

A fair deal

Miriam Dillon from Dillon Solicitors explains the ins and outs of the Fair Deal Scheme

TOP BENEFIT OF FAIR DEAL SCHEME?

It will ensure that elderly people will be properly cared for and looked after in their old age.

What is the Fair Deal Scheme?

The Nursing Home Support Scheme referred to as the 'Fair Deal Scheme' is a scheme that was introduced in 2009 for people who need long-term nursing home care.

Operated through the Health Service Executive (HSE), the purpose of the Scheme is to provide financial support for people assessed as needing long-term nursing home care. The Scheme is founded on the core principles that long-term care should be affordable and that a person should receive the same level of State support whether they choose a public, voluntary or private nursing home.

How do I apply for the scheme?

In order to avail of the Scheme, you will need a financial assessment to determine your contribution to your care. You will also need a care needs assessment to identify whether or not you need long-term nursing home care. Application forms for the Scheme can be downloaded from the HSE website www.hse.ie. In order to apply for the Scheme you must be ordinarily resident in the State. Ordinarily resident means that you have been living in the State for at least a year or that you intend to live here for at least a year.

What is included in the financial assessment?

The financial assessment will look at all of your income and assets. Income includes any earnings, pension income, social welfare benefits/allowances, rental income, income from holding an office or directorship, income from fees, commissions, dividends or interest, or any income which you have deprived yourself of in the five years leading up to your application. An asset is any material property or wealth, including property or wealth outside of the State. The assessment will not take into account the income of other relatives such as your sons or daughters.



How is my contribution calculated?

Having looked at your income and assets, the financial assessment will work out your contribution to care. You will contribute 80% of your assessable income and 5% of the value of any assets per annum. However, the first €36,000 of your assets, or €72,000 for a couple, will not be counted at all in the financial assessment. In the case of a couple, the assessment will be on the basis of half of the couple's combined income and assets. Where your assets include land and property in the State, the 5% contribution based on such assets may be deferred. This means that the HSE will pay the money to the nursing home on the applicant's behalf and it will be collected after the applicant's death. This benefit, the nursing home loan, is optional, aimed at ensuring that the person doesn't have to sell assets such as their home during their lifetime. It can be repaid at any time, but will ultimately fall due for repayment after your death.

As well as this, the applicant's home will only be included in the financial assessment for the first three years of their time in care. Every patient will keep a personal allowance of 20% of your income or 20% of the maximum rate of the state pension, whichever is the greater. If the patient has a spouse or partner remaining at home, he or she will be left with 50% of the couple's income or the maximum rate of the state pension, whichever is the greater. No person will pay more than the cost of the care.

How will my care needs be assessed?

A care needs assessment will identify whether or not you need long-term nursing home care. Its purpose is to ensure that long-term nursing home care is necessary and is the right choice for you. The assessment will consider whether you can be supported to continue living at home or whether long-term nursing home care is more appropriate. The care needs assessment will be carried out by appropriate healthcare professionals who are appointed by the HSE. An assessment may be completed at any time in a hospital or a community setting, such as your own home.

What is the next step?

Once the Care Needs and Financial Assessments have been completed, the HSE will advise of the level of State support and the contribution to be made by the applicant and will also provide a list of nursing homes to choose from. The nursing home must have a place available and must be able to cater for a person's particular needs. There is a process for review if the Care Needs Assessment states that a person does not need long-term nursing home care.

MORE INFORMATION



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