



Primary Care Reimbursement Service  
Exit 5, M50, North Road, Finglas, Dublin 11, D11 XKF3  
Tel: 01- 8647100

Noel Grealish, T.D.  
Dáil Éireann,  
Leinster House,  
Kildare Street,  
Dublin 2.

15<sup>th</sup> December 2022

PQ: 61375/22

**To ask the Minister for Health to provide details on the process that income from saving and investments are assessed for an over 70s medical card; if it is only the interest on the savings in excess of €36,000 for a single person and €72,000 for a married couple that is assessed as income; and if he will make a statement on the matter. -Noel Grealish**

Dear Deputy Grealish,

The Health Service Executive has been requested to reply directly to you in the context of the above Parliamentary Question (Reference 61375/22), which you submitted to the Minister for Health for response.

All capital (savings and investments) is taken into account for medical card purposes. However, income from savings, investments or property of €36,000 for a single person or €72,000 for a couple is disregarded.

The value of a person's family home is not assessed.

For amounts over the disregard limits, interest is taken into account in the means test. The applicant can request the actual rate of interest from savings and investments to be taken into account if they provide certificates of interest. Alternatively, a notional assessment of interest is used.

#### **Notional assessment of interest**

<b>Capital</b>	<b>Weekly means assessed</b>
First €36,000 (single), €72,000 (couple)	Nil
Next €10,000	€1 per €1,000
Next €10,000	€2 per €1,000
Balance	€4 per €1,000

Certain specified types of State compensation are not assessable. Prize bonds are included in the amount assessed.

Property (other than the family home): If land or buildings are being leased, the income will be assessed after the deduction of mortgage payments and insurance premiums.

For land or buildings that are not being used but are capable of being leased or sold, the following assessment options can be used, with the more beneficial option applying to the applicant:

- Notional assessment of the rental/lease “going rate” for the area.
- Assessment of capital value as outlined in the table for capital shown above.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Suzanne Doyle', written over a horizontal line.

Suzanne Doyle  
Primary Care Eligibility & Reimbursement Service