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## Managing the financial impact of cancer

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Managing

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# The Financial Impact of Cancer

A guide for patients and their families

# Managing the Financial Impact of Cancer

## A Guide for Patients and their Families

This booklet has been written to help you learn more about managing the financial impact of cancer. You may be eligible for some social welfare supports if you have cancer. The booklet gives details of types of hospital cover, waivers and refunds of medical expenses, social welfare supports, disability and mobility supports, living at home or nursing home supports, help for carers, travelling expenses, and coping with financial difficulties.

### Useful contacts

Medical social worker	Tel:
Citizens Information	0761 07 4000
Citizens Information Centre	Tel:
National Cancer Helpline	1800 200 700
Specialist nurse	Tel:
Family doctor (GP)	Tel:

If you like, you can also add:

Your name

Address

This booklet has been produced by Nursing Services of the Irish Cancer Society to meet the need for improved communication, information and support for cancer patients and their families throughout diagnosis and treatment. We would like to thank all those patients, families and healthcare professionals whose support and advice made this publication possible.

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## CONTENTS

Introduction	5
<b>Health cover</b>	
Public hospital entitlements	6
Private health insurance	6
Medical card	8
GP visit card	10
Short-term illness	14
Long-term Illness Scheme	14
Primary Care Reimbursement Service	15
Cross-Border Healthcare Directive	15
<b>Sick pay entitlements</b>	
Sick pay and sick leave	16
Becoming ill when self-employed	17
<b>Waivers and refunds of medical expenses</b>	
Drugs Payment Scheme	18
Waiver of medical expenses	18
Tax relief for medical expenses	19
<b>Social welfare supports</b>	
Applying for social welfare payments	20
Types of cash payments	21
Means testing	22
Illness Benefit	23
Invalidity Pension	24
Farm Assist	25
Supplementary Welfare Allowance	25
Social welfare appeals system	28
<b>Disability and mobility supports</b>	
Disability Allowance	30
Partial Capacity Benefit	31
Mobility Allowance	31
Housing Adaptation Grant for People with a Disability	32
Mobility Aids Grant Scheme	33
Disabled Person's Parking Card	34
Tax credits and reliefs for people with disabilities	35

## Living at home or nursing home supports

Rent Supplement	36
Mortgage Interest Supplement	37
Mortgage Arrears Resolution Process	37
Heating your home	39
Heating Supplement	40
Fuel Allowance	40
Diet Supplement	41
Meals on Wheels	41
Health appliances	42
Housing Aid for Older Persons Scheme	42
Nursing Homes Support Scheme	43
Irish Cancer Society Night Nursing service	44

## Help for carers

Carer's Allowance	45
Half-Rate Carer's Allowance	46
Carer's Benefit	47
Respite Care Grant	48
Carer's Leave	48
Domiciliary Care Allowance	48
Home Care Package Scheme	49
Private carers	50

## Travel to hospital

Care to Drive scheme	52
Travel2Care scheme	53
Tax relief on travelling expenses	53

## Experiencing financial difficulties

Exceptional Needs and Urgent Needs Payments	54
Society of St Vincent de Paul	54
Money Advice and Budgeting Service (MABS)	55
Irish Cancer Society Financial Aid	56
Managing financial distress due to cancer	57

## Other support resources

Other Irish Cancer Society services	63
Useful organisations	65

A diagnosis of cancer can sometimes bring the added burden of financial worries. This booklet has been written to help you learn more about managing the financial impact of cancer. If you have cancer or any type of illness, you may qualify for a range of benefits provided by the State through the Department of Social Protection and Health Service Executive (HSE).

This booklet gives details of types of health cover, general hospital entitlements, social welfare supports, nursing care and living supports, both at home and in hospital. If your cancer or cancer treatment gives rise to a disability, you might also be eligible for disability and mobility supports, which are discussed in the booklet. Advice is also provided about tax reliefs, waivers and refunds of medical expenses and how to appeal social welfare decisions. There is also advice for carers and about travel expenses and what to do if you are in financial difficulties. Tips on how to cope with financial stress are also given.

If you need more support or have queries, ask to meet with the medical social worker. A member of your healthcare team can let you know if there is a medical social work service based in your hospital. You can also call the National Cancer Helpline on 1800 200 700 and speak to one of our specialist nurses. All calls are strictly confidential. Or you can also visit a Daffodil Centre, if one is located in your hospital.

### Citizens Information

The Citizens Information website provides information on all public services and entitlements in Ireland. The Citizens Information Board gathers this information from various government departments and agencies so that you have all the information you need. You can contact Citizens Information online or by post or telephone. They can also tell you where your nearest Citizens Information Centre is located. Some hospitals have Citizens Information stands on certain days of the week. Do check with your nurse for more details.

**Citizens Information**  
Tel: 0761 07 4000

Email: [information@citizensinformation.ie](mailto:information@citizensinformation.ie)  
Website: [www.citizensinformation.ie](http://www.citizensinformation.ie)

## Public hospital entitlements

At present, everyone is entitled to hospital inpatient services in a public ward in all public hospitals. There is a €75 a night charge up to a limit of €750 in a 12-month period. These charges do not apply to medical card holders. Higher rates apply for semi-private or private care.

If you go to the outpatients or emergency department of a public hospital, without being referred there by a GP, you may be charged €100. There is no charge if you have a medical card or are admitted to hospital because of attending the emergency department first. Some hospitals are charging for the first chemotherapy visit, if you were diagnosed as an outpatient and never admitted to the hospital. This cost could be €75 or more. This is part of the hospital inpatient services charge.

The HSE can reduce or waive the above charges entirely in cases of hardship. See page 18 for more details.

## Private health insurance

Private health insurance pays for private care in hospital or from various specialists in hospitals or in their practices. In Ireland, this is available through the VHI, Laya Healthcare, AVIVA Health, GloHealth, HSF Health Plan and other schemes. They provide cover for day care and inpatient treatment as well as hospital outpatient treatment. Before attending hospital, do check the level of cover provided by your insurer, both for inpatient and outpatient services.

More information on private health insurance is available from the Health Insurance Authority.

### Contact details:

**Health Insurance Authority**  
Canal House  
Canal Road  
Dublin 6

Tel: 01 406 0080  
LoCall: 1850 929 166  
Email: [info@hia.ie](mailto:info@hia.ie)  
Website: [www.hia.ie](http://www.hia.ie)

### Should I use public or private cover?

The decision to opt for public or private cover is obviously a personal one, based on your income and circumstances. The real benefit of private health insurance in Ireland is that it cuts waiting times to see a specialist and have tests carried out. But in recent years with the introduction of rapid access diagnostic clinics for cancer, public patients around the country are being seen much quicker than before.

Tests and investigations are available to all public patients. If you have private insurance, it may not always be possible to have your tests done as quickly as you would like. Your health insurer has to approve some tests in advance, for example, MRI and PET scans. In some cases, it may take 24–48 hours to get approval from your health insurer.

Once diagnosed with cancer, as a public patient, you will receive the best possible care in one of the eight cancer designated centres around the country, or in an approved satellite centre.



## Medical card

The HSE issues medical cards that allow you to have free medical care. Medical cards are means tested. This means you will have to give details of your income and circumstances to make sure you are eligible for the card. Your spouse (wife/husband) and children may also be entitled to free medical care.

### A medical card entitles you to:

- Free GP (family doctor) services
- Free prescribed drugs and medicines\*
- Free appliances, for example a wig/hairpiece (up to a certain value) every 6 months or colostomy bags, etc.
- Free inpatient services in a public ward in a public hospital
- Free outpatient services
- Free accident and emergency care
- Free dental services
- Free eye (optical) services
- Free ear (aural) services
- Free maternity and infant care services
- Free community services, such as public health nurse, transport, home help, chiropodist, etc.

\* You may have to pay a prescription charge of €2.50 per item up to a limit of €25 per family per month.

### Other benefits

You may also be entitled to other benefits if you have a medical card:

- Exempt from paying the health portion of your social insurance (PRSI)
- Free transport to school for your children if you live 3 miles or more from the nearest school
- Exempt from paying State examination fees in public second-level schools
- Financial help with buying schoolbooks

The above benefits are available from the relevant government department.

### To qualify for a medical card, you must:

- Pass a means test\*
- Rely totally on social welfare payments, such as:
  - State Pension (Non-Contributory)
  - Deserted Wife's Allowance
  - Disability Allowance
  - One-Parent Family Payment
  - Widows Non-Contributory Allowance

or

- Satisfy EU Regulations about EU members receiving medical cards in Ireland
- Be a child in foster care
- Be a full-time student aged between 16 and 25 and financially independent of your parents

\* Medical cards are no longer automatically given to those aged over 70. If you are over 70 and your gross weekly income is €500 or less (or €900 for a couple), you can apply for a card.

If you are aged between 16 and 25 years and dependent on your parents, your entitlement to a medical card will be based on your parents' means.

**How to apply:** The quickest way to apply for a medical card is online at [www.medicalcard.ie](http://www.medicalcard.ie). You can also download an application form from [www.hse.ie](http://www.hse.ie) or collect one from your local health office. Return the completed form to HSE Central Medical Card Office, Client Registration Unit, PO Box 11745, Finglas, Dublin 11. For any queries, call LoCall 1890 252 919 or contact your local health office. You can also check the status of your application online if you have your registration number.

For useful tips on filling out a medical card application form, see page 62.



National Cancer Helpline Freefone 1800 200 700

### Hardship/special circumstances

Medical cards can sometimes be issued on hardship grounds, even if your income is above the income guidelines. If you have a specific hardship or special circumstances due to your cancer, do apply for a medical card. Make sure to attach copies of all relevant evidence about your circumstances. But remember a cancer diagnosis does not automatically entitle you to a medical card.

### Appliances

If you are diagnosed with cancer, you may need various appliances after treatment. For example, wigs/hairpieces after chemotherapy or colostomy bags after bowel cancer surgery. If your mobility becomes a problem, you may need a walking aid or wheelchair for a time. A medical card will cover the cost of these appliances. Do ask your healthcare team for advice about any appliances you may need after treatment. You might be referred to an occupational therapist for assessment.

## GP visit card

A general practitioner (GP) visit card will only allow you to visit your GP free of charge. You will have to pay for drugs, outpatient/inpatient charges and medical appliances yourself. You qualify in the same way as for a medical card except that the income guidelines are much higher.

#### To qualify for a GP visit card, you must:

- Pass a means test\*
- Be living in Ireland continuously (habitual resident)

or

- Have financial hardship due to your circumstances

\* The combined income of you and your spouse is assessed after tax and PRSI have been deducted. Reasonable expenses for childcare, rent/mortgage and travel to work are also considered and can bring your income within the guidelines..

### Hardship/special circumstances

GP visit cards can be issued on hardship grounds, even if your income is above the income guidelines. For example, if you have exceptional and regular medical treatment or visits to your doctor or hospital due to your cancer. A card may be granted for your whole family or just for you. Make sure you attach copies of all relevant evidence about your circumstances when you apply for the card. You will also be entitled to the Drugs Payment Scheme card. Under this scheme, you and your family spend a limit of €144 each month on approved prescribed drugs and medicines. You may apply for the scheme from your local HSE office or health centre.

**How to apply:** Use the same application form as that for a medical card (see page 9). Once completed, return the application form to your local health centre. While your application is being processed, the HSE will also check if you are entitled to a full medical card. For more information on GP visit cards, contact your local health office.

### How do I know if I am eligible for services provided by the HSE?

The most direct way to check your eligibility is to contact your local health centre or the medical social worker in your hospital. You can also contact the HSE office in your area. At present, the HSE is divided into four regions: HSE Dublin North East, HSE Dublin Mid-Leinster, HSE South, and HSE West. See overleaf for contact details of HSE local health offices.

### For more information, contact:

**HSE infoline:** 1850 24 1850 (Monday–Saturday; 8am–8pm)

**Email:** [infoline1@hse.ie](mailto:infoline1@hse.ie)

**Website:** [www.hse.ie](http://www.hse.ie)

## HSE Local Health Offices

### Carlow and Kilkenny

Carlow Community Care, Athy Road, Carlow. Tel: (059) 913 6520

Kilkenny Community Care, James's Green, Kilkenny. Tel: (056) 778 4600

### Cavan and Monaghan

Local Health Office, Lisdaran, Cavan. Tel: (049) 436 1822

Local Health Office, Rooskey, Monaghan Town. Tel: (047) 30400

### Clare

St Joseph's Hospital, Ennis, Co Clare. Tel: (065) 686 3555 / 3556

### Cork North

Community Services, Hospital Grounds, Newberry, Mallow, Co Cork. Tel: (022) 31855

### Cork North Lee

St Finbarr's Hospital, Douglas Road, Cork. Tel: (021) 496 6555

### Cork South Lee

St Finbarr's Hospital, Douglas Road, Cork. Tel: (021) 496 5511

### Cork West

Local Health Office, Coolnagarrane, Skibbereen, Co Cork. Tel: (028) 40400

### Donegal

Local Health Office, Isaac Butt House, Ballybofey, Co Donegal. Tel: (074) 913 1391

### Dublin North

Local Health Office, Cromcastle Road, Coolock, Dublin 5. Tel: (01) 816 4200

### Dublin North Central

Local Health Office, Civic Centre, Ballymun, Dublin 11. Tel: (01) 846 7000

### Dublin North West

Units 4&5, Nexus Building, Block 6A, Blanchardstown Corporate Park, Dublin 15. Tel: (01) 897 5100

### Dublin South City

Local Health Office, Carnegie Centre, 21–25 Lord Edward Street, Dublin 2. Tel: (01) 648 6500

### Dublin South East

Local Health Office, Vergemount Hall, Clonskeagh, Dublin 6. Tel: (01) 268 0300

### Dublin South West

Old County Road Health Centre, Crumlin, Dublin 12. Tel: (01) 415 4700

### Dublin West

Local Health Office, Cherry Orchard Hospital, Ballyfermot, Dublin 10. Tel: (01) 620 6300

### Dún Laoghaire

Local Health Office, Tivoli Road, Dún Laoghaire, Co Dublin. Tel: (01) 284 3579 / 236 5200

### Galway

Local Health Office, 25 Newcastle Road, Galway. Tel: (091) 523 122

### Kerry

HSE South, Rathass, Tralee, Co Kerry. Tel: (066) 718 4500

### Kildare and West Wicklow

Local Health Office, St Mary's, Craddockstown Road, Naas, Co Kildare. Tel: (045) 873 200

### Laois and Offaly

Laois Community Services, Dublin Road, Portlaoise, Co Laois. Tel: (057) 862 1135

Offaly Community Services, Arden Road, Tullamore, Co Offaly. Tel: (057) 934 1301

### Limerick

Local Health Office, Ballycummin Avenue, Raheen Business Park, Limerick. Tel: (061) 326 677

### Longford and Westmeath

Local Health Office, Health Centre, Mullingar, Co Westmeath. Tel: (044) 939 5111

### Louth

Louth Community Care Services, Dublin Road, Dundalk, Co Louth. Tel: (042) 933 2287

### Mayo

Local Health Office, Westport Road, Castlebar, Co Mayo. Tel: (094) 902 2333

### Meath

County Clinic, Navan, Co Meath. Tel: (046) 902 1595

### Roscommon

Local Health Office, Roscommon Town, Co Roscommon. Tel: (090) 663 7500

### Sligo, Leitrim and West Cavan

Community Services, Markievicz House, Sligo, Co Sligo. Tel: (071) 915 5100

### Tipperary North / East Limerick

Civic Office, Limerick Road, Nenagh, Co Tipperary. Tel: (067) 46600

### Tipperary South

Local Health Office, Western Road, Clonmel, Co Tipperary. Tel: (052) 617 7000

### Waterford

Local Health Office, Cork Road, Waterford. Tel: (051) 842 800

### Wexford

Local Health Office, George's Street, Wexford. Tel: (053) 23522

### Wicklow

Local Health Office, Glenside Road, Wicklow, Co Wicklow. Tel: (0404) 6840



## Short-term illness

If you are sick, have no income or do not qualify for any social welfare payment, like Illness Benefit, you may be eligible for the Supplementary Welfare Allowance (SWA). If your weekly income is below the SWA rate for your family size, a payment may be made to bring your income up to the SWA appropriate rate.

If you are self-employed, there is no limit to the number of hours you work in your business, but your overall income must be below the limit for the SWA. The means test looks at your gross income minus PRSI and reasonable travel expenses and other necessary expenses. See page 25 for more about Supplementary Welfare Allowance.

You may also be eligible for the Long-Term Illness Scheme, Farm Assist, a medical card or GP visit card, and the Drugs Payment Scheme.

## Long-Term Illness Scheme

If you have certain long-term conditions and are not a medical card holder, you 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, which is run by the HSE. The medical conditions that qualify under the scheme are: mental handicap, mental illness (for people under 16 only), diabetes mellitus, diabetes insipidus, haemophilia, cerebral palsy, phenylketonuria, epilepsy, cystic fibrosis, multiple sclerosis, spina bifida, muscular dystrophies, hydrocephalus, parkinsonism and conditions arising from use of the drug thalidomide. Acute leukaemia is also included but not cancer in general. The scheme does not depend on your income or other circumstances and is separate from the medical card scheme and the GP visit card scheme.

If you qualify, you will get a long-term illness book. This book lists the drugs and medicines for the treatment of your condition. You will receive these medicines free of charge through your community pharmacist. Other drugs and medicines not related to your condition must be paid for by yourself.

**How to apply:** Fill in an application form from your family doctor (GP) or your local health office.

## Primary Care Reimbursement Service (PCRS)

This HSE service deals with payments to all GPs, dentists, pharmacists and other professionals who provide free or reduced-cost services to the public. These services include medical cards, the Drugs Payment Scheme, long-term illness scheme, and the dental treatment services scheme. If you have any complaints about the cost of the services of doctors, dentists or pharmacists, the PCRS will investigate them.

### Contact details:

#### HSE Primary Care Reimbursement Service

Exit 5 M50  
North Road  
Finglas  
Dublin 11

Tel: 01 864 7100  
Email: [pcrs@hse.ie](mailto:pcrs@hse.ie)  
Website: [www.hse.ie/eng/staff/PCRS](http://www.hse.ie/eng/staff/PCRS)

## Cross-Border Healthcare Directive

A new EU law gives you the right to get healthcare treatment in another EU or EEA member state or Switzerland. It only applies if you normally live in Ireland and are entitled to public patient healthcare here, but it means you automatically qualify for the Cross-Border Healthcare Directive.

The HSE operates the Cross-Border Healthcare Directive and you can apply if you wish to get treatment in the EU. There is no charge for applying to the HSE. It is a free public service. But it is advised that you still take out travel insurance. You may have to pay for the cost of the treatment upfront and the HSE will then reimburse you.

### Contact details:

#### National Contact Point Cross-Border Healthcare Directive Department

HSE Overseas Section  
Dr Steevens' Hospital  
Dublin 8

Tel: 01 635 2375  
Email: [crossborderdirective@hse.ie](mailto:crossborderdirective@hse.ie)  
Website: [www.hse.ie](http://www.hse.ie)

## Sick pay and sick leave

### Am I entitled to sick pay?

You may need to take some time off work for your tests, treatment and recovery afterwards. How much time taken will depend on your type of cancer and treatment. In general, as an employee, you have no right under Irish employment law to be paid while on sick leave. It is usually up to your employer to decide their own policy on sick pay and sick leave, so it will all depend on your contract or terms of employment.

Find out from your employer if you are entitled to sick pay. If you are a public servant, for example, you can usually get certified sick leave for 6 months on full pay and a further 6 months on half pay, followed by the pension rate of pay for an unspecified length of time. However, these periods will be halved from 2014 for non-critical illness. You will be only entitled to 3 months on full pay and 3 months on half pay in any rolling 4-year period. But if you have a critical illness, like cancer, the cover will be provided at 6 months on full pay and 6 months on half pay. In the public service, uncertified sick allowance of 7 days per year will be stretched to 7 days over a 2-year period.

You may get similar benefits if you are employed by a large company. Other employers may pay you for less time off, while some do not pay for sick leave at all. If you are self-employed, you are likely to suffer some drop in your income because of your illness. But if you have critical illness or income protection insurance, you can claim against it if you become seriously ill or are unable to work for some time. See page 17 for more about self-employment.

### What happens if I am entitled to sick pay?

Usually an employer will ask you to send in a medical certificate from your GP or family doctor when you are on sick leave. For example, you may have to send in a medical certificate if you are out sick for more than two consecutive days. The medical certificate should state the date you are likely to return to work.

If you are likely to be out sick for a longer period, your employer may ask you to send in a medical certificate every week. If you are entitled to sick pay, your employer will probably ask you to sign over any Illness Benefit payment from the Department of Social Protection to your employer for as long as the sick pay continues. Usually your contract of employment will place a maximum period of sick pay entitlement in a stated period. For example, one month's sick pay in any 12-month period.

### What happens if I am not entitled to sick pay?

If you are not entitled to sick pay, you may apply for Illness Benefit if you have enough social insurance contributions. If you do not have enough contributions, you should contact your local social welfare office or health centre for advice.

## Becoming ill when self-employed

If you are self-employed and become ill and are unable to work, you are generally not entitled to any social insurance-based payments. That is unless you have paid the right amount of PRSI contributions (generally at Class A). Self-employed people normally pay PRSI contributions at Class S. Social insurance-based payments include Illness Benefit and Invalidity Pension.

You have the option of applying for a means-tested social assistance payment. For example, a Disability Allowance or Supplementary Welfare Allowance. In general, to qualify for a social welfare payment because you are sick or have a disability, you must be certified as sick or disabled by a doctor.

## Drugs Payment Scheme

You can get help with the cost of medicines under the Drugs Payment Scheme (DPS). In this scheme, individuals and families, including spouses and dependent children, pay a limit of €144 each month to cover the cost of prescribed drugs, medicines and appliances. The scheme is aimed at those who do not have a medical card, but you can avail of the scheme if you have a GP visit card. The scheme is not means tested.

**How to apply:** You can apply for cover under the scheme by contacting your local health office. You can also register for the scheme by filling in a registration form at your local pharmacy. If you have any difficulties filing in the form, the staff at the pharmacy or health office will be happy to help. Send the completed application to your local health office.

It can take up to 4 weeks to process your application for a card. If you have any expenses that qualify in the meantime, keep your receipts until you receive your card. You can then send these receipts to the Drugs Payments Scheme division of your local health office with a note explaining them.

## Waiver of medical expenses

There is help available if you are finding it difficult to pay your medical expenses, especially hospital charges. By law the HSE must reduce or waive a charge imposed on you if it is causing you severe financial hardship. You or a family member can ask the HSE to reduce or waive the charge on financial hardship grounds. You will need to show the HSE officer the extent of your financial hardship for them to be satisfied. For more advice, talk to your medical social worker or your local health office.

National Cancer Helpline Freefone 1800 200 700

## Tax relief for medical expenses

If you pay medical expenses that are not covered by the State or by private health insurance, you can claim tax relief on some of those expenses. But you cannot claim tax relief on the following:

- Any medical expenses that have been, or will be, reimbursed by another body such as the VHI, Laya Healthcare, Aviva Health, the HSE, etc.
- Any medical expenses that have been, or will be, the subject of a compensation payment
- Any expenses relating to routine dental and eye care

**How to apply:** You can apply online by registering on the Revenue website [www.revenue.ie](http://www.revenue.ie) or complete Form Med 1 and return it to your local Revenue office. Remember a claim for tax relief must be made within 4 years after the end of the tax year to which the claim relates. Do ask your medical social worker or local Citizens Information Centre for more advice.



## Applying for social welfare payments

In general to qualify for a social welfare payment, you must satisfy a means test and the habitual residence test. This means you must prove that you have been living in Ireland for some time. When you are making enquires to the Department of Social Protection regarding any benefits and entitlements, they will ask you for your PPS number. This is your personal public service number, previously known as your RSI number. Always make sure you have this number to hand. Otherwise, the officials will not discuss your case with you.

You may be entitled to certain payments if you have an illness such as cancer. But remember payments will not be offered automatically to you. It is up to you to apply for them. You or your spouse (wife/husband) can apply separately for benefits, as you may have individual entitlements in some cases.

If you or your spouse/partner are already receiving a social welfare payment, you may or may not be entitled to another payment. Contact the medical social worker at your hospital or your local Citizens Information Centre for more advice.

**Sometimes social welfare application forms can be difficult to complete. If you need help filling in a form, contact your local Citizens Information Centre. They will be happy to help you.**

### What do I need when applying for payments?

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

- PPS numbers for yourself, your spouse and your children
- Proof of where you live
- Proof of identity. For example, a passport, driving licence, work permit, immigration (GNIB) card, etc.
- Evidence of any income you and your spouse and children have
- Your child benefit book or birth certificates for any children you may be claiming for, if you do not have PPS numbers for them
- Documents to show your income and financial situation. This includes pay slips, P45, P35, P60, bank statements, etc.

### Contact details:

**Department of Social Protection**  
Information Section  
Social Welfare Services Office  
College Road  
Sligo

Tel: 1850 500 000  
Leaflet line: 1890 202 325  
Email: [info@welfare.ie](mailto:info@welfare.ie)  
Website: [www.welfare.ie](http://www.welfare.ie)

## Types of cash payments

Most payments are made by the Department of Social Protection or the HSE. There are three main types of cash payments:

### • Social insurance payments:

These are based on your PRSI\* contributions. They include Illness Benefit and Invalidity Pension.

### • Means-tested payments:

These are based on your income being below a certain level. They include Disability Allowance and Supplementary Welfare Allowance.

### • Universal payments:

These are payments made regardless of your income or social insurance record. They do not have to depend on your health or social circumstances. For example, Child Benefit, which is also known as the Children's Allowance.

Disability payments are made if you have an illness, injury or a recognised disability. For these schemes, you must be incapable of work due to illness and be medically certified by a doctor. For this, your doctor needs to fill in a special form, which you then send to your social welfare office.

\* *Pay-Related Social Insurance (PRSI): When you are employed, you make PRSI contributions each week. These are often called 'stamps' and are taken directly from your wages. They go towards any 'benefit' social welfare payments you might need. This can happen if you become unemployed (Jobseeker's Benefit) or if you are ill and cannot work (Illness Benefit, etc.). These contributions can also go towards your contributory old age pension in the future. The PRSI and social insurance system are managed by the Department of Social Protection.*

## Means testing

When your means are being tested, they are looked at under four categories:

- Cash income
- Property
- Investments
- Benefit and privilege

### Cash income

- This includes any income from part-time employment or farming.
- It includes maintenance paid to you.
- It includes your partner or spouse's earnings.
- It includes rental income from renting a room in your own home.

In the first two cases, a certain amount of income is allowed before it affects the payment rate.

### Property

- The value of all your property (after the mortgage is deducted), except your own home, is assessed as means.
- Any income received from the use of your property is not assessed as cash income. For example, rent from property let.
- The value of property owned but not personally used or enjoyed by you is assessed as means.

### Capital/Investments

- The value of any stocks, shares, savings or assets you have may be assessed as means.
- The first €20,000 of any capital you have is not taken into account. If you are receiving a Disability Allowance, the figure is €50,000.
- Capital includes money in the bank, building society, credit union, money under the mattress, or actual stocks and shares.

### Benefit and privilege

- If you are living at home with your parents, benefit and privilege is used to assess the value of your claim.
- It applies to all single people under 25 who are claiming Supplementary Welfare Allowance.
- You are excluded if you are from a one-parent family or living in a household where the only income is from a social welfare payment.
- Your parents' income from all sources is considered. This includes income from insurable employment, self-employment, Community Employment schemes, occupational pensions, etc. It excludes payments made by the Department of Social Protection and the HSE.

## Illness Benefit

This is a payment from the Department of Social Protection to insured people who cannot work due to illness. It is aimed at those with a short-term illness. The benefit lasts for two years, if you have more than 260 weeks' PRSI contributions. Illness Benefit is now taxed from the first day of payment. Previously, the first 6 weeks (36 days) were exempt from tax.

### To qualify for an Illness Benefit payment, you must:

- Be aged under 66
- Be medically unfit for work
- Have at least 104 weeks' PRSI contributions since you first started work\*  
**and**
- Have 39 weeks' PRSI contributions paid or credited in the relevant tax year (13 of these must be paid contributions)
- or**
- Have 26 weeks' PRSI contributions paid in the tax year immediately before the year in which the claim is being made

\* Depending on how much PRSI contributions you paid since you first started work, you may get Illness Benefit for 2 years at most.

**How to apply:** You must apply for Illness Benefit within 7 days of becoming ill. If the delay is longer than that, you may lose some of your payment. But if there is a good reason for the delay, your payment might be backdated. Your GP or hospital doctor will supply you with the application form and will fill in the necessary parts.

Each week, for as long as you are ill, you must send in the medical certificate, known as MC2, unless told otherwise. These are often called sick certs. Depending on your medical condition, your doctor may agree to send in monthly certificates. Before you go back to work, you need to get a final medical certificate from your doctor. Call your local social welfare office if you have any queries, or ring the Illness Benefit enquiry line at (01) 704 3300.

See page 30 for information on Disability Allowance.

## Invalidity Pension

This is a long-term payment for insured people who cannot work permanently due to illness or disability. It is usually given after having claimed Illness Benefit for at least 12 months. You will also be entitled to a free travel pass and you may get extra social welfare benefits, like the household benefits package. This includes allowances for gas and electricity and a free television licence.

### To qualify for an Invalidity Pension payment, you must:

- Be medically unfit for work
  - Have at least 260 weeks' PRSI contributions since you first started work
- and**
- Have 48 weeks' paid or credited PRSI contributions in the tax year immediately before the year in which the claim is being made

**How to apply:** You will need to fill in an Invalidity Pension application form. You can also get a form from your local social welfare office. You may qualify for a Supplementary Welfare Allowance while you are waiting for your claim to be processed. Further help and advice can be given by your local Citizens Information Centre or social welfare office.

## Farm Assist

Farm Assist is an income support scheme for farmers that is means tested. It is like Jobseeker's Allowance but has a more generous means test. Also, you do not need to be available for work to qualify for the scheme.

The means test takes account of every form of income but assesses it in different ways and disregards various amounts. There are different rules applying to income from farming and other forms of self-employment, income from certain schemes, income from employment and income from property and capital.

### To qualify for Farm Assist, you must:

- Be a farmer
- Be farming land in the State
- Be aged between 18 and 66
- Pass a means test

**How to apply:** You can download and complete the form Farm 1 from [www.welfare.ie](http://www.welfare.ie) and return it to your local social welfare office. After you apply for Farm Assist, a social welfare officer will call to your house and ask to see various documents. For example, accounts prepared for tax purposes, creamery returns, cattle registration cards, details of headage payments, area aid, and so on.

If you have further questions, contact your local social welfare office. There is also a similar payment for fishermen and women called Fish Assist.

## Supplementary Welfare Allowance

If you are sick and do not qualify for any of the payments discussed so far, you may be eligible for Supplementary Welfare Allowance (SWA). This also applies if you have little or no income and cannot provide for yourself and your family. The payment is a basic weekly allowance for eligible people and is means tested.

The payment helps to tide people over emergencies and difficult times. It can also be paid if your main social welfare payment does not cover your ongoing needs. You may get help with certain special needs like rent or mortgage interest payments or for urgent or exceptional needs. But remember the allowance will only be paid out if you are in severe financial difficulties.

If you have claimed for a social welfare benefit or pension but it has not yet been paid, and you have no other income, you may qualify for the allowance while waiting for the payment.

Community welfare services used to be provided by the HSE, but since 2011 are part of the Department of Social Protection. Community welfare officers are based in health centres or social welfare offices and are responsible for the day-to-day administration of the Supplementary Welfare Allowance Scheme. Sometimes they are known as 'relieving officers' or Department of Social Protection representatives.

### Types of SWA payments

There are different types of Supplementary Welfare Allowance payments:

- Entitlement-based payments
- Discretionary-type payments

### Entitlement-based payments

If you pass a means test and other conditions, you are entitled to the payment. These payments include:

- Basic Supplementary Welfare Allowance
- Weekly supplements or allowances to cover rent, mortgage, heat, diet and other ongoing needs

### Discretionary-type payments

If it is not clear that you are entitled to the payment, the community welfare officer can decide in this case. The officer makes a decision based on your circumstances and using legal guidelines. These payments include:

- Exceptional Needs Payments
- Urgent Needs Payments

### To qualify for a Supplementary Welfare Allowance, you must:

- Pass a means test\*
- Be living in Ireland continuously (habitual resident) †
- Have applied for all possible benefits or help from the Department of Social Protection or the HSE
- Satisfy the community welfare officer that you need the particular payment

\* If you are under 25 years and living with your parents, their income may be assessed as means.

† If you are an EU member or Swiss national living in Ireland, you do not have to be continuously living here to get the Exceptional Needs Payment (see page 54).

**How to apply:** You can apply for a Supplementary Welfare Allowance from the Department of Social Protection. This can be done at your local health centre as soon as the need arises. You will need to fill in the claim form and supply the following:

- PPS numbers for yourself, your spouse, civil partner or cohabitant and your children
- Proof of where you live
- Proof of your identity. For example, a passport, driving licence, work permit, immigration (GNIB) card, etc.
- Evidence of any income you and your spouse, civil partner or cohabitant and children are getting
- A note from your local social welfare office as well as your last wages slip if you have just applied for Jobseeker's Benefit or Allowance
- Your Child Benefit book, or birth certificates for any children you may be claiming for, if you do not have PPS numbers for them
- Documents to show your income and financial situation. For example, pay slips, P45, P35, P60, bank statements, etc.

Remember if you are not satisfied with the outcome of your claim, you have the right to appeal the decision. The Social Welfare Appeals Office deals with appeals relating to basic SWA and SWA supplements. For more about appealing a decision, see overleaf.

## Social welfare appeals system

### Social Welfare Appeals Office

If you think you have been wrongly refused a social welfare benefit, you can appeal this decision to the Social Welfare Appeals Office. You can also appeal if you are unhappy about any decision of a deciding officer within the Department of Social Protection. Remember you have the right to request and receive the decision of the deciding officer within the department. His or her decision must be in writing and say why the refusal was made. Although deciding officers use guidelines when making decisions on claims, they must also rely on the information and evidence supplied by you when making their decision.

The Social Welfare Appeals Office is an independent agency. It is not part of the Department of Social Protection. The office also deals with appeals for some payments under the Supplementary Welfare Allowance Scheme, but does not deal with the discretionary part of the scheme. For example, Exceptional Needs Payments and Urgent Needs Payments.

Remember you must make your appeal within 21 days. In exceptional cases, appeals received outside of this period may be accepted.

### Supplementary Welfare Allowance appeals

If your application for SWA has been refused:

- Contact the community welfare officer (might also be called the relieving officer). Check that all the details were available to them and if there is any chance the decision could be reversed. Find out exactly why the payment is being refused and ask for the reasons to be given in writing.
- You should appeal a decision as soon as possible after the first decision has been made.

### How to apply to the Social Welfare Appeals Office

Fill in the special Social Welfare Appeals application form, which is available from your local social welfare office or the Social Welfare Appeals Office. You can also explain the grounds of your appeal in a letter addressed to the Social

Welfare Appeals Office. In your appeal, you must include the following information so the appeals officer can fully deal with your appeal:

- Your name
- Your address
- Your PPS number
- The type of payment you are claiming
- The decision you are appealing against
- The reasons why you disagree with the decision that has been made
- A copy of the deciding officer's written decision

Remember appeals can take a number of months to process. More information about the Social Welfare Appeals Office is available from your local social welfare office or from the Social Welfare Appeals Office directly (see page 67 for contact details). It does not cost anything to make an appeal.



If you are getting a social welfare payment, you may qualify for additional financial support because of your illness or disability.

## Disability Allowance

This is a long-term payment if you do not have enough PRSI contributions. It is means tested.

### To qualify for a Disability Allowance, you must:

- Be aged between 16 and 66\*
- Pass a means test
- Be medically examined
- Have an injury, disease or illness, or have a physical or mental disability, that has continued or is expected to continue for at least one year. As a result, you must be unable to do work that is suitable for a person of your age, experience and qualifications
- Be living in Ireland continuously (habitual resident)

\* *When you reach 66 years of age you will no longer qualify for a Disability Allowance, but you will be assessed for a State pension.*

If you are getting Disability Allowance and go into hospital or residential care, you may continue to get your payment. Remember if your spouse or partner is working, it can affect your Disability Allowance.

Depending on the disability payment you are receiving and your circumstances, you may be entitled to other benefits. You may also qualify for certain education and employment schemes.

**How to apply:** Contact your local health office for an application form or download it from [www.welfare.ie](http://www.welfare.ie) or [www.citizensinformation.ie](http://www.citizensinformation.ie)

National Cancer Helpline Freefone 1800 200 700

## Partial Capacity Benefit

Partial Capacity Benefit is a new social welfare scheme that allows you to return to work, if you have reduced capacity to work, and continue to receive a payment from the Department of Social Protection. To qualify for this benefit, you need to be receiving either an Illness Benefit (for at least 6 months) or an Invalidity Pension. Do ask your medical social worker or Citizens Information Centre for more advice.

## Mobility Allowance

The Mobility Allowance is a monthly payment paid by the HSE that is means tested. It is paid if you have a disability and are unable to walk or use public transport and if you would benefit from a change in surroundings. For example, being able to pay for an occasional taxi journey.

### To qualify for a Mobility Allowance, you must:

- Be aged between 16 and 66 years
- Be unable to walk, even with the use of artificial limbs or other suitable aids, or your health is such that the exertion needed to walk would be dangerous
- Be unlikely to walk for at least a year
- Not be medically forbidden to move
- Be able to benefit from a change in your surroundings
- Be living at home or in a long-term institution
- Pass a means test

The HSE senior area medical officer for your area will decide if you meet the medical conditions or not. If you are awarded an allowance, it will be continued beyond the age of 66, but you may not apply for the allowance if you are aged 66 or over.

**How to apply:** Contact your local health office for an application form or download it from [www.welfare.ie](http://www.welfare.ie) or [www.citizensinformation.ie](http://www.citizensinformation.ie)

## Housing Adaptation Grant for People with a Disability

A housing adaptation grant is available if changes need be made to your home to make it suitable for someone with a disability to live in. This includes a physical, sensory or intellectual disability or mental health difficulty. Your application will be prioritised based on medical need. The more unwell you are, the higher the priority.

The grant can help you to make changes and adaptations to your home. For example, making it wheelchair-accessible, extending it to create more space, adding a ground-floor bathroom or toilet or a stair-lift. In some cases, provision for heating can be included, but only under certain conditions. Contact your local authority for more details.

The grant is means tested. The income of all the household members will be included in the means test, except for the Carer's Allowance. Your total household income will be assessed to find out if you qualify for the grant and the amount payable. You must also prove that you have paid the local property tax, if you are a homeowner. The grant can be paid to people in:

- Owner-occupied housing
- Houses being purchased from a local authority under the tenant purchase scheme
- Private rented accommodation (how long you have been a tenant can affect grant approval)
- Accommodation provided under the voluntary housing Capital Assistance and Rental Subsidy schemes
- Accommodation occupied by persons living in communal residences

**How to apply:** Fill in the application form and return it to your local authority. When your local authority receives your application, it may ask for an occupational therapist to assess your home. The grant will not be paid if you start work before the grant is approved. But it is expected that the work would start within 6 months of your grant being approved.

## Mobility Aids Grant Scheme

If you have mobility problems in your home, you may be eligible for the Mobility Aids Grant Scheme. It is mainly aimed at older people but anyone with a disability can apply. The grant allows for work to be done in your home to help your mobility. For example, putting in grab-rails, an easy access shower, stair lift or access ramps.

The grant can be paid if you are in:

- Owner-occupied housing
- Houses being purchased from a local authority under the tenant purchase scheme
- Private rented accommodation (how long you have been a tenant can affect grant approval)
- Accommodation provided under the voluntary housing Capital Assistance and Rental Subsidy schemes
- Accommodation occupied by persons living in communal residences.

To qualify, your total household income must be less than €30,000. The scheme is means tested, and the income of all the household members will be included, except the Carer's Allowance. You will also have to prove that you paid the local property tax, if you are a homeowner. The most that can be paid out is €6,000, and may cover the total cost of the work. Remember you cannot apply for both the Mobility Aids Grant Scheme and the Housing Adaptation Grant for People with a Disability at the same time. But you can withdraw your application for one scheme and submit a new application under the other.

**How to apply:** Contact your local authority for an application form and more advice. When your local authority receives your application, it may ask for an occupational therapist (OT) to assess your home. Or you can pay for the OT assessment and your local authority will refund you the money. The grant will not be paid if you start work before the grant is approved. But it is expected that the work would start within 6 months of your grant being approved.

## Disabled Person's Parking Card

Disabled person's parking permits or cards are available if you live in Ireland with certain disabilities, whether you are a driver or passenger, or if you are registered blind. These permits are also known as European parking cards or disabled parking badge.

You can use the parking card in any vehicle in which you are travelling. This means that if you are being driven at different times by different people, you can bring the parking card with you 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.

Remember the scheme applies to public car parking areas only. But it also helps the likes of private car parks and supermarkets to better control parking in areas designated for people with disabilities.

**How to apply:** To get 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. They will decide if you are eligible for a parking card. In your letter, give details about your disability and how it affects your mobility and let them know if you have a Primary Medical Certificate. The application form must be completed and certified by your doctor and signed by a Garda.

### Contact details:

#### Disabled Drivers Association

Parking Card Section  
Ballindine  
Claremorris  
Mayo  
Tel: 094 936 4054  
Email: info@ddai.ie  
Website: www.ddai.ie

#### Irish Wheelchair Association

National Mobility Centre  
Ballinagappa Road  
Clane  
Kildare  
Tel: 045 893 094/5  
Email: maats@iwa.ie  
Website: www.iwa.ie

## Tax credits and reliefs for people with disabilities

You may qualify for the following tax credits and reliefs if you or someone in your family has a disability:

- Incapacitated child tax credit
- Tax reliefs for people with a visual impairment
- Dependent relative tax credit
- Trust funds for permanently incapacitated people
- VAT refunds on aids and appliances used by people with disabilities
- Tax relief for disabled drivers and disabled passengers
- Tax relief on nursing home fees and for dependent relatives
- Tax relief on the costs of employing a home carer
- Home carer's tax credit

Do ask your medical social worker or local Citizens Information Centre for more advice. You can also call the National Cancer Helpline on 1800 200 700 or visit a Daffodil Centre.



## Rent Supplement

A Rent Supplement may be paid if you are living in private rented accommodation and cannot pay the rent. Usually you will qualify for Rent Supplement if your only income is a social welfare or HSE payment and you satisfy the other conditions (see below).

The supplement is available under the Supplementary Welfare Allowance scheme through the community welfare officers in your local health centre. There is no set amount for the payment. The community welfare officer decides the amount, depending on how much rent you pay.

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

- Pass a means test
  - Be receiving a social welfare payment
  - Be living in Ireland continuously (habitual resident)
  - Be living in accommodation that is suitable for your needs
  - Be paying rent that is below the maximum rent level set for your county
  - Be living for 6 months (183 days) out of the last 12 months in one or more of the following:
    - private rented accommodation (which you could pay for at the start of renting but now cannot because of your illness/cancer diagnosis)
    - accommodation for homeless people
    - an institution, like a hospital, care home or prison
- or
- Be in need of social housing (had a housing need assessment by a local authority in the last 12 months)

If you do not have a housing need assessment, you must go to the local authority to have it done. The local authority must be in the same area that you intend to live and claim Rent Supplement.

**How to apply:** Fill in the application form for Rent Supplement, which is available from your local health centre or from the website [www.welfare.ie](http://www.welfare.ie). Part of the form will need to be filled in by your landlord or their agent. Return the completed form to the community welfare officer at your local health centre.

## Mortgage Interest Supplement

This supplement was set up to help you pay the interest part of your mortgage only. You do not get help with the part that pays off the actual loan and house insurance. The payment was only given if you could make the repayments when you first applied for the mortgage.

The supplement was closed to new entrants in January 2014 and is being wound down over the next few years. They will not accept any new applications. If you have difficulty paying your mortgage, do contact your lender to discuss repaying the actual loan. See also Mortgage Arrears Resolution Process (MARP) below.

## Mortgage Arrears Resolution Process

If you have mortgage difficulties in the short term, your lender must support and engage with you under the Mortgage Arrears Resolution Process (MARP). In 2013, the Central Bank published *A Code of Conduct on Mortgage Arrears*. The code applies to a mortgage on a property that is your family home (primary residence). It does not apply to residential investment properties. The code sets out four steps in the above process that lenders must follow when dealing with borrowers in mortgage arrears or those in danger of going into arrears (pre-arrears). These are:

- **Communication:** This step deals with the lender communicating with you in writing if you fail to make a full mortgage repayment or make only a partial repayment. The lender must send you full information on the arrears, cooperating with the lender, consequences of non-cooperation, impact of missed repayments/repossession on your credit rating, contact details, sources of help, alternative repayment arrangements, written updates of your status every 3 months, etc.
- **Financial information:** Your lender must give you a standard financial statement (SFS) form to fill in. You will have to supply all financial information about yourself, if in arrears or pre-arrears. This includes your account and personal details like your monthly income and any social welfare benefits received, your monthly household expenditure, your current monthly debt payments, property assets, and non-property assets like savings.

- **Assessment:** With the information in the form, your lender can work out your financial position and identify the best course of action. Your lender must pass the completed financial statement to its Arrears Support Unit for assessment in a timely manner. The Central Bank code recognises that each case of mortgage arrears is unique and needs to be considered on its own merits. As a result, the Arrears Support Unit must assess your personal circumstances, your overall level of debt, information in the financial statement, your ability to repay, and your previous payment history. Do make known that you have a cancer diagnosis and are receiving treatment for it. It can help to get letters from your cancer specialist, GP, or medical social worker at your hospital to support your case.
- **Resolution:** Once the assessment is complete, your lender must explore all options for you to make an alternative repayment arrangement. For example, paying interest only, deferring payment for a period, extending the mortgage term, etc.

Lenders must deal with you sympathetically and positively to help you pay your mortgage debts or come to some arrangement.

### Mortgage Arrears Information Helpline

The Mortgage Arrears Information Helpline was set up by the Government and is run by the Citizens Information Board. It offers independent, confidential and high-quality information if you are in mortgage arrears or reaching that stage. The helpline number is 0761 07 4050. It is open Monday to Friday, from 9.30am to 5pm.

### Keeping your home.ie

This website gives detailed information on the services and entitlements available if you are having difficulties making your mortgage repayments. See [www.keepingyourhome.ie](http://www.keepingyourhome.ie)

### Money Advice and Budgeting Service (MABS)

You can also contact MABS if you find it hard to pay your mortgage or other debts. See page 55 for more details.

## Heating your home

If you are finding it hard to pay your fuel bills, contact your gas or electricity supplier straightaway. All suppliers offer different ways to pay. You should be able to agree a payment plan that you can afford with your supplier. Remember that your gas or electricity will not be cut off between November and March for non-payment of bills if you are:

- Registered on the industry Special Services Register
- Aged 66 years or over
  - Living alone or with another elderly person
  - Living with a child under the age of 16
- A person with a mobility, hearing or sight disability

To find out if you are eligible for the register, please contact your electricity or gas supplier directly. Your electricity supply will not be cut off if you are on the register and rely on medical machines at home. If there is an unexpected power failure in the network, your electricity supplier will restore your electricity as a priority.

### Prepayment and pay-as-you-go meters

Another option if you are finding it difficult to manage your energy bills is to install a prepayment or pay-as-you-go meter in your home. Your electricity or natural gas supplier is usually able to do this for you. These meters let you pay for small amounts of energy before using it. This system can help you to manage your energy budget, avoid a larger energy bill every 2 months and avoid building up debt.

For more information and to see if a prepayment meter will suit your needs, contact your energy supplier directly.

National Cancer Helpline Freephone 1800 200 700

## Heating Supplement

You can apply for a Heating Supplement under the Supplementary Welfare Allowance scheme if you have exceptional heating expenses due to your ill-health or medical condition. The supplement is paid weekly along with other social welfare payments.

### To qualify for a Heating Supplement, you must:

- Show that you have extra heating needs because of your age, medical condition or disability
- Be living alone or only with an adult or child dependant
- Pass a means test

There is no fixed rate for the Heating Supplement. The amount you receive is based on your need as assessed by the community welfare officer. You may be asked to provide proof of your medical condition or ill-health.

**How to apply:** Fill in a Heating Supplement form at your local health centre.

## Fuel Allowance

If you are on a long-term social welfare payment, you may be eligible for the Fuel Allowance under the National Fuel Scheme. This is a payment to help with the cost of heating your home. The Fuel Allowance is a means-tested scheme run by the Department of Social Protection. A household is only allowed one Fuel Allowance.

**How to apply:** To find out more about the Fuel Allowance and check if you are eligible, contact the section that pays your social welfare payment or visit the website: [www.welfare.ie](http://www.welfare.ie)

## Diet Supplement

A Diet Supplement was available under the Supplementary Welfare Allowance scheme if you needed a special diet for your medical condition. The supplement was discontinued in February 2014 for new entrants. But if you were getting the payment, you will continue to receive it for as long as you qualify for it. It was often given for conditions such as diabetes or coeliac disease, or those who have cancer and need a special diet. Usually the diet must be prescribed by a hospital consultant or registrar, but in certain cases it may be prescribed by a GP. For example, a low-fat diet.

### To continue to qualify for a Diet Supplement, you must:

- Have a specified medical condition
- Be getting a social welfare payment
- Pass a means test

A hospital consultant or registrar must certify:

- That you or your adult or child dependant has been prescribed a diet because of a specified medical condition
- The type of diet prescribed
- How long you will need the prescribed diet.

## Meals on Wheels

If you are unable to cook for yourself, you may be able to get a hot meal through the Meals on Wheels service. This service is available in lots of areas around the country and usually run by voluntary organisations. Ask your public health nurse or family doctor (GP) for details of your local service. There is normally a small charge for Meals on Wheels.

## Health appliances

For patients who have medical cards most appliances are free of charge or subsidised. This includes colostomy bags, wigs, breast prostheses and bras, other prostheses, and mobility aids, etc. For example, you are entitled to 1–2 free or subsidised wigs or hairpieces every year. Contact the National Cancer Helpline on 1800 200 700 for information and relevant factsheets or visit a Daffodil Centre.

The Drugs Payment Scheme also covers the cost of some appliances. See page 18 for more details. If you have private health insurance, some policies will reimburse you for your appliances, for example breast prostheses, every year but you must have spent over your minimum requirement to make an outpatient claim. Other insurance policies will cover a percentage of your prostheses costs. Do check your insurance policy to find out what is covered and how you should submit claims.

You can also claim tax relief on any medical purchases like colostomy bags, prostheses and wigs. For more information on applying for a tax refund for medical expenses, see page 19.

## Housing Aid for Older Persons Scheme

The Housing Aid for Older Persons Scheme is given to improve the condition of your home if you are an older person. In general, the scheme is aimed at people 66 years of age and older. But if there is a case of genuine hardship, your local authority may help out if you are under 66 years of age.

To qualify, your total household income must be less than €60,000. The scheme is means tested, and the income of all the household members will be included, except for the Carer's Allowance. You will also have to prove that you paid the local property tax, if you are a homeowner.

The type of work grant-aided under the scheme varies among local authorities. Do check with your own local authority about which type of

work is covered under its scheme. The most that can be paid out is €8,000. Some or all of the following might be included:

- Structural repairs or improvements
- Rewiring, repair or replacement of windows and doors
- Providing water, sanitary services and heating
- Cleaning and painting
- Radon remediation
- Rewiring and any other repair or improvement work considered necessary

Your application will be prioritised based on your medical need. Highest priority is given if you are terminally ill or if alterations or adaptations are needed before you can be discharged from hospital, or to continue the care in your own home.

**How to apply:** Contact the housing section of your local authority for more information on how to apply and about the eligibility rules in your area. These may differ from those in other local authority areas. When the local authority receives your application, it may ask an occupational therapist to assess your situation.

## Nursing Homes Support Scheme

This scheme provides financial support if you need long-term nursing home care. It is also known as the Fair Deal scheme. The scheme is run by the HSE and covers long-term nursing home care only. It does not cover short-term care, such as respite, convalescent care or day care, although these types of services may be provided in some nursing homes. Under the 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.

**How to apply:** Download an application form from [www.hse.ie](http://www.hse.ie). Forms are also available from your local health office, hospitals and from GPs. To receive an information booklet on the scheme, call the HSE Infoline on 1850 24 1850 or download it from the HSE website.

### Irish Cancer Society Night Nursing service

The Irish Cancer Society runs a home nursing service called Night Nursing. Night nurses are provided free of charge for up to 10 nights if you need end-of-life care at home. You and your family will also receive practical support and reassurance during what can be a difficult and anxious time. The service is funded by money donated on Daffodil Day in March every year as well as other fundraising efforts. All of the night nurses are registered with An Bord Altranais agus Cnáimhseachais, their references are checked and they are vetted by Garda.

**How to apply:** If you wish to book a night nurse, contact the health professional looking after your relative or friend. The following can make requests for night nursing:

- Your family doctor (GP)
- Public health nurse
- Member of the community palliative care team
- Member of the palliative care services in your hospital

For more information, call the National Cancer Helpline on 1800 200 700 or visit a Daffodil Centre.



If you are looking after someone who needs support because of their illness, such as cancer, you may qualify for a carer's payment. For example, Carer's Allowance or Carer's Benefit or other payments. Depending on your circumstances, you might be able to hire a private carer.

#### Caring for the carers

If you have any queries about caring for your loved one at home, contact the Carers Association or Care Alliance Ireland. These are national voluntary organisations for family carers. They can give advice and support and advocate on behalf of carers. See page 65 for contact details.

### Carer's Allowance

Carer's Allowance is a payment if you are on a low income and caring for someone who needs support because of age, disability or illness (including mental illness). If you qualify for the allowance, you will also get a free household benefits package. This includes allowances for gas and electricity, and a free television licence and travel pass. You are also entitled to a respite care payment every year.

#### To qualify for Carer's Allowance, you must:

- Be aged 18 or over
- 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\*
- Be living in Ireland continuously (habitual resident)
- Pass a means test
- Not be working, self-employed or attending an education course for more than 15 hours a week outside the home
- Not live in a hospital or nursing home

\* 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/institution for a period not longer than 13 weeks.

**How to apply:** Fill in an application form for Carer's Allowance or contact your local social welfare office for a copy of the form. Return the completed form to:

**Department of Social Protection**

Carer's Allowance Section  
Social Welfare Services Office  
Government Buildings  
Ballinalee Road  
Longford

Tel: (043) 334 0000  
LoCall: 1890 92 77 70

## Half-Rate Carer's Allowance

If you are receiving certain social welfare payments and are providing full-time care and attention to another person, you can keep your main social welfare payment and get a half-rate Carer's Allowance as well.

**To qualify for Half-Rate Carer's Allowance, you must be in one of the following situations:**

- Already getting Carer's Allowance but also meeting the qualifying criteria for another social welfare payment
- Changed from another social welfare payment to get Carer's Allowance
- Caring for someone and being claimed for by a spouse, civil partner or cohabitant
- Getting a social welfare payment other than Carer's Allowance and caring for someone

**How to apply:** Remember the Half-Rate Carer's Allowance is not a new scheme and you apply on the standard Carer's Allowance form. Include any relevant certificates with the form. For more details, email: [halftratecare@welfare.ie](mailto:halftratecare@welfare.ie)

## Carer's Benefit

If you are employed but wish to care for a relative full-time, you may qualify for Carer's Benefit. This is a payment made to insured persons who leave the workforce to care for someone in need of full-time care and attention. The ill person must not be living in a hospital or nursing home. Carer's Benefit can be paid for a total of 104 weeks for each person being cared for. You are also entitled to a respite care payment every year.

**To qualify for a Carer's Benefit, you must:**

- Be aged between 16 and 66
- Be employed for 8 weeks in the 26-week period immediately before becoming a carer. You must have worked for a minimum of 16 hours per week or 32 hours per fortnight
- Give up work to become a full-time carer
- Meet the PRSI contribution conditions
- Be living in Ireland continuously (habitual resident)
- Not be self-employed, employed, training or in education while caring for the person for more than 15 hours a week
- Not live in a hospital or nursing home

**How to apply:** See Carer's Allowance on page 46.

### Carer's payments and working

If you are receiving Carer's Allowance or Carer's Benefit, you can work part-time and continue to receive a carer's payment. You must have permission from the Department of Social Protection before taking up any work. You are allowed to do the following if your relative is being adequately cared for during your absence:

- Voluntary or community work for up to 15 hours a week
- Paid part-time work as a home help for the HSE for up to 15 hours a week
- Limited self-employment in your own home (any earnings will be assessed as means)

- Employment outside your home for up to 15 hours a week (any earnings will be assessed as means)
- Education or training courses up to 15 hours per week

## Respite Care Grant

This is a payment of €1,375 made to carers by the Department of Social Protection. You can use the grant in whatever way you wish. You can use it to pay for respite care if you wish but it is not necessary.

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

## Carer's Leave

The Carer's Leave Act 2001 allows employees in Ireland to leave their job temporarily to care for someone who needs full-time care and attention. The minimum period of leave is 13 weeks and the maximum is 104 weeks.

Carer's Leave is unpaid but the law makes sure that your job is kept open for you while on leave. You may be eligible for Carer's Benefit if you have enough PRSI contributions. If you do not qualify for Carer's Benefit, you may qualify for Carer's Allowance, which is means tested. You can take Carer's Leave even if you do not qualify for either of these payments.

## Domiciliary Care Allowance

Domiciliary Care Allowance is a monthly payment to the carer of a child under 16 with a severe disability. The disability must be so severe that the child needs care and attention and/or supervision over and above that given to 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 need this level of care and attention for at least 12 months.

### To qualify for a Domiciliary Care Allowance, your child must:

- Have a severe disability that is likely to last for at least one year
- Be aged under 16 (at 16, the child can apply for a Disability Allowance)
- Live at home with the person claiming the allowance for 5 or more days a week
- Meet the medical criteria
- Be continuously living in the State (habitual resident)

The person claiming the allowance for the child must also:

- Provide for the care of the child
- Be continuously living in the State

**How to apply:** Application forms for Domiciliary Care Allowance are available in your local social welfare office or Citizens Information Centre. Or you can also get a form online from [www.welfare.ie](http://www.welfare.ie) or text 'FORM DCA' followed by your name and address to 51909 (standard text rates apply).

## Home Care Package Scheme

The Home Care Package Scheme is funded by the HSE and helps people receive medium to high caring support so they can live at home independently. Various services might be needed due to illness, disability or after a stay in hospital or rehabilitation in a nursing home. These services include extra home help hours, nursing services and therapy services. Most of the people who apply are aged over 65.

The package includes extra services and supports that are over and above the normal community services that the HSE provides directly or through a HSE-funded service. These community services include home help, nursing, physiotherapy, occupational therapy, speech and language therapy, day care services, respite care, etc.

There is no means test to qualify for the scheme and no medical card needed. The services are provided free of charge. When you apply, the HSE will carry

out a care needs assessment for you. The supports you receive will then be based on your assessed care needs. But if you arrange services or supports above the levels approved by the HSE, you will have to pay for the cost of those services yourself.

**How to apply:** Do ask your medical social worker or public health nurse for advice when applying for the scheme and filling out the application form. Contact your local health office for more details.

## Private carers

If you live alone but wish to remain in your own home, there is also the option of hiring a private carer, cost permitting. There are a variety of agencies in Ireland that can provide private carers for you. They often provide different services at different costs. The range of services can be wide and varied, from companionship to practical support and personal care. Some of the agencies have nationwide networks.

As this area is unregulated, do check out the services of the agency beforehand. Find out what other users thought of the services and whether they were happy with them or not. You can also contact Home and Community Care Ireland for more information and advice. This is the trade association representing private home care providers in Ireland. They directly employ, train, insure and supervise caregivers so they can give you the highest possible care. The association can carry out background checks on caregivers as well.

### Home and Community Care Ireland

Carlow Gateway Business Centre  
Athy Road  
Carlow

Tel: 083 192 4987  
Email: michelle@hcci.ie  
Website: www.hcci.ie

National Cancer Helpline Freefone 1800 200 700

## Tax relief

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

**PAYE taxpayer:** If you are a PAYE taxpayer, you can apply for tax relief for employing a carer on Form HK1 or call the Revenue LoCall Service (see page 67 for contact numbers). 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 HK1 and attached to your annual tax return.



## Care to Drive scheme

Care to Drive is a scheme operated by the Irish Cancer Society. It provides free transport for patients to and from their chemotherapy treatments using volunteer drivers. All of the volunteers are carefully selected, vetted and trained. You are collected from your home, driven to your appointment and brought back home again. Your carer can also accompany you. The service is currently available in the following hospitals:

- The Adelaide and Meath Hospital, Tallaght
- Connolly Hospital, Blanchardstown
- Mater Misericordiae University Hospital, Dublin
- St James's Hospital, Dublin
- St Vincent's University Hospital, Dublin
- Cork University Hospital
- The Mercy University Hospital, Cork
- Waterford Regional Hospital
- Kerry General Hospital, Tralee
- Mid-Western Regional Hospital, Limerick
- Midlands Regional Hospital, Tullamore
- Galway University Hospital
- Portiuncula Hospital, Ballinasloe
- Sligo General Hospital
- Letterkenny General Hospital

The service is also being extended to cover a limited number of radiotherapy treatments but only in specific areas and at specific times.

**How to apply:** To apply for the scheme or for further enquiries, contact the medical social worker or your cancer nurse. They will then carry out an assessment on you. For more information, call the National Cancer Helpline on 1800 200 700. You can also call (01) 231 0522 or 231 0566 at the Irish Cancer Society.

## Travel2Care scheme

In certain circumstances, the Irish Cancer Society can provide limited financial help with travel costs. Travel2Care is a scheme funded by the National Cancer Control Programme (NCCP) and managed by the Irish Cancer Society. The scheme can help with your travel costs if you have genuine financial hardship due to travelling to a designated cancer centre or approved satellite centre. It will help with the costs of public transport, such as trains or buses, private transport costs, or petrol and parking.

**How to apply:** If you are attending the hospital for assessment or investigations in one of the approved cancer centres, you will need to fill in Form A of the application. This form can be downloaded from [www.cancer.ie](http://www.cancer.ie) and returned to the Irish Cancer Society. Or you can request a form to be posted to you by contacting Travel2Care at (01) 231 6643 or 231 6619 or email [travel2care@irishcancer.ie](mailto:travel2care@irishcancer.ie)

If you are having ongoing treatment, for example chemotherapy or radiotherapy, contact your cancer nurse or medical social worker or any health professional involved in your care. They will need to complete Form B of the application on your behalf. You can also call the Irish Cancer Society on (01) 231 6643 or 231 6619 or email [travel2care@irishcancer.ie](mailto:travel2care@irishcancer.ie) for more information.

## Tax relief on travelling expenses

Travelling to various appointments for radiotherapy and chemotherapy can all add up. Tax relief may also be claimed for the cost of transport by ambulance. But if ongoing regular treatment or consultation is needed and you have to travel long distances, you can claim tax relief for the cost of travelling other than by ambulance.

This tax relief is not intended for minor local travelling expenses or occasional travelling to hospital. For example, for surgery, unless travelling by ambulance. All methods of transport are covered, but parking fees are not allowable.

**How to apply:** Contact your local tax office for more details, as individual claims may differ.

## Exceptional Needs and Urgent Needs Payments

- These payments are only paid in times of exceptional or urgent need by the Department of Social Protection.
- An exceptional need must be a need that does not happen every week. See examples below.
- Exceptional Needs Payments are paid at the discretion of the community welfare officer.
- Payments may be made towards the costs of a deposit for accommodation, fuel bills or the connection of power/gas/telephone.
- Urgent Needs Payments may be paid in times of urgent need. For example, fire, flooding or a natural disaster.
- These payments are only payable if you are excluded from making applications for other Supplementary Welfare Allowance payments.
- You may be asked to pay back an Urgent Needs Payment. For example, when you are working or once an insurance claim is settled.

### Examples of Exceptional Needs Payments:

- Household goods, especially if setting up home in local authority housing
- Personal costs, such as footwear and clothes
- Funerals, minimum cost of burial, travel/clothes for funeral

**How to apply:** Contact the community welfare officer at your local health centre or social welfare office. See page 25 for more about the Supplementary Welfare Allowance.

## Society of St Vincent de Paul

The Society of St Vincent de Paul is the largest, voluntary, charitable organisation in Ireland. It provides a wide range of services to people in need and mainly involves person-to-person contact. Any help offered by the Society is given in a non-judgmental spirit of compassion, based on you and your family's needs.

The services include emergency financial aid, accommodation for vulnerable people, various holiday schemes, crèches, and resource centres. When giving aid, the Society always tries to promote self-sufficiency, so that people can help themselves.

**How to apply:** If you find yourself in financial difficulties, the Society of St Vincent de Paul can offer confidential help to you and your family. Call (01) 855 0022 or 838 6990 or email [info@svp.ie](mailto:info@svp.ie) and they will arrange for two volunteers to call to your home. The volunteers will not be local people from your area and will treat you and your family with respect and keep all information strictly confidential. See their website for more details: [www.svp.ie](http://www.svp.ie)

### Other charities

There are also other charitable organisations around the country that provide support in times of need. Do ask your medical social worker or nurse for more information.

## Money Advice and Budgeting Service (MABS)

If you feel you are getting into debt or are in debt, there is help available. Contact the Money Advice and Budgeting Service on the MABS Helpline 0761 07 2000 (Mon–Fri, 9am–8pm). This service can help you work through any financial issues you have. They can assess your situation, work out your budget, help you deal with your debts and manage your payments. It is a free and confidential service as well as independent and non-judgmental. The service has over 60 offices nationwide.

You can also send an email to [helpline@mabs.ie](mailto:helpline@mabs.ie) if you have any queries. MABS does not offer financial advice as such. For example, they do not give advice on investments or on specific financial products. Remember that MABS also does not give out money, if you are in need of it. For more about mortgage arrears, see page 37.

## Irish Cancer Society Financial Aid

The Irish Cancer Society has created a special fund to help families in financial hardship when faced with a cancer diagnosis. The fund is for patients diagnosed with cancer and who cannot meet a specific financial burden only because of their diagnosis or treatment of cancer. This includes patients who are having active treatment or receiving palliative care.

This is a limited fund for needy cases, where other non-charitable sources are unable to help. For example, social welfare assistance, the community welfare officer, or community groups.

**How to apply:** If you would like to request this kind of help, contact your cancer nurse or medical social worker at the hospital where you are being treated. He or she will assess your needs and explore other avenues before filling in an application form and sending it to the Irish Cancer Society. If there is no medical social worker available, another health professional involved in your care may apply on your behalf. Each application is assessed on an individual basis and you will not be automatically entitled to funds.

For more information, contact the National Cancer Helpline on 1800 200 700 or call (01) 231 6619. You can also visit a Daffodil Centre.



## Managing financial distress due to cancer

### Financial distress

There is no doubt that being diagnosed with cancer and getting treatment is very stressful. This stress can be made worse for you and your family by financial difficulties that arise because of your cancer. You might find you have a variety of worries due to a range of expenses. These can include medical bills and travel and accommodation costs, if your treatment is a long distance from your home. You might also have to pay for convalescent stays, therapies or counselling. Other areas that can raise your stress levels even higher are being eligible or not for a medical card, sick pay or for a social welfare payment. Add to this the struggle to find money to pay your mortgage or rent, household bills, childcare costs, and your children's education costs.

While some people may focus totally on making themselves better and not worry about financial matters, others can become totally preoccupied and stressed out by their finances. You might even feel you are making your cancer worse and delaying your recovery. Or you might fear the cancer will come back due to stress.

### Don't pressurise yourself to feel positive all the time!

Many people with cancer often feel under pressure from themselves and others to be positive all the time. If you cannot achieve this, you may feel guilty or disappointed or have negative thoughts or low mood. But remember cancer is a complex disease. Your attitude may have no effect at all on the final outcome of your illness. No one can be positive all the time and it is natural to feel low or upset or have negative thoughts when coping with cancer. But having a positive attitude does not mean being cheerful and happy all the time. Accepting that you get low moods is part of being positive. Don't feel you have to put on a brave face when finding life difficult. If all you want to do is cry, then it's okay to do so. Tears are a natural response to distress.

## Making financial adjustments

**Borrowing and savings:** After a cancer diagnosis and long course of treatment, you might be unable to carry on working for the foreseeable future. In this case, you may be faced with a financial crisis unless you or your family are lucky to have unlimited means. Most people diagnosed with cancer and undergoing treatment need to make adjustments to their new situation. These can include using some or all of your personal savings (if you have any), borrowing from friends, family and/or employers, or from banks or credit unions. But remember borrowing from banks or credit unions can often be difficult when trying to meet the repayments. In all cases it is best to avoid the services of moneylenders.

**Budgeting:** You may also get indirect financial support from family and friends, neighbours and work colleagues. This may include help with transport to and from hospital, with childcare, grocery shopping, preparation of meals, housework, or providing accommodation if you need to travel a long distance for your treatment. You may be forced to budget, for example, to cut back on food and clothes shopping and to look for cheaper alternatives in terms of food. You might also consider cutting back on energy costs, such as by turning off the heat for a few hours, and by wearing more clothes. Household spending could also be reduced on extras like clothes, holidays and leisure activities.

**Benefits:** People often struggle on the money they are given through the Department of Social Protection. This includes the Illness Benefit, Invalidity Pension or Disability Allowance, if you are lucky enough to qualify for such benefits. If you are self-employed, it can be very difficult to qualify for any State support, especially if you cannot work. More than likely you will be forced to apply to the Department of Social Protection for emergency funds. That said, many self-employed people are unsuccessful in getting these funds.

**Embarrassment:** You might also find it extremely difficult to ask for financial help. It is natural to feel embarrassed at having to do this. You might also be faced with the prospect of seeking help from charities from time to time. This too can affect your self-esteem. Even so, social welfare and charities are avenues that should always be explored. Most cancer charities are set up knowing that people with cancer will almost certainly experience financial

hardship. Their aim generally is to give one-off payments to help people and their families out of small crisis situations rather than larger ongoing financial problems.

## Worrying about financial matters

**Pressure to pay or pay back:** You may find yourself worrying about issues such as being unable to build up or replenish any savings you had. You might have used them to cover the costs of your treatment, or used the money set aside for your children's future education, for example. Or, you may become preoccupied with how you are going to pay back friends and relatives or your employer. If you are a younger person, you might worry about making your mortgage repayments or being eligible in future for mortgages or insurance policies. It is not unusual to feel under pressure to return to your job, even though you are not well enough. The pressure to provide an income, pay bills or indeed pay your employer back may be too great.

**Absence from work:** After a long absence from work, your confidence might be affected and you might worry about being able to do your job due to the various side-effects. On the other hand, you might also worry about finding a new job after a long absence. In certain circumstances, the Department of Social Protection can allow people to return to work, while at the same time they are allowed to keep some portion of their social welfare benefit.

## Impact of financial worry on your health

If you find yourself constantly worrying about finances, it is important to share such worries with your partner, friend or a healthcare professional. Constant worry can affect your health and for some can lead to stress, anxiety, insomnia, headaches and depression, which might eventually delay your recovery. You might also be tempted to stop treatment or medication or not visit your GP or cancer specialist because of the costs involved. Do be aware of the further risks to your health that such actions can bring.

## Finding a way through

If you do have financial difficulties life can appear very bleak. But remember you should not worry about your financial circumstances alone. Where possible, seek out a listening ear from friends, family or a healthcare

professional. Often there are solutions and options that may not be immediately obvious to you. Once employers and service providers are aware of your health status and personal circumstances, they may be more open and flexible with you. Also, they might be more willing to help if they know you are under financial pressure due to your cancer diagnosis or treatment.

**Practical help:** Here is some practical advice to help you find your way through this stressful landscape.

**1 Citizens Information:** First, you should seek help from services such as Citizens Information. Their staff can give very clear information about what you are entitled to (or not) and advise you. They have offices located all around the country and can be contacted at 0761 07 4000. They also have a helpful website: [www.citizensinformation.ie](http://www.citizensinformation.ie)

See page 5 for more details.

**2 MABS:** The Money Advice and Budgeting Service (MABS) is also a very useful service if you find yourself in serious financial trouble and need help with budgeting and financial reorganisation. MABS will meet with you to help you make a financial plan. They can be contacted at 0761 07 2000 (Monday–Friday 9am–8pm) or by email: [helpline@mabs.ie](mailto:helpline@mabs.ie)

See page 55 for more details.

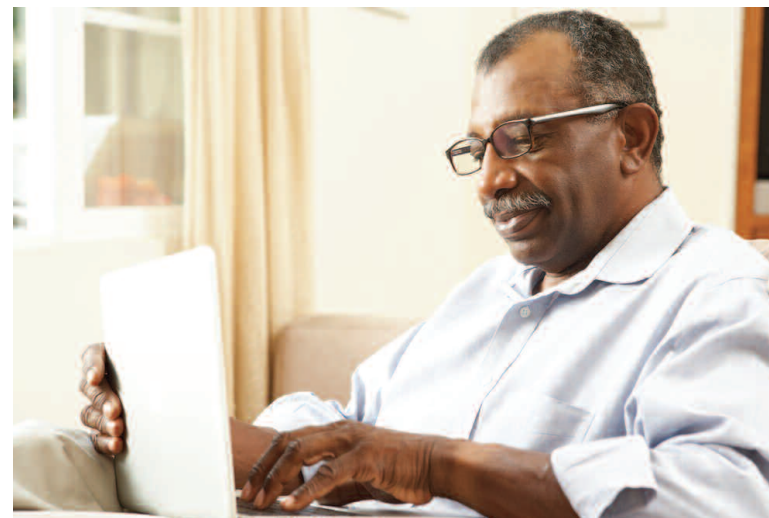
**3 Social welfare payment:** If you believe you are entitled to a social welfare payment, make contact with the Department of Social Protection as soon as possible. The Department has a useful website [www.welfare.ie](http://www.welfare.ie), where you can download various forms. This will save you from having to make the journey to your local social welfare office to collect the relevant form. Similarly, the Citizens Information website has various social welfare and medical card application forms that can be downloaded.

**4 Completed forms:** If you need to go into the social welfare office to make an application for a payment, it is best to bring the completed form with you. It is very frustrating to arrive at an office only to be given a form and told to go away, fill it in and return it the following week. This could delay the processing of your payment by at least another week.

**5 Advocate:** It is also helpful to have someone to advocate for you at this difficult time. An advocate is someone who can speak or plead on your behalf, for example, a social worker based in a hospital or the community. These people are skilled as advocates and mediators. Often their help can be invaluable and reassuring, especially when they help you to access and communicate with services and institutions.

**6 Filling out forms:** If you are filling out your medical card application, you can save some time by doing it online. But you will still need to send your supporting documents by post. If you are sent a review form about your ongoing eligibility for a medical card, don't panic! Often this is just a routine matter rather than a specific attempt to remove your card. Even so, it is important to complete this review form and return it as soon as possible. If you do not, your card will be automatically taken off you and you will be forced to make a fresh application. This again can be very upsetting and frustrating.

A listening and sympathetic ear can be a great help when dealing with financial worries. Do talk to your medical social worker or specialist nurse for advice. Or you can call the National Cancer Helpline on 1800 200 700 or visit a Daffodil Centre to talk in private.



### Hints & Tips – Filling out forms

Here is some useful advice when filling out application forms for social welfare and medical cards. These tips may help to make it less stressful and save a lot of valuable time.

- Always use a black pen and write clearly.
- Get help if you need it.
- Do not leave boxes or sections free. Instead, cross out or write N/A (not applicable).
- Make sure you have signed the form in all the correct places.
- Have someone check the form before you send it back.
- If you can, get a letter to support your application from your medical social worker, doctor or nurse, etc.
- Make sure to include all the evidence needed to support your application. This is called documentary evidence. For example, documents such as a bank statement, rent book, etc. Without these documents, processing your application will more than likely be delayed.
- Make a photocopy of the application form and any other documents or correspondence.
- Make sure the address to which you are sending the form is correct. If sending the application by post, do register it. If you are delivering it by hand, get a receipt.
- Follow up your application. Phone the relevant department within the week to check that it has arrived. When calling, always have your reference number, PPS number, date of birth and address, etc. to hand.
- Ask for a rough date as to when a decision is likely to be made on your application.
- When in contact by phone always get the name of the person you are speaking with. Write this down and also make a note of the date of your conversation and what was said. If a friend or relative is helping you with phone calls, make sure they have all your documents, reference number, PPS number, date of birth and address, etc. before they make the call.
- If phoning the Department of Social Protection or Medical Card Section, give yourself plenty of time. It can often take a long time to get through.

### Other Irish Cancer Society services

The Irish Cancer Society funds a range of other cancer support services that provide care and support for people with cancer at home and in hospital.

- Cancer Information Service (CIS)
- Daffodil Centres
- Survivors Supporting Survivors
- Counselling
- Oncology liaison nurses
- Cancer information booklets and factsheets

### Cancer Information Service (CIS)

The Society provides a Cancer Information Service with a wide range of services. The **National Cancer Helpline 1800 200 700** is a freefone service that gives confidential information, support and guidance to people concerned about cancer. It is staffed by specialist cancer nurses who have access to the most up-to-date facts on cancer-related issues. These include prevention of cancer, risk factors, screening, dealing with a cancer diagnosis, different treatments, counselling and other support services. The helpline can also put you in contact with the various support groups that are available. It is open Monday to Thursday from 9am to 7pm, and every Friday from 9am to 5pm.

- The website [www.cancer.ie](http://www.cancer.ie) provides information on all aspects of cancer.
- All queries or concerns about cancer can be emailed to the CIS at [helpline@irishcancer.ie](mailto:helpline@irishcancer.ie)
- **Message Board** is a discussion space on our website to share your stories and experiences with others.
- The **CancerChat** service is a live chatroom with a link to a CIS nurse.
- The **walk-in caller service** allows anyone with concerns about cancer to freely visit the Society to discuss them in private.
- Find us on **Facebook** and follow us on **Twitter** (@IrishCancerSoc).

### Daffodil Centres

Daffodil Centres are located in a number of Irish hospitals. They have been set up by the Irish Cancer Society in partnership with each hospital and are an extension of the Cancer Information Service. They are generally found near the main entrance of the hospital and are open during the day. Staffed by a specialist nurse and trained volunteers, they provide a range of information, advice, help and support on all aspects of cancer, free of charge.

Daffodil Centres give you a chance to talk in confidence and be listened to and heard. If you are concerned about cancer, diagnosed with cancer or caring for someone with cancer, you are welcome to visit the centre. Do check to see if there is a Daffodil Centre in your hospital.

### Survivors Supporting Survivors

Being diagnosed with cancer can be one of the hardest situations you can face in your lifetime. Survivors Supporting Survivors is a one-to-one support programme run by the Irish Cancer Society. It provides emotional and practical support to newly diagnosed patients. All of the volunteers have had a cancer diagnosis and have been carefully selected and trained to give you support, practical information and reassurance when you need it most. You can speak to someone who really knows what you are going through. If you would like to make contact with a volunteer, please call the National Cancer Helpline on 1800 200 700 or visit a Daffodil Centre. You can also email: [support@irishcancer.ie](mailto:support@irishcancer.ie)

### Counselling

Coping with a diagnosis of cancer can be very stressful at times. Sometimes it can be hard for you and your family to come to terms with your illness. You might also find it difficult to talk to a close friend or relative. In this case, counselling can give you emotional support in a safe and confidential environment. Call the National Cancer Helpline on 1800 200 700 to find out about counselling services provided by the Irish Cancer Society and services available in your area.

### Oncology liaison nurses

The Society funds some oncology liaison nurses who can give you and your family information as well as emotional and practical support. Oncology liaison nurses work as part of the hospital team in specialist cancer centres.

### Cancer information booklets and factsheets

The booklets provide information on all aspects of cancer and its treatment, while the factsheets deal with very specific topics. The booklets also offer practical advice on learning how to cope with your illness. They are all available free of charge from the Irish Cancer Society by calling 1800 200 700. They can also be downloaded from [www.cancer.ie](http://www.cancer.ie) or picked up at a Daffodil Centre.

For more information on any of the above services,  
call the National Cancer Helpline on 1800 200 700.

## Useful organisations

### Age Action Ireland

Head Office  
30/31 Lower Camden Street  
Dublin 2  
Tel: 01 475 6989  
Email: [info@ageaction.ie](mailto:info@ageaction.ie)  
Website: [www.ageaction.ie](http://www.ageaction.ie)

### Irish Cancer Society

43/45 Northumberland Road  
Dublin 4  
Tel: 01 231 0500  
National Cancer Helpline: 1800 200 700  
Email: [helpline@irishcancer.ie](mailto:helpline@irishcancer.ie)  
Website: [www.cancer.ie](http://www.cancer.ie)

### Care Alliance Ireland

Coleraine House  
Coleraine Street  
Dublin 7  
Tel: 01 874 7776  
Email: [info@carealliance.ie](mailto:info@carealliance.ie)  
Website: [www.carealliance.ie](http://www.carealliance.ie)

### The Carers Association

Market Square  
Tullamore  
Co Offaly  
Tel: 057 932 2920  
Freefone: 1800 240 724  
Email: [info@carersireland.com](mailto:info@carersireland.com)  
Website: [www.carersireland.com](http://www.carersireland.com)

**Citizens Information**

Tel: 0761 07 4000  
Mortgage Arrears Information Helpline:  
0761 07 4050  
Email: [information@citizensinformation.ie](mailto:information@citizensinformation.ie)  
Website: [www.citizensinformation.ie](http://www.citizensinformation.ie)

**Department of Social Protection**

Information Section  
Social Welfare Services Office  
College Road  
Sligo  
Tel: 1890 66 22 44  
Email: [info@welfare.ie](mailto:info@welfare.ie)  
Website: [www.welfare.ie](http://www.welfare.ie)

**Disabled Drivers Association**

Parking Card Section  
Ballindine  
Claremorris  
Mayo  
Tel: 094 936 4054  
Website: [www.ddai.ie](http://www.ddai.ie)  
Email: [info@ddai.ie](mailto:info@ddai.ie)

**The Equality Authority**

2 Clonmel Street  
Dublin 2  
Tel: 01 417 3333  
LoCall: 1890 245 545  
Email: [info@equality.ie](mailto:info@equality.ie)  
Website: [www.equality.ie](http://www.equality.ie)

**Free Legal Advice Centres (FLAC)**

13 Lower Dorset Street  
Dublin 1  
Tel: 01 874 5690  
Infoline: 1890 350 250  
Website: [www.flac.ie](http://www.flac.ie)

**Health Insurance Authority**

Canal House  
Canal Road  
Dublin 6  
Tel: 01 406 0080  
LoCall: 1850 929 166  
Email: [info@hia.ie](mailto:info@hia.ie)  
Website: [www.hia.ie](http://www.hia.ie)

**Health Service Executive (HSE)**

Tel: 1850 24 1850 (Mon–Sat, 8am–8pm)

**Home and Community Care Ireland**

Carlow Gateway Business Centre  
Athy Road  
Carlow  
Tel: 083 192 4987  
Email: [michelle@hcci.ie](mailto:michelle@hcci.ie)  
Website: [www.hcci.ie](http://www.hcci.ie)

**HSE Primary Care Reimbursement Service**

Exit 5 M50  
North Road  
Finglas  
Dublin 11  
Tel: 01 864 7100  
Email: [pcrs@hse.ie](mailto:pcrs@hse.ie)

**Irish Wheelchair Association**

National Mobility Centre  
Ballinagappa Road  
Clane  
Kildare  
Tel: 045 893 094/5  
Email: [maats@iwa.ie](mailto:maats@iwa.ie)  
Website: [www.iwa.ie](http://www.iwa.ie)

**Migrant Rights Centre Ireland**

55 Parnell Square West  
Dublin 1  
Tel: 01 889 7570  
Email: [info@mrci.ie](mailto:info@mrci.ie)  
Website: [www.mrci.ie](http://www.mrci.ie)

**Money Advice and Budgeting Service (MABS)**

Commercial House  
Westend Commercial Village  
Blanchardstown  
Dublin 15  
Tel: 01 812 9350  
Helpline 0761 07 2000  
Email: [helpline@mabs.ie](mailto:helpline@mabs.ie)  
Website: [www.mabs.ie](http://www.mabs.ie)

**National Consumer Agency**

4 Harcourt Road  
Dublin 2  
Tel: 01 402 5555  
LoCall 1890 432 432  
Website: [www.consumerhelp.ie](http://www.consumerhelp.ie)

**Private Residential Tenancies Board**

PO Box 47  
Clonakilty  
Co Cork  
Tel: 0818 30 30 37  
Email: [registrations@prtb.ie](mailto:registrations@prtb.ie)  
Website: [www.prtb.ie](http://www.prtb.ie)

**The Revenue Commissioners**

Email for Forms & Leaflets Ordering  
Services: [forms@revenue.ie](mailto:forms@revenue.ie)  
Website: [www.revenue.ie](http://www.revenue.ie)  
*As a PAYE employee, your tax affairs will be dealt with in the region where you live. The following LoCall numbers are for PAYE enquiries only.*

**Dublin Region**

Tel: 1890 333 425  
Dublin (City and County)

**Border Midlands West Region**

Tel: 1890 777 425  
Counties Cavan, Donegal, Galway, Leitrim,  
Longford, Louth, Mayo, Monaghan,  
Offaly, Roscommon, Sligo, Westmeath

**South West Region**

Tel: 1890 222 425  
Counties Clare, Cork, Kerry, Limerick

**East & South East Region**

Tel: 1890 444 425  
Counties Carlow, Kildare, Kilkenny, Laois,  
Meath, Tipperary, Waterford, Wexford,  
Wicklow

**Rural Transport Network**

Scartaglin Heritage Centre  
Scartaglin  
Co Kerry  
Tel: 066 714 7002  
Email: [info@ruraltransportnetwork.ie](mailto:info@ruraltransportnetwork.ie)  
Website: [ruraltransportnetwork.ie](http://ruraltransportnetwork.ie)

**Social Welfare Appeals Office**

D'Olier House  
D'Olier Street  
Dublin 2  
Tel: 01 671 8633  
LoCall: 1890 74 74 34  
Email: [swappeals@welfare.ie](mailto:swappeals@welfare.ie)  
Website: [www.socialwelfareappeals.ie](http://www.socialwelfareappeals.ie)

**Society of Saint Vincent de Paul**

Council of Ireland  
National Office, SVP House  
91–92 Sean MacDermott Street  
Dublin 1  
Tel: 01 838 6990 / 855 0022  
Email: [info@svp.ie](mailto:info@svp.ie)  
Website: [www.svp.ie](http://www.svp.ie)

**Threshold: The National Housing Charity**

21 Stoneybatter  
Dublin 7  
Tel: 01 678 6096  
Cork: 021 427 8848  
Galway: 091 563 080  
Website: [www.threshold.ie](http://www.threshold.ie)

**Treoir: Information for Unmarried Parents**

14 Gandon House  
Irish Financial Services Centre  
Custom House Square  
Dublin 1  
Tel: 01 6700 120  
LoCall: 1890 252 084  
Email: [info@treoir.ie](mailto:info@treoir.ie)  
Website: [www.treoir.ie](http://www.treoir.ie)

### **Workplace Relations**

Department of Jobs, Enterprise and  
Innovation  
Kildare Street  
Dublin 2  
LoCall: 1890 80 80 90  
Website: [www.workplacereactions.ie](http://www.workplacereactions.ie)

### **Daffodil Centres**

Visit your nearest Daffodil Centre if you  
would like to discuss any of the topics  
discussed in this booklet.

#### **Daffodil Centre University Hospital Galway**

Newcastle Road  
Galway  
Tel: 091 893 489  
Email: [daffodilcentregalway@irishcancer.ie](mailto:daffodilcentregalway@irishcancer.ie)

#### **Daffodil Centre St James's Hospital**

St James's Street  
Dublin 8  
Tel: 01 616 5604  
Email: [daffodilcentrestjames@irishcancer.ie](mailto:daffodilcentrestjames@irishcancer.ie)

#### **Daffodil Centre Mater Misericordiae University Hospital**

Eccles Street  
Dublin 7  
Tel: 01 854 5278  
Email: [daffodilcentremater@irishcancer.ie](mailto:daffodilcentremater@irishcancer.ie)

#### **Daffodil Centre Beaumont Hospital**

Beaumont Road  
Dublin 9  
Tel: 01 797 4880  
Email: [daffodilcentre@beaumont.ie](mailto:daffodilcentre@beaumont.ie)

#### **Daffodil Centre Bon Secours Hospital**

College Road  
Cork  
Tel: 021 494 1941  
Email:  
[daffodilcentrebonscours@irishcancer.ie](mailto:daffodilcentrebonscours@irishcancer.ie)

#### **Daffodil Centre The Adelaide and Meath Hospitals**

Tallaght  
Dublin 24  
Tel: 01 414 4610  
Email:  
[daffodilcentretallaght@irishcancer.ie](mailto:daffodilcentretallaght@irishcancer.ie)

#### **Daffodil Centre Hermitage Medical Clinic**

Old Lucan Road  
Dublin 20  
Tel: 01 645 9832  
Email:  
[daffodilcentrehermitageclinic@irishcancer  
.ie](mailto:daffodilcentrehermitageclinic@irishcancer.ie)

#### **Daffodil Centre Cork University Hospital**

Wilton  
Cork  
Tel: 021 423 4536  
Email: [daffodilcentrecuh@irishcancer.ie](mailto:daffodilcentrecuh@irishcancer.ie)

#### **Daffodil Centre Waterford Regional Hospital**

Dunmore Road  
Waterford  
Tel: 051 848 196  
Email:  
[daffodilcentrewaterford@irishcancer.ie](mailto:daffodilcentrewaterford@irishcancer.ie)

#### **Daffodil Centre Letterkenny General Hospital**

Letterkenny  
Co Donegal  
Tel: 074 912 5888, ext 3390  
Email:  
[daffodilcentreletterkenny@irishcancer.ie](mailto:daffodilcentreletterkenny@irishcancer.ie)

#### **Daffodil Centre St Vincent's University Hospital**

Elm Park  
Dublin 4  
Tel: 01 221 4009  
Email:  
[daffodilcentrestvincents@irishcancer.ie](mailto:daffodilcentrestvincents@irishcancer.ie)

**Irish Cancer Society**

43/45 Northumberland Road, Dublin 4

T: 01 231 0500

E: [info@irishcancer.ie](mailto:info@irishcancer.ie)

W: [www.cancer.ie](http://www.cancer.ie)

National Cancer Helpline Freephone 1800 200 700

Open Monday to Thursday 9am to 7pm

Friday 9am to 5pm

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Follow us on Twitter: @IrishCancerSoc

