



YOUR GUIDE TO THE NURSING HOMES SUPPORT SCHEME ('FAIR DEAL')

Email: IE-Enquiries@orpea.net | www.orpea.ie

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What is Fair Deal?

The Nursing Homes Support Scheme ('Fair Deal') is a scheme of financial support for people who need long-term nursing home care. Under the scheme, you will make a contribution towards the cost of your care and the State will pay the balance. This applies whether the nursing home is public, private or voluntary.

What does it cover?

The Fair Deal Scheme covers long-term nursing home care. It includes accommodation and food, nursing and personal care, laundry and basic aids. Other goods and services may be available under other schemes such as the Medical Card or Drugs Payment Scheme.

Who is eligible?

To qualify for the scheme, you must be living in the State for at least a year or intend to live here for at least a year. Also, you must be assessed as requiring long-term nursing care. You need to be approved for Fair Deal before you can receive funding for a nursing home.

The Application Process

Step 1: Fill in the application form

You must complete the Nursing Home Support Scheme application form to apply for the Fair Deal Scheme.

The form should be completed and signed by the person applying for nursing home care. If they are unable to apply, a specified person can apply for them.

On the form, there is a list of documents you need to send with your application form, including proof of your income and assets. After you gather all the documents, send the completed form and documents to your Local Nursing Homes Support Office.

The HSE will let you know when they have received your application. If you need help with your application, contact your Local Nursing Homes Support Office. When you submit the application form, you are applying for a care needs assessment and financial support.

Step 2: Apply for a Care Needs Assessment

This identifies if you need long-term nursing home care.

The Care Needs Assessment will check if you can be supported to continue living at home or if long-term nursing home care is more appropriate. The HSE will contact you to complete the Care Needs Assessment. Healthcare professionals appointed by the HSE such as a public health nurse will carry out the assessment.

The care needs assessment looks at:

- Your ability to carry out daily activities such as bathing, shopping, getting dressed and moving around
- How you currently use any health and personal services such as a homecare assistant or nurse
- The family and community support available to you
- Your wishes and preferences

You may be asked for more information to complete the care needs assessment, such as a referral from your GP. You should provide this as soon as possible to complete your application.

Step 3: Apply for State Support / Financial Assessment

This is used to complete the Financial Assessment which determines your contribution to your care and your corresponding level of financial assistance ('State Support').

The Financial Assessment works out how much you can pay towards your nursing home care. The HSE will pay the remaining balance of the weekly cost of your care.

For example, if the total weekly cost of your care is €1,000 and your weekly contribution is €300, the HSE will pay €700. This payment by the HSE is called State support.

The Financial Assessment looks at all your income and assets. If you are part of a couple, the assessment will be based on half of your combined income and assets.

After assessing your income and assets, the Financial Assessment will work out how much you pay towards your care.

You will pay:

- 80% of your income [less deductions] and
- 7.5% of the value of your assets per year

The first €36,000 of your assets, or €72,000 for a couple, will not be counted in the Financial Assessment.

If you are part of a couple, you will contribute half of the amounts above, that is, 40% of your income and 3.75% of the value of your assets per year.

If your assets include land or property, the 7.5% contribution based on these assets may be deferred and paid to Revenue after your death. You can defer paying the 7.5% contribution by applying for an optional nursing home loan.

When the Care Needs and Financial Assessments have been completed, the HSE will write to you about:

- What you need to pay as your contribution to care
- Whether you qualify for state support and the Nursing Home Loan
- What nursing homes are part of the scheme

You may choose any nursing home that is part of Fair Deal as long as:

- The home has a place for you.
- The home can cater for your needs. The nursing home will have to carry out an assessment to decide if it can meet your needs.

Your payment is the same for a voluntary, private or public nursing home.

Below are some examples of how the financial assessment works:

Example 1

Income non-contributory pension - €263.30
Savings [cash asset] - €10,000
Relevant asset – Local Authority Tenant person

- 80% of income - €210.40
- 7.5% cash assets [disregard €36,000] - €0
- 7.5% relevant asset - €0
- Total assessed weekly income - €210.40

Example 2

Income state and private pension - €500 per week
Cash assets [savings] - €10,000
Relevant asset [family home] - €600,000

- 80% of income - €400
- Cash assets [disregard €36,000] - €0
- Relevant asset [less balance of disregard €26,000] - €827.90
- Total assessed weekly income - €1,227.90

Financial safeguards

As part of the Financial Assessment, the following safeguards are in place:

- You will not pay more than the actual cost of care
- You keep a personal allowance of 20% of your income or 20% of the maximum rate of the State Pension [Non-Contributory], whichever is the greater.
- If you have a spouse or partner remaining at home, they will be left with 50% of the couple's income or the maximum rate of the State Pension [Non-Contributory], whichever is more.

Step 4: Apply for Nursing Home Loan (optional)

This should be completed if you wish to apply for the Nursing Home Loan ('Ancillary State Support').

The Nursing Home Loan is an optional element of the Fair Deal Scheme. It is an option if the person in nursing home care has assets including a home, land and/or other property. You can apply for the Nursing Home Loan when you first apply for Fair Deal or at any stage while resident in the nursing home.

If you are approved for the Nursing Home Loan, the contribution based on your assets (land or property) can be deferred. This means the HSE will pay the money to the nursing home for you, and it will be collected after your death or the sale of your asset (in part or whole).

Not having to sell your home during your lifetime to afford nursing home care can be a big relief for many people. In certain circumstances the repayment of the loan based on your home can be deferred for the lifetime of your spouse/partner.

Please note: You should take independent legal advice if applying for a Nursing Home Loan, as everyone's circumstances are unique.

Where to apply

You can download an application form from the HSE website. Just search for 'Nursing Homes Support Scheme – Information and Application Form' in Google. The forms are also available from any healthcare setting in your area, including your Local Health Office and hospitals.

Send the completed form with the documents listed on the application form to your Local Nursing Homes Support Office.

If you have any questions, contact your local Nursing Homes Support Office or contact the HSE Live team on 1800 85 1500 or on 01 240 8787.

Income Tax Relief on Nursing Home Fees

Income tax relief is available on nursing home fees under the general scheme for tax relief on medical expenses. You can claim the relief at your highest rate of income tax if the nursing home provides 24-hour on-site nursing care.

If you are paying the charges for a nursing home, you can claim the tax relief whether you are resident in the nursing home yourself or you are paying for another person to be there.

Tax relief also applies for the weekly contribution paid by residents (or their relatives) who qualify for the Fair Deal Scheme. The person paying the weekly contribution is entitled to the tax relief.

For more information, including how to apply, visit the Citizens Information website - www.citizensinformation.ie

We're happy to help

Find our nursing home nearest to you on www.orpea.ie

The information contained in this booklet is a general overview of the tax reliefs potentially available to residents of nursing homes and their families. It does not constitute tax advice. You should consult with your tax advisor, accountant or local Revenue office to confirm your entitlement to tax relief on medical expenses.





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