certain specialist services regionally to the people of Munster. This would not be possible without the contribution of all of our staff throughout the Board.

This booklet has been developed to help you to understand how the Medical Card system operates.

**WE OPERATE A CUSTOMER INFORMATION CENTRE AT:
1850 742 000**

A staff member will be available to help you with your enquiry Monday to Friday from 9am to 5pm. Outside of these hours an answering service will take your call and you will be contacted once our office re-opens. We are pleased to let you know that a telephone call to our customer information centre will cost no more than the price of a local call from within the Southern Health Board area.

PUBLIC HEALTH SERVICES AVAILABLE TO:

Medical Card holders

A Medical Card holder has access free of charge to a range of health services which include:

- A choice of general practitioner (family doctor)
- Dispensing of prescribed medicines
- Supplying of prescribed medical appliances
- Outpatient services in a public hospital
- In-patient services in a public ward of a public hospital
- Consultant medical services
- Mother and infant services
- Dental, eye and ear services.

Non Medical Card holders

If you do not qualify for a Medical Card you will have access free of charge to a limited range of health services and are liable to contribute financially to the cost of other services.

Continued entitlement to a Medical Card is reviewed periodically by the Health Board.

Medical Card holders who choose to make private arrangements for health services are liable for the costs incurred.

Who can apply for a Medical Card?

All adults and their dependants who are ordinarily resident in the state or satisfy the Health Board that it is his/her intention to remain here for a minimum of one year, can apply for a Medical Card.

How can I qualify for a Medical Card?

A person may qualify for a Medical Card in one of the following ways:

- Based on Income/Mean
- European Union (EU) rules
- Retention of Medical Card due to unemployment.

INCOME/MEANS TESTED MEDICAL CARDS

Is my income assessed when applying for a Medical Card?

It is necessary to undergo a means test. The income guidelines used when making this assessment are issued each year and are available in the back of this booklet or from your local Community Care Area Office. The following are taken into account when assessing the application.

- The means of the applicant and those of a spouse/partner living with him/her
- Dependent children
- Costs and liabilities – such as house rent/mortgage, travel costs to work, P.R.S.I. deductions and costs associated with ill-health and dependants.

Each case is decided on its own merits. A Medical Card may be issued where an applicant's income exceeds the guidelines e.g. where substantial medical expenses cause undue hardship for the individual or family.

EXCLUDED INCOMES

Income from the following sources is not taken into account when carrying out assessments for means-tested Medical Cards:

- Back to Work Allowance
- Blind Welfare Allowance
- Carers Allowance
- Child Benefit
- Community Employment Programme
- Department of Defence Service Pensions (1916-1921)
- Domiciliary Care Allowance
- Family Income Supplement
- Foster Care Allowance
- Income from Home Help employment
- Mobility Allowance
- Supplementary Welfare Allowance.

Can I apply for my own Medical Card at 16?

Young people aged 16 and over are eligible for a Medical Card in their own right, but where 16-25 year olds, including students, are financially dependent on their parents, they will only qualify for a Medical Card if their parents are Medical Card holders. A young person who is financially independent of their parents will be assessed on their own income.

Are students over 16 entitled to a Medical Card?

This will depend on whether or not a student is financially dependent or independent of his/her family.

- Financially dependent students will qualify if their parents are already Medical Card holders.
- Financially independent students will be required to undergo a means test.

Students have the option of holding a Medical Card in the Health Board area in which their parents reside or in the Health Board area in which they attend college – but not in both.

Students and workers in Ireland who hold Form E128 from another E.U. or E.E.A. member state will have access free of charge to the services which are available to Medical Card holders. Medical Cards will not normally be issued to Form E128 holders.

Form E128 covers students and accompanying family dependants who are temporarily staying in another E.U. or E.E.A. member country to further their studies in a recognised course. Students travelling to another E.U. country should apply to their Health Board for this form before starting the course. To apply please obtain a letter verifying your further studies from the college you were attending in this state and submit same to your local Community Care Area Office.

Aged 70 years and Over

All persons aged 70 years and over are entitled to a Medical Card irrespective of their income.

EUROPEAN UNION (E.U.) RULES

I have heard that I may be entitled to a Medical Card irrespective of my means. Is this true?

If you are a citizen of another E.U. country, other than Ireland, and have become a resident in Ireland, you may be entitled to receive a Medical Card without assessment of your means in certain circumstances:-

- If you are a resident of this state and your income from employment, which comes solely from another E.U. or E.E.A. member state, is subject to the social security arrangements of that state.
- If you are a resident of this state, in receipt of a social security pension from another E.U. or E.E.A. member state **and are not:-**
 - (i) in receipt of social welfare payments from the Department of Social Community and Family Affairs
 - or
 - (ii) regarded as liable for P.R.S.I. contributions in respect of employment or self-employment in this state.

Individuals coming to reside temporarily in Ireland may also be entitled to a Medical Card. For further information please contact the relevant Community Welfare Office listed in the back of this booklet.

It will be necessary for you to provide documentary evidence in support of your application under this section.

THE FOLLOWING COUNTRIES ARE CURRENTLY MEMBERS OF THE EUROPEAN UNION (E.U.)

Austria, Belgium, Denmark, Germany, Finland, France, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, The United Kingdom of Great Britain and Northern Ireland (including Gibraltar).

CURRENT MEMBER STATES OF THE EUROPEAN ECONOMIC AREA (E.E.A.) ARE:

Iceland, Norway and Lichtenstein.

RETENTION OF MEDICAL CARD

Do I keep my Medical Card if I return to work?

You will be able to keep your Medical Card in the following cases:-

- If you or your spouse who have been unemployed for a minimum of one year takes up employment. In this case, time spent on the *live Register*, approved schemes or courses for the long-term unemployed is treated as an unemployed period.
 - **You will keep your Medical Card for three years from the date of taking up employment**
- If you are in receipt of the One Parent Family Payment from the Department of Social, Community and Family Affairs for a period of one year and take up employment
 - **You will keep our Medical Card for three years from the date of taking up employment**
- If you take up employment/self-employment through the Back to Work Allowance Scheme
 - **You will keep your Medical Card for three years from the date of starting the Back to Work Allowance (Employees) Scheme or for four years from the date of starting the Back to Work Allowance (Enterprise) Scheme.**
- If you take up approved employment through the Job Assist Scheme
 - **You will keep your Medical Card for three years from taking up employment.**

- If you take part in any of the following schemes/courses for the long term unemployed: Community Employment Scheme, Job Start and Job Initiative, Partnership and Community Group Initiative, Rate for the Job Scheme, Pilot Programme for Employment of People with Disabilities, Vocational Opportunities Scheme (VTOS), Second Level Certificate Courses, Third Level Allowance (TLA), Part-time Education Scheme, Step.
 - **You will keep your Medical Card for the duration of the course/scheme.**
- If you have been unemployed for 12 months or more and enter part-time paid insurable employment.
 - **When your income from work increases to a level greater than the Medical Card guidelines you will still hold your Medical Card for three years from that time.**

If I have a Medical Card, does this effect my PRSI contributions?

Yes. If you hold a Medical Card you are not liable for the deduction of the health contribution from your wages or salary. As your employer is liable for this payment you should notify him/her of your Medical Card number to ensure that the deduction is not made from your pay.

How do I apply for a Medical Card?

If you wish to apply for a Medical Card you must complete an application form which you will find in the back of this information booklet or is available from your local Community Care Area Office, your local Community Welfare Officer or by contacting our Customer Information Centre:

Tel. No. 1850 742 000.

The completed application must be returned together with proof of your income to your Community Welfare Officer who is based in a main Health Centre in your district. Where an application for a Medical Card is being made on medical grounds any letters supporting the application from your G.P. or Consultant (where possible) should also be produced at this time.

When your application is approved you will be issued with an individual plastic card. These cards will include an expiry date.

APPEALS PROCEDURE

If you are unhappy with a decision in relation to your Medical Card application you may request a review by the Superintendent Community Welfare Officer in your area.

The Board's Community Care Area Offices and Community Welfare Offices are listed below:

Community Care Area Offices

Cork City North Lee

Community Care Area Office,
Abbeycourt House,
George's Quay, Cork
021 - 4965511

Cork City South Lee

Community Care Area Office,
Abbeycourt House,
George's Quay, Cork.
021 - 4965511

North Cork

Community Care Area Office,
Hibernian Way,
Mallow, Co. Cork.
022 - 30200

West Cork

Community Care Area Office,
Hospital Grounds,
Skibbereen, Co. Cork.
028 - 21722

Kerry

Community Care Area Office,
18-20, Denny Street,
Tralee, Co. Kerry.
066 - 7121566

Community Welfare Offices

Cork City North Lee

Community Welfare Office
Abbeycourt House
George's Quay, Cork.
021 - 4965511

Cork City South Lee

Community Welfare Office,
St. Finbarr's Hospital,
Douglas Road, Cork.
021 - 4923112

North Cork

Community Welfare Office,
Hibernian Way,
Mallow, Co. Cork.
022 - 30200

West Cork

Community Welfare Office,
Hospital Grounds,
Skibbereen, Co. Cork.
028 - 21722

Kerry

Community Welfare Office,
18, Denny Street,
Tralee, Co. Kerry.
066 - 7121566

Southern Health Board

MEDICAL CARD INCOME GUIDELINES from 1st July, 2001

Weekly income limit (gross less PRSI deductions)

Category	Under 66	66-69	70-79	80+
Single Person living alone	£100.00 (€126.97)	£109.00 (€138.40)	N/A	N/A
Single Person living with family	£89.00 (€113.00)	£94.00 (€119.35)	N/A	N/A
Married Couple	£144.50 (€183.47)	£162.00 (€205.69)	£324.00 (€411.38)	£340.50 (€432.33)

Allowances for each child under 16 – £18.00 (€22.86)

Allowances for other dependants – £19.00 (€24.13)

Allowance for (rent, mortgage) excess over – £18.00 (€22.86) per week

Allowance for cost of travelling to work in excess of – £16.00 (€20.32) per week

Hardship cases are dealt with individually on merit

If you require any further information please contact the Southern Health Board CUSTOMER INFORMATION CENTRE at 1850 742 000 or your local Community Care Area Office

Southern Health Board
Kearns House, Cork



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Tel: 021 4545011 Fax: 021 4545748
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