Worked Examples – Waiver Guidelines

Residential Support Services Maintenance and Accommodation Contributions (RSSMACs)

These Worked Examples are intended primarily as an aid to HSE authorised officers in applying Waiver Guidelines, approved by the Minister for Health and Children under section 67D of the Health Act 1970, and should be read in conjunction with those Guidelines. The Guidelines are published online at www.hse.ie/longstaycontributions, together with other supporting documentation including an electronic Financial Assessment Form.

Use the index below to look up the relevant worked example(s) for specific guidelines. References to "Steps A – G" refer to the RSSMACs and waiver assessment steps set out at section 2.1 of the Waiver Guidelines.

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Worked Examples – Waiver Guidelines

Steps [A] – [G]	Worked Example 1 *(see Waiver Guidelines section 3.1)* Expenses relating to court-approved maintenance payments
[A] = *€208* **[B] =** *€74*	*Adam receives residential support services in Category C accommodation. His **weekly income [A]** is **€208** (i.e. in the <u>€208 or more </u> income band in the Category C Schedule), so his **Standard RSSMAC [B]** would be **€74** if no waiver applied. Adam is separated and is required under a maintenance order to pay his ex-spouse a weekly maintenance payment of €60. Adam has no substantial cash assets and is not eligible for any income tax relief in respect of his maintenance payments. A waiver in respect of maintenance payments is claimed.*
[C] = *€208*	**The deciding officer –** (i) **assesses total relevant income and means [C]** at **€208** i.e. weekly income [A] €208 <u>plus</u> other relevant available income and means of Nil) **and**
[D] = *€60*	(ii) **approves allowable expenses [D]** of **€60** (amount of required weekly maintenance payment net of Nil tax relief eligibility).
[E] = C–D = *€148* **[F] =** *€11*	*If this were the **only** waiver claimed on Adam's behalf, his **adjusted income [E]** would be C – D = €208 – €60 = **€148** (i.e. <u>€145.00 to €148.49</u> income band), so his **Payable RSSMAC [F]** would be €1.58 daily / **€11** per week.*
Waiver **[G]=B–F=** *€63*	**The waiver [G] in this example** = Standard RSSMAC [B] (€74) LESS Payable RSSMAC [F] (€11) = **€63 per week**.

Steps [A] – [G]	Worked Example 2A *(see Waiver Guidelines section 3.2)* Expenses relating to rent or mortgage on a service user's principal private residence – where service user is single
[A] = *€242* **[B] =** *€179*	*Emer receives residential support services in Category A accommodation in a rehabilitation setting. Her weekly income **[A]** is **€242** (i.e. <u>€228 or more</u> income band in the Category A Schedule), so her **Standard RSSMAC [B]** is **€179** before considering waiver claims. She is single and is expected to return to live in her principal private residence, where the rent is €850 per month. Her cash assets do not exceed €36,000. A waiver in respect of rent costs is claimed.*
[C] = *€242*	**The deciding officer –** (i) **assesses total relevant income and means [C]** at **€242** i.e. weekly income [A] €242 <u>plus</u> other relevant available income and means of Nil) **and**
[D] = *€196*	(ii) **approves allowable expenses [D]** of **€196** (approx. weekly equivalent of monthly rent of €850).
[E] = C–D = *€46* **[F] =** *Nil*	*If this were the <u>only</u> waiver claimed on Emer's behalf, the adjusted income figure **[E]** would be C – D = €242 – €196 = **€46** (i.e. <u>€52.99 or less</u> income band), so her **Payable RSSMAC rate [F]** would be **Nil** per week.*
Waiver **[G] =B–F =** *€179*	**The waiver [G] in this example** = Standard RSSMAC [B] (€179) LESS Payable RSSMAC [F] (€0) = **€179 per week.**

Steps [A] – [G]	Worked Example 2B *(see Waiver Guidelines section 3.2)* **Expenses relating to shared rent or mortgage on a service user's principal private residence**
[A] = **€242** **[B]** = **€179**	*Sorcha receives residential support services in Category A accommodation. Her weekly income **[A]** is **€242** (i.e. €228 or more income band in the Category A Schedule), so her **Standard RSSMAC [B]** is **€179** before considering waiver claims. Sorcha's wife also receives €242 per week and she continues to reside in their principal private residence, paying rent of €850 per month. Sorcha's cash assets do not exceed €36,000. A waiver in respect of rent costs is claimed.*
[C] = **€242**	**The deciding officer –** (i) **assesses total relevant income and means [C]** at **€242** i.e. weekly income [A] plus other relevant available income and means of Nil (as only Sorcha's income and means are relevant and as she has no income or means which have not already been taken into account) **and**
[D] = **€98**	(ii) **approves allowable expenses [D]** of **€98** (approx. weekly equivalent of 50% of monthly rent of €850).
[E] = C–D = **€144** **[F]** = **€94**	*If this were the only waiver claimed on Sorcha's behalf*, the **adjusted income** figure **[E]** would be C – D = €242 – €98 **= €144** (i.e. €143 to €147.99 income band), so her **Payable RSSMAC** rate **[F]** would be €13.43 daily / **€94** per week.*
Waiver **[G]** =B–F = **€85**	**The waiver [G] in this example** = Standard RSSMAC **[B]** (€179) LESS Payable RSSMAC **[F]** (€94) = **€85 per week.** ** In the example above, however, a "dependant adult's reasonable maintenance expenses" waiver (see Waiver Guidelines section 3.7) may be claimed if necessary to avoid undue hardship to Sorcha's wife (arising from her liability to pay the mortgage/rent) and would be considered on its merits in tandem with Sorcha's rent/mortgage waiver claim.*

Steps [A] – [G]	Worked Example 3 *(see Waiver Guidelines section 3.3)* **Expenses relating to a service user's pre-existing personal loan repayments**
Scenario A **[A]** = **€350** **[B]** = **€134** **[C]** = **€350**	*Scenario A: Tony receives rehabilitative residential support services in Category B accommodation. His weekly income **[A]** is **€350** (i.e. in the €214 or more income band in the Category B Schedule), so his **Standard RSSMAC [B]** is **€134** before considering waiver claims. He and his partner Dave have €102,000 in a joint savings account (of which Tony's share is 50% i.e. €52,000). Immediately prior to admission to care Tony entered into a car loan repayment commitment of €500 per month in his own name. The repayments are scheduled to continue for a further 48 months (i.e. outstanding loan sum is €24,000). A waiver to meet Tony's (100%) share of the loan repayment costs is claimed.*
[D] = **n/a** **[E]** = **€350** **[F] = [B]** = **€134**	**The deciding officer does not grant a waiver** because Tony's cash assets (his share of the couple's **joint** savings) exceed the €36,000 threshold. However, Tony is invited to resubmit a waiver request in the event of his cash assets falling below €36,000. Alternatively, a specific date for an update can be arranged by agreement with Tony.
Waiver **[G]** = **NIL**	*Note: Although the loan expense was approved as an allowable expense, the deciding officer confirmed that the loan repayment expense could be met from the service user's income/cash assets without causing undue financial hardship to the service user or his dependants.*

Scenario B	Scenario B: Same as Scenario A except that the couple's joint savings are €52,000 (of which Tony's share is 50% i.e. €26,000).

[A] =   **€350**
[B] =   **€134**
 	
[C] =   **€350**
 	
[D] =   **€116**
 	
[E] = C–D =
          €234
[F] =   **€134**
 	
          Waiver
[G] =B–F =   **Nil**
	The deciding officer –
	(i) **assesses total relevant income and means [C]** at **€350** i.e. weekly income [A] plus other relevant available income and means of **Nil**.
	                              And
	(ii) **approves allowable expenses [D]** in the amount (weekly) of **€116** *(approx. weekly equivalent of Tony's €500 monthly share of the loan repayment commitment).*
	
	If this were the <u>only</u> waiver claimed on Tony's behalf, the **adjusted income** *figure* **[E]** *would be C – D = €350 – €116 = €234 (i.e. €214 <u>or more</u> income band), so his* **Payable RSSMAC** *rate* **[F]** *remains €19.15 daily / €134 per week.*
	
	The waiver [G] in this example (Scenario B) = Standard RSSMAC *[B]* (€134) LESS Payable RSSMAC *[F]* (€134) **= Nil**.
	
	Note: Although the loan expense was approved as an allowable expense, the deciding officer confirmed that the loan repayment expense could be met from the service user's income/means without causing undue financial hardship to the service user or his dependants.

Steps [A] – [G]	**Worked Example 4A** *(see Waiver Guidelines section 3.4)* **Expenses relating to a service user's pre-existing life insurance / assurance policy**
Scenario A **[A] =** **€208** **[B] =** **€74** **[C] =** **€208** **[D] =** **n/a** **[E] =** **€208** **[F] = [B] =** **€74** *Waiver* **[G] =** **NIL**	*Scenario A: Anna is single and receives residential support services in Category C accommodation. Her* **weekly income [A]** *(Disability Allowance) is* **€208** *(i.e. in the <u>€208 or more</u> income band in the Category C Schedule), so her* **Standard RSSMAC [B]** *would be* **€74** *if no waiver applied. She has €37,500 in a savings account. She has a pre-existing policy costing €25 per month which will yield a €30,000 lump sum upon Anna's death. A waiver to meet these costs is claimed.* **The deciding officer does not grant a waiver** because Anna's savings exceed €36,000. However, he arranges an update meeting in a few months as it appears likely that Anna's savings could fall below that threshold fairly soon. Anna is invited to resubmit a waiver request in the event of her cash assets falling below the €36,000 threshold. Alternatively, a specific date for an update can be arranged by agreement with Anna.

Scenario B
[A] =   **€208**
[B] =   **€74**
[C] =   **€208**
 	
[D] =   **€3**
 	
[E] = C–D =
          €205
[F] =   **€70.50**
 	
          Waiver
[G] =B–F = **€3.50**
	Scenario B: Same as Scenario A, except that Anna's savings amount to €7,500
	
	The deciding officer –
	(i) **assesses total relevant income and means [C]** at **€208** i.e. weekly income [A] plus other relevant available income and means of **Nil (**as Anna has no additional relevant income and means)
	and
	(ii) **approves allowable expenses [D]** in the amount (weekly) of **€3** *(approx. weekly equivalent of premium which would generate €15,000 lump-sum i.e. rounded-up weekly equivalent of <u>half</u> of existing €25 monthly premium for €30,000 policy).*
	
	If this were the **only** *waiver claimed on Anna's behalf, her* **adjusted income** *figure* **[E]** *would be C – D = €208 – €3 = €205 (i.e. €204.50 to €207.99 income band), so her* **Payable RSSMAC** *rate* **[F]** *would be €10.08 daily / €70.50 per week.*
	
	The waiver [G] in this example (Scenario B) = Standard RSSMAC *[B]* (€74) LESS Payable RSSMAC (€70.50) = **€3.50 per week.**

Steps [A] – [G]	Worked Example 4B *(see Waiver Guidelines section 3.4)* **Pre-existing health insurance policy**
[A] = €208 **[B] =** €74	*Donal receives residential support services in Category C accommodation. His **weekly income [A]** is **€208** (i.e. in the €208 or more income band in the Category C Schedule), so his **Standard RSSMAC [B]** is **€74** before considering waiver claims. His retained income is therefore €134 per week. Donal seeks a waiver in respect of private medical insurance premiums of €1,800 per annum (€1,200 for Donal and €600 for his daughter). Donal does not qualify for any tax relief in respect of his medical insurance policy. He has no additional income or any significant savings or other cash assets.*

[C] = €208
 	
 [D] = €23.08
	The deciding officer –
	   (i) **assesses total relevant income and means [C]** at **€208** i.e. weekly income [A] plus other relevant available income and means of Nil
	 and
	   (ii) **approves allowable expenses [D]** in the amount (weekly) of **€23.08** as follows:
	     • €1,200 pa (Donal's premium) equivalent to €23.08 per week

[E] = C–D = €184.92 **[F] =** €49.50	*If this were the only waiver claimed on Donal's behalf, the **adjusted income** figure **[E]** would be C – D = €208 – €23.08 = **€184.92** (i.e. €183.50 to €186.99 income band), so his **Payable RSSMAC** rate **[F]** would be €7.08 daily / **€49.50** per week.*
Waiver **[G]=B–F =€24.50**	**The waiver [G] in this example** = Standard RSSMAC **[B]** (€74) LESS Payable RSSMAC **[F]** (€49.50) **= €24.50**. *Deciding officer should review RSSMAC at the cessation or renewal of Donal's health policy.*

Steps [A] – [G]	**Worked Example 5** *(see Waiver Guidelines section 3.5)* **Expenses relating to service user's other exceptional outgoings**
[A] = **€208** **[B] =** **€74**	*Éanna is a single man in his 30s who lives in an intellectual disability facility in the community. He receives residential support services in Category C accommodation. His **weekly income [A]** is DA of **€208** (i.e. in the €208 or more income band in the Category C Schedule), so his **Standard RSSMAC [B]** is **€74** before considering waiver claims. Éanna has no significant savings or other cash assets to cover the travel, food and accommodation costs (estimated at €790) of his attendance at his grandmother's funeral in London together with members of his family. A waiver in respect of this exceptional expense is claimed so that Éanna can afford to travel to the funeral with his family.*
[C] = **€208**	**The deciding officer,** having secured HSE Central RSSMAC Office approval – (i) **assesses total relevant income and means [C]** at **€208** i.e. weekly income [A] plus other relevant available income and means of Nil **and**
[D] = **€74** *x 10 wks* *plus €50 x 1 wk*	(ii) **approves allowable expenses [D]** in the total amount of €790 as claimed and validated as reasonable, spread over 11 weeks (i.e. **€74** per week *(the minimum income adjustment which results in grant of maximum waiver)* for 10 weeks plus **€50** for a further week).
[E] = C–D = **€134** *x 10* *plus €158 x 1* **[F] =** **Nil** *x 10* *plus €21.50 x 1*	*If this were the only waiver claimed on Éanna's behalf, the **adjusted income** figure [E] would be:* • *Weeks 1-10: **E** = C – D = €208–€74= **€134** (i.e. €137.99 or less income band), so his **Payable RSSMAC** rate [F] for those weeks would be **Nil*** • *Week 11: **E** = C – D = €208– €50= **€158** (i.e. €155.50 to €158.99 (income band), so his **Payable RSSMAC** rate [F] for week 11 would be €3.08 daily = **€21.50** per week. (Note: From Week 12 onwards: income and RSSMAC rates "revert to normal" i.e. E = A = €208 and F = B = €74).*
	In the example above, the total expense of €790 is met by adjusting Éanna's weekly income calculation (with reference to the "first" 10 weeks) by the minimum income reduction which will yield a Nil rate (i.e. by €74) and by a balancing income adjustment in Week 11 of the remaining €50.
Waiver **[G] =B–F=** **€74** *x 10* *plus €52.50 x 1*	**In this example, Éanna is granted a waiver [G] in whole (€74) for the next 10 weeks followed by a waiver in part for Week 11** (i.e. Standard RSSMAC €74 LESS Payable RSSMAC €21.50 **= €52.50 waiver**). The waiver reverts to Nil (and Payable RSSMAC reverts to €74) from week 12.

Steps [A] – [G]	Worked Example 6 *(see Waiver Guidelines section 3.6)* **General maintenance expenses relating to child dependants**
[A] = €280 **[B] = €179**	*Michael receives residential support services in Category A accommodation. His **weekly income [A]** is **€280** (i.e. in the €228 or more income band in the Category A Schedule), so his **Standard RSSMAC [B]** is **€179** before considering waiver claims. He and his wife Maria have 2 child dependants, one under 12 years and one over 12 years. A general child dependant's expenses waiver is claimed in respect of each child. There are no significant savings or other cash assets involved.*
[C] = €280	**The deciding officer –** **(i) assesses total relevant income and means *[C]*** at **€280** (i.e. weekly income [A] €280 plus other relevant available income and means of Nil) **and**
[D] = €44	**(ii) approves allowable expenses *[D]*** in the amount (weekly) of **€44** as follows: • 50% of rate of DEASP qualified child increase in respect of each child dependant under 12 (i.e. 50% of €40 = €20), *plus* • 50% of rate of DEASP qualified child increase in respect of each child dependant over 12 (i.e. 50% of €48 = €24)
***[E]* = C–D =** **€236** **[F] = €179**	*If this were the only waiver claimed on Michael's behalf, the **adjusted income** figure **[E]** would be C – D = €280– €44= **€236** (i.e. €228 or more income band), so his **Payable RSSMAC** rate **[F]** would remain €25.58 daily / €179 per week.*
Waiver **[G] = B–F = Nil**	**The waiver *[G]* in this example** = Standard RSSMAC *[B]* (€179) LESS Payable RSSMAC *[F]* (€179) = **Nil**.

Steps [A] – [G]	Worked Example 7 *(see Waiver Guidelines section 3.7)* **Dependent adults' reasonable maintenance expenses**
[A] = €249 **[B] = €134**	*Arthur receives residential support services in Category B accommodation. His **weekly income [A]** is **€249** (i.e. in the €214 or more income band in the Category B Schedule), so his **Standard RSSMAC [B]** is **€134** before considering waiver claims. His wife Neasa has net weekly income of only €130. An adult dependant's expenses waiver is claimed. There are no significant savings or other cash assets involved.*
[C] = €249	**The deciding officer –** *(i)* **assesses total relevant income and means *[C]*** at **€249** (i.e. weekly income [A] €249 plus other relevant available income and means of Nil) **and**
[D] = €112	**(ii) approves allowable expenses *[D]*** of **€112.00** (i.e. shortfall between Neasa's income of €130 and the personal rate of State Pension (non-contributory) (€242)
***[E]* = C–D =** **€137** **[F] = €54**	*If this were the only waiver claimed on Arthur's behalf, his **adjusted income [E]** would be C – D = €249-€112 = **€137** (i.e. €134.00 to €138.99 income band), so his **Payable RSSMAC [F]** would be €7.72 daily / **€54** per week.*
Waiver **[G] =B–F = €80**	**The waiver *[G]* in this example** = Standard RSSMAC [B] (€134) LESS Payable RSSMAC [F] (€54) =**€80 per week**.

Steps [A] – [G]	Worked Example 8 *(see Waiver Guidelines section 3.8)* **Expenses relating to necessary / exceptional travel costs**
[A] = **€208** **[B] =** **€124**	*Zoe is single and receives residential support services in Category B accommodation. Her* ***weekly income [A]*** *is* ***€208*** *(i.e. in the* <u>€204 to €208.99</u> *income band in the Category B Schedule), so her* ***Standard RSSMAC [B]*** *is* ***€124*** *before considering waiver claims. Zoe's next-of-kin and only regular visitor is her elderly sister who does not drive and who lives alone in an isolated location not served by public transport. Her sister has no significant means and lives on State Pension i.e. she cannot afford the €30 taxi fare for the round-trip to visit her sister. Neither Zoe nor her sister have any substantial cash assets. A waiver in respect of necessary travel costs is claimed so that Zoe can fund a weekly visit from her sister.*
[C] = **€208** **[D] =** **€30**	**The deciding officer –** (i) **assesses total relevant income and means [C]** at **€208** i.e. weekly income [A] plus other relevant available income and means of Nil (as Zoe has no additional income or cash assets and as her sister has no income in excess of €242 or any substantial cash assets) (ii) **approves allowable expenses [D]** in the amount (weekly) of: **€30** (cost of sister's weekly round-trip by taxi).
[E] = C–D = **€178** **[F] =** **€94**	*If this were the <u>only</u> waiver claimed on Zoe's behalf, her* ***adjusted income*** *figure* ***[E]*** *would be C – D = €208 – €30 =* ***€178*** *(i.e.* <u>€174 to €178.99</u> *income band), so her* ***Payable RSSMAC*** *rate* ***[F]*** *would be €13.43 daily /* ***€94*** *per week.*
Waiver **[G] =B–F =** **€30**	**The waiver [G] in this example** = Standard RSSMAC **[B]** (€124) LESS Payable RSSMAC **[F]** (€94) = **€30 per week**.

Steps [A] – [G]	Worked Example 9 *(see Waiver Guidelines section 3.9)* Expenses relating to dependants' other exceptional outgoings
[A] = €270 [B] = €179	*Michael receives residential support services in Category A accommodation. His **weekly income [A]** is **€270** (i.e. in the <u>€228 or more</u> income band in the Category A Schedule), so his **Standard RSSMAC [B]** is **€179** before considering waiver claims. His spouse Nora has net weekly income of €265. Nora has had a mild stroke and is receiving physiotherapy sessions through her primary care team (PCT). However, it has been decided that Nora requires additional physiotherapy sessions on top of the sessions being provided by the PCT for a period of 26 weeks/six months. The cost of the physiotherapy sessions will be €3,000. An exceptional outgoings waiver is claimed in respect of these once off expenses. There are no significant savings or other cash assets involved.*
[C] = €293	**The deciding officer –** (i) **assesses total relevant income and means [C]** at **€293** i.e. weekly income [A] plus other relevant available income and means of *€23* as follows: • €23 (spouse's weekly income in excess of €242 – in line with guideline 3.7 dependent adults' reasonable maintenance expenses). **And**
[D] = €115.38	(ii) **approves allowable expenses [D]** in the amount (weekly) of **€115.38** as follows: • Once-off weekly expenses over a 26-week period of €115.38 i.e. €3,000 divided by 26 weeks
[E] = C–D = €177.62 [F] = €124	*If this was the <u>only</u> waiver claimed on Michael's behalf, the **adjusted income** figure [E] would be C – D = €293– €115.38 = **€177.62** (i.e. <u>€173.00 to €177.99</u> income band), so his **Payable RSSMAC** rate [F] would be €17.72 daily / **€124** per week.*
Waiver [G] =B–F = **€55**	**The waiver [G] in this example** = Standard RSSMAC *[B]* (€179) LESS Payable RSSMAC *[F]* (€124) **= €55 per week**. **In this example, Michael is granted a waiver [G] of €55 for the next 26 weeks**. The deciding officer will undertake an update of Michael's contribution at the end of the 26 week term.

Steps [A] – [G]	Worked Example 10 *(see Waiver Guidelines section 3.10)* **Necessary expenses relating to identified needs (including care plan objectives)**

[A] = €208
 	
[B] = €124
	*Matthew is single and receives residential support services in Category B accommodation. His **weekly income [A]** from his Disability Allowance is **€208** (i.e. in the €204 to €208.99 income band in the Category B Schedule), so his **Standard RSSMAC [B]** is **€124** before considering waiver claims. Matthew has savings of €43,500. A waiver is claimed in respect of two of Matthew's identified needs:*
	    (i) a weight-reduction programme, the related care plan objective for which includes gym membership at an annual cost of €600
	    (ii) required orthodontic treatment estimated to cost approximately €2,500 over the coming year.
	
	Note: *Although Matthew's cash assets exceed €36,000, consideration is given to granting a waiver because the relevant guidelines (see Waiver Guidelines section 3.10) provide that necessary medical, therapeutic, rehabilitative or health-related expenses may be approved without reference to a cash assets threshold.*

[C] = €208
 	
[D] = €59.62
	The deciding officer –
	(i) **assesses total relevant income and means [C]** at **€208** i.e. weekly income [A] plus other relevant available income and means of Nil
	and
	(ii) **approves allowable expenses [D]** in the amount (weekly) of **€59.62** as follows:
	    • **€11.54** (i.e. weekly equivalent of €600) to cover the identified necessary expenses for a weight reduction programme
	    • **€48.08** (i.e. weekly equivalent of €2,500) to cover the identified necessary orthodontic treatment expenses.

[E] = C–D = **€148.38** **[F] =** €64	*If this were the only waiver claimed on Matthew's behalf, the **adjusted income** figure **[E]** would be C – D = €208– €59.62 = **€148.38** (i.e. €144.00 to €148.99 income band), so his **Payable RSSMAC** rate **[F]** would be €9.15 daily / **€64** per week.*
Waiver **[G]** =B–F = **€60**	**The waiver [G] in this example** = Standard RSSMAC **[B]** (€124) LESS Payable RSSMAC **[F]** (€64) = **€60 per week**. **NOTE:** *The example above assumes Matthew is not eligible to receive free orthodontic services or full or partial reimbursement of the related costs. Were Matthew to have, for example, a health insurance policy covering some or all of the orthodontic treatment, only the cost to Matthew, if any, net of reimbursement entitlements, could be considered.*

Steps [A] – [G]	Worked Example 11 *(see Waiver Guidelines section 3.11)* Beneficial expenses (e.g. socialisation objectives set out in a care plan)
Scenario A **[A] =** €208 **[B] =** €159	*Scenario A: Molly receives residential support services in Category A accommodation in an intellectual disability facility. Her **weekly income [A]** is €208 (i.e. in the €208 to €212.99 income band in the Category A Schedule), so her **Standard RSSMAC [B]** is €159 before considering waiver claims. Her retained income is therefore €49 per week. Molly's care plan identifies socialisation objectives costed at €100 per week, and a waiver is sought on her behalf towards meeting those costs. Molly has no additional income or significant savings or other cash assets.*
[C] = €208	**The deciding officer –** (i) assesses **total relevant income and means [C]** at **€208** i.e. weekly income [A] plus other relevant available income and means of Nil **and**
[D] = €100	(ii) **approves allowable expenses [D]** in the amount (weekly) of **€100** as follows: • Costed socialisation expenses of *€100.00* • *LESS Nil* (Molly's retained income in excess of €80)
[E] = C−D = €108 **[F] =** €59	*If this were the only waiver claimed on Molly's behalf, the **adjusted income** figure **[E]** would be C − D = €208 − €100 = **€108** (i.e. €108 to €112.99 income band), so her **Payable RSSMAC** rate **[F]** would be €8.43 daily / **€59** per week.*
Waiver **[G] =B−F =** €100	**The waiver [G] in this example** = Standard RSSMAC **[B]** (€159) LESS Payable RSSMAC **[F]** (€59) = **€100 per week**.
Scenario B **[A] =** €242 **[B] =** €134	*Scenario B: Same as Scenario A except that (a) Molly's income is €242 and (b) she resides in Category B accommodation. Therefore, **weekly income [A]** is in the €214 or more income band in the Category B Schedule, **Standard RSSMAC [B]** is €134 before considering waiver claims and retained income is €108 per week.*
[C] = €242	**The deciding officer –** (i) assesses **total relevant income and means [C]** at **€242** i.e. weekly income [A] plus other relevant available income and means of Nil **and**
[D] = €72	(ii) **approves allowable expenses [D]** in the amount (weekly) of **€72** as follows: • Costed socialisation expenses of *€100.00* • *LESS €28* (Molly's retained income in excess of €80)
[E] = C−D = €170 **[F] =** €89	*If this were the only waiver claimed on Molly's behalf, the **adjusted income** figure **[E]** would be C − D = €242 − €72 = **€170** (i.e. €169.00 to €173.99 income band), so her **Payable RSSMAC** rate **[F]** would be €12.72 daily / **€89** per week.*
Waiver **[G] =B−F =** €45	**The waiver [G] in this example** = Standard RSSMAC **[B]** (€134) LESS Payable RSSMAC **[F]** (€89) = **€45 per week**.

Steps [A] – [G]	Worked Example 11 *(see Waiver Guidelines section 3.11)* **Beneficial expenses (e.g. socialisation objectives set out in a care plan)**
Scenario C **[A] = €208** **[B] = €74**	*Scenario C: Same as Scenario A except that Molly resides in Category C accommodation, so **weekly income [A]** is in the €208 or more income band, **Standard RSSMAC [B]** is €74 before considering waiver claims and retained income is €134 per week.*
[C] = €208	**The deciding officer –** (i) assesses **total relevant income and means** *[C]* at **€208** i.e. weekly income [A] plus other relevant available income and means of Nil **and**
[D] = €46	(ii) **approves allowable expenses** *[D]* in the amount (weekly) of **€46** as follows: • Costed socialisation expenses of *€100.00* • *LESS €54 (Molly's retained income in excess of €80).*
[E] = C–D = **€162** **[F] = €25.00** *Waiver* **[G]=B–F= €49.00**	*If this were the only waiver claimed on Molly's behalf, the **adjusted income** figure **[E]** would be C – D = €208– €46 = **€162** (i.e. €159 to €162.49 income band), so her **Payable RSSMAC** rate **[F]** would be €3.58 daily / **€25.00** per week.* **The waiver *[G]* in this example** = Standard RSSMAC *[B]* (€74) LESS Payable RSSMAC *[F]* €25.00 = **€49 per week**.

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