



## OUR GUIDE TO THE NURSING HOMES SUPPORT SCHEME:

### FAIR DEAL

The Nursing Homes Support Scheme *Fair Deal* is a financial support scheme 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.

The information contained in this document 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 local Revenue office to confirm your entitlement to tax relief on medical expenses.



### FAIR DEAL

### CONTACT

### INFORMATION

For more information, including how to apply, visit the Citizens Information website:

[www.citizensinformation.ie](http://www.citizensinformation.ie)

For more information on our Nursing Homes, visit our website. We're happy to help:

[www.emeis.ie](http://www.emeis.ie)



# The Application Process



## Step 1: Fill in the application form

1. You must complete the Nursing Home Support Scheme application form to apply for the Fair Deal Scheme.
2. 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.
3. 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.
4. 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, 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

1. You must complete the Nursing Home Support Scheme application form to apply for the Fair Deal Scheme.
2. 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.
3. 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.
4. 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, contact your Local Nursing Homes Support Office. When you submit the application form, you are applying for a care needs assessment and financial support.

### The care needs assessment looks at:

- Your ability to carry out daily activities such as bathing, shopping, getting dresses 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 will work out how much you pay towards your care.

### You will pay:

1. 90% of your income (less deductions) and
2. 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 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:

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

## 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 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 being a 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.

# The Application Process

## 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 settings 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**.

## Contact Information

### Local Nursing Homes Support Office

1800 85 1500

### HSE Live Team

01 240 8787

### Citizens Advice:

[www.citizensinformation.ie](http://www.citizensinformation.ie)

### emeis Nursing Homes:

[www.citizensinformation.ie](http://www.citizensinformation.ie)