

Your Guide to
Medical Cards
and
GP Visit Cards



MEDICAL CARD

HE Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive

NAME

GMS NUMBER

PPSN GENDER VALID TO D.O.B

DOCTOR NAME PANEL No. TYPE



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Why apply for a Medical Card?

People who are eligible for a Medical Card or a GP Visit Card can receive a range of health services free of charge.

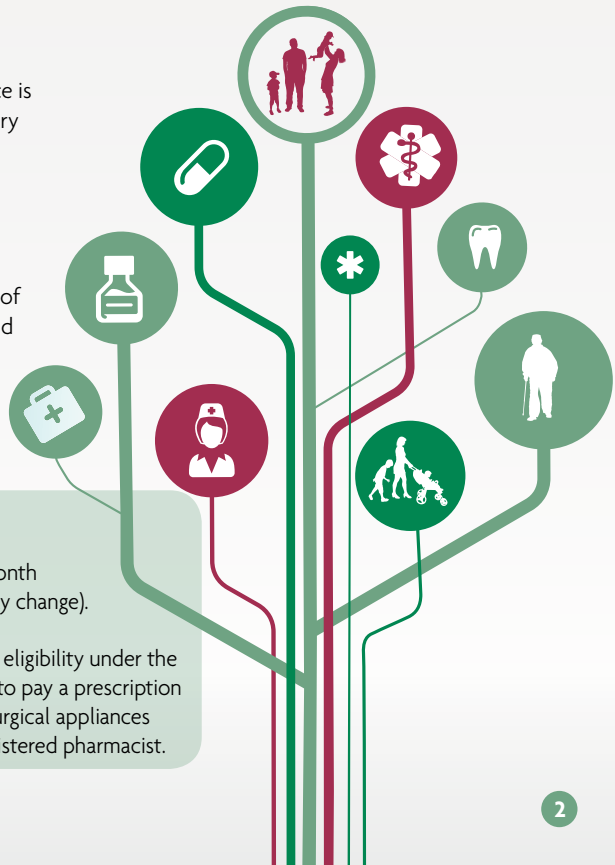
I'm eligible for a Medical Card. What is covered?

If you hold a Medical Card, you can receive the following services - without charge:

- Doctor visits – a range of GP services from a local doctor of your choice (or out of hours service) who is contracted by the HSE. Such services include:
 - Routine and urgent care for common ailments
 - Treatment of trauma and injuries
 - Stitching cuts and tears to the skin
 - Routine blood tests where the service is part of the investigation and necessary treatment of your symptoms or condition(s)
 - Electrocardiography (ECG) tests and their interpretation (if required).
- Medicines and equipment - the supply of prescribed approved medicines, aids and appliances, such as wheelchairs and crutches. You may have to pay a deposit for aids and appliances.
- Certain dental, ophthalmic (eye) and aural (hearing) health services.
- Hospital care - all inpatient services in public wards in public hospitals, including public consultant services.
- Hospital visits - all outpatient services in public hospitals, including public consultant services.
- Medical and midwifery care for mothers, including healthcare related to pregnancy and the healthcare of the child for six weeks after birth.
- Some personal and social care services – for example, public health nursing, social work services and other community care services based on client need.

Note: A €2.50 per item charge applies to all prescription medicines dispensed to medical card holders to a limit of €25 a month for an individual or a family (this charge may change).

People holding Medical Card eligibility and eligibility under the long term illness (LTI) scheme do not have to pay a prescription charge for drugs, medicines, medical and surgical appliances dispensed, **under the LTI scheme**, by a registered pharmacist.



Who can apply for a Medical Card or a GP Visit Card?

Any person who is ordinarily resident in the state can apply for a Medical Card or a GP Visit Card. Ordinarily resident means that you live in Ireland or intend to live in Ireland for at least a year.

If you are dependant on your parent(s) or guardian(s), and you are under 16, you should apply as part of their application.

When making a Medical Card or GP Visit Card application, you are classed as a 'dependant' if you are:

- (a) aged under 16 years;
- (b) aged between 16 and 25 years, live with your parents or guardian or live away from their home attending school or college **and** you have no income or a weekly income less than €164.

If I am aged between 16 and 25 years, can I apply?

1. If you are classed as a dependant as set out in (b) above:
 - Your parents or guardians already have a Medical Card: You will be sent a Medical Card in your own right when you turn 16.
 - Your parents or guardians do not have a Medical Card: You should apply in your own right, but you will also need your parents or guardians to make an application, which should be sent with your application.

The reason your parents or guardians are asked to make an application at this time, is to ensure that all relevant allowances are considered as part of the assessment process.

2. If you are aged 16 to 25 and not classed as a dependant you should apply for a Medical Card in your own right, and include your spouse or partner and any dependants that you have, if applicable, in your application.

How can I apply for a Medical Card or a GP Visit Card?

Apply by post

- Get an application form from your Local Health Office or you can download and print the form from www.medicalcard.ie

If you are aged under 70 years, the form you need is the **MCI Medical Card and GP Visit Card application form**. If you are aged 70 years or older, the form you need is the **MCI(a) Medical Card and GP Visit Card application form**.

- Complete the form with your details and, if it applies, the details of your spouse or partner and the details of your dependants.
- Photocopy all the supporting documents asked for on the form and enclose the copies with your application.
- Ask your doctor to complete their section of the form. If your spouse or partner or dependants use a different doctor, their doctors need to fill this section too.
- Send the completed form and your photocopied documents, to:
Client Registration Unit, PO Box 11745, Dublin 11.
You may wish to get a certificate of postage from your post office.

Apply on-line

If you complete your application form on-line, you must:

- print the completed form
- sign it
- get your doctor(s) to complete the relevant section
- put your form and supporting documents into an envelope, and
- send it to the address above.

You can get forms at www.medicalcard.ie
If you have any questions, please call one of our team on **1890 252 919**, email us at clientregistration@hse.ie or visit our website at www.medicalcard.ie



Did you know?

We have a step-by-step video guide available on www.medicalcard.ie explaining how to complete your application form and a check list for the documents you should include with your application.

How do I know if I am eligible for a Medical Card or a GP Visit Card?

If you meet **any** of the following criteria, you (and your dependants, if applicable) are eligible for a Medical Card or a GP Visit Card.

1. If the **only** source of income for you and any other person named on your application (for example, a spouse or partner, or a dependant) is received from social welfare - the amount does not matter.
2. If the assessable household income of applicants and their dependants is within the qualifying thresholds (Please see page 6 for information on qualifying thresholds.)
3. If an applicant(s) means are above the financial thresholds, as outlined in the National Assessment Guidelines you may still be eligible. The HSE routinely considers if the refusal of eligibility will result in 'undue financial hardship' for the applicant or any dependants. Eligibility may be granted, on a discretionary basis, if the applicant cannot arrange GP, medical and surgical services, for themselves and their dependants, without 'undue financial hardship'.
4. Under European Union regulations, if you are ordinarily resident in Ireland and insured under the social security legislation of an EU/EEA member state (other than Ireland) or Switzerland and not subject to Irish social security legislation, you will qualify for a Medical Card.
5. Under certain Government schemes you may be able to retain Medical Card eligibility for a specified period (see National Assessment Guidelines for more information).
6. People affected by the drug Thalidomide or survivors of symphysiotomy.

Can a Medical Card be issued due to emergency circumstances?

Yes. In cases where a Medical Card is required to cover emergency circumstances, it may be issued as a priority.

Examples of the types of emergencies covered under these arrangements are:

- An asylum seeker with a serious medical condition in need of urgent or on-going medical care that cannot be provided without them having a Medical Card.
- A homeless person in need of urgent or on-going medical care.
- A foster child in need of urgent or on-going medical care that cannot be provided without the child in foster care having a Medical Card.
- A person who is certified by their consultant or GP as being terminally ill **and** nearing the end of life.

Emergency applications can be made through your Local Health Office or hospital based medical social worker.

The HSE will issue Medical Cards granted for emergency circumstances as a priority.



Is there a means test?

Yes. An applicant's household income will be means tested to see if it is within the qualifying thresholds.

The means test is broken into two categories:

- applicants who are under 70 years
- applicants who are aged 70 years or over

Once your application is assessed and deemed eligible, you will be sent either a Medical Card or GP Visit Card, as appropriate.

How long does the Medical Card or GP Visit Card last?

Medical Cards and GP Visit Cards are issued for varying periods.

While each card has a 'VALID TO' date printed on the card, please note that eligibility may be reviewed before 'VALID TO' date. Following a review of eligibility a new card may be issued with a revised 'VALID TO' date, a GP Visit Card may be issued instead of the Medical Card or eligibility may not be renewed.

Assessments are carried out regularly to check continuing eligibility. We will write to you if we need to review your eligibility prior to the 'Valid To' date on your card.

Means test for applicants aged 70 years or older

If you are aged 70 years or older you are eligible for a **Medical Card** if you are:

- A single person with a **gross** income of not more than €500 per week; or
- Part of a couple with a **gross** income of not more than €900 per week.

If you are aged 70 years or older, you are eligible for a **GP Visit Card** if you are:

- A single person with a **gross** income between €500 and €700 per week; or
- Part of a couple with a **gross** income of between €900 and €1,400 per week

People aged 70 years or older are assessed on their gross income. **Gross income** is your income before any deductions. This scheme does not take account of any outgoings, such as expenses related to medical and social circumstances.

If you wish to make an application detailing your medical and or social circumstances, you need to apply under the general Medical Card/GP Visit Card Scheme (MCI). This scheme takes into account your net income and relevant outgoings and can also take into account expenses related to medical or social circumstances, which may cause 'undue financial hardship'.

If you, and your spouse or partner, if applicable, wish to be assessed under the general scheme you should complete the MCI application form. You then need to send the MCI form to us, with supporting photocopied documents, as outlined on the form. If medical conditions apply, your doctor or consultant must also complete a medical information report.

Means test for applicants aged under 70 years

You are eligible for a Medical Card or GP Visit Card if you and any others named on your application form, have a combined assessable **net** weekly income that is less than the qualifying financial thresholds applying to your family for a Medical Card or GP Visit Card. (See income allowances on page 6.)

Net income is your income after tax, PRSI and universal social charge (USC) have been deducted.

The qualifying financial thresholds for an individual or a family are calculated by adding the basic allowances, dependant allowances and allowable outgoing expenses. (See income allowances on page 6.)



If the assessable weekly household net income is less than the Medical Card and GP Visit Card threshold applying to that family, the individual applicant or the family are eligible.

Medical Card/GP Visit Card - Income Allowances (as set out in the National Assessment Guidelines)

From January, 2014	Medical Card Weekly Rate	GP Visit Card Weekly Rate
Single people living alone aged up to 65 years	€184.00	€276.00
Single people living alone aged 66 years and over	€201.50	€302.00
Single people aged up to 65 years living with family	€164.00	€246.00
Single people aged 66 years and over living with family	€173.50	€260.00
Married couple, co-habiting couple, or civil partnership couple aged up to 65 years	€266.50	€400.00
Married couple, co-habiting couple or civil partnership coupled aged 66 and over	€298.00	€447.00
Single parent families up to the age of 65 years, with dependent children	€266.50	€400.00
Single parent families aged 66 and older, with dependent children	€298.00	€447.00

Allowances for Dependent Children (as set out in the National Assessment Guidelines)

Each of the first 2 children under the age of 16 years and financially dependent on the applicant	€38.00 per child	€57.00 per child
Each of the first 2 children over the age of 16 years and financially dependent on the applicant	€39.00 per child	€58.50 per child
The 3rd child and each subsequent child under the age of 16 years and financially dependent on the applicant	€41.00 per child	€61.50 per child
The 3rd child and each subsequent child over the age of 16 years and financially dependent on the applicant	€42.50 per child	€64.00 per child
A dependant over 16 years in full-time third level education and not grant aided	€78.00 per dependant	€117.00 per dependant

How is the qualifying financial threshold calculated? An example

A married, co-habiting or civil partnership couple both aged under 66 years have three children under 16. They have rent costs of €80.00 a week and travel 194 km to and from work each week (€34.92). Their net income is €600.00 a week.

As the qualifying financial threshold for this family is **€498.42** (see table below), this means that this family **do not qualify for a Medical Card** as their net income* (€600.00) is more than this.

The Medical Card qualifying threshold for this family is:

Basic Rate Allowance	1st Child - under 16 yrs Allowance	2nd Child – under 16 yrs Allowance	3rd Child – Under 16 yrs Allowance	Rent Cost Weekly	Travel to work Allowance (€0.18 per km - €0.18 x 194)	Qualifying Financial Threshold
€266.50	€38.00	€38.00	€41.00	€80.00	€34.92	€498.42

The qualifying financial threshold for the GP Visit Card for this family is **€690.42** (see table below). This means that this family **will qualify** for a GP Visit Card as their net weekly income is less than this (€600.00).

The GP Visit Card qualifying threshold for this family is:

Basic Rate Allowance	1st Child - under 16yrs Allowance	2nd Child – under 16 yrs Allowance	3rd Child – Under 16 yrs Allowance	Rent Cost Weekly	Travel to work Allowance (€0.18 per km - €0.18 x 194)	Qualifying Financial Threshold
€400.00	€57.00	€57.00	€61.50	€80.00	€34.92	€690.42

* Net income is your income after tax, PRSI and universal social charge (USC) have been deducted.

Note: For a full list of allowable outgoings such as rent and travel to work costs, please see our website www.medicalcard.ie or call us on our Lo-Call number 1890 252 919.

I have a medical condition – does it entitle me to a Medical Card?

There is no automatic entitlement to a Medical Card or GP Visit Card based on a specific illness or a specific medical condition. A person with a medical condition, other than the circumstances as detailed above in section

Can a Medical Card be issued due to emergency circumstances? (page 4) can include the costs associated with managing their medical circumstances with their application.

If your means are above the financial thresholds outlined in the National Assessment Guidelines, the HSE routinely considers whether the refusal of eligibility will result in undue financial hardship for you or any dependants. Eligibility may be granted, on a discretionary basis, if you cannot arrange GP, medical and surgical services, for yourself and your dependants, without undue financial hardship.

How will I be told of the decision on my application?

If your application is successful and you are eligible for a Medical Card, the card will be posted to you at your address.

If you are eligible for a GP Visit Card, you will get a letter telling you of this, and your card will be posted to you within two working days.

If you are not eligible for either a Medical Card or a GP Visit Card, you will get a letter telling you this.

The letter will include a statement of the means assessment, which was made on your application and the outcome of any discretionary consideration of the application.

The decision letter will also include information about how you may request a reassessment of the application or appeal the decision on your application.

How long will a decision take?

Medical Card and GP Visit Card applications, that are fully completed and come with all the supporting documents requested, are processed in 15 working days.

Reassessment

You can request a reassessment if you believe the financial statement is incorrect, or if you have additional information that you did not submit as part of your application. You can ask for a review or a reassessment **within three weeks of the date on the letter you receive**. After this period your application will be closed.

If your circumstances change, a new application can be made. The type of medical, social or financial information that will help us to fully assess your situation includes:

- Supporting documents that show a change in your circumstances since your application was sent to us
- Letter or report from your GP or medical consultant giving information about you and your dependants' (if any) medical condition(s), the number of GP visits in the last 12 months, other doctors' expenses, prescription medicines and any other relevant information
- Additional expenses in relation to medical conditions with supporting documents where available.

Appeal

If you are not happy with the outcome of your eligibility assessment, you can make an appeal. To do this you must write to the Appeals Office as set out in the decision letter sent to you.

The appeals office cannot consider new documents or information about your medical or social circumstances. If you have new information or documents that you wish to have considered, you must request a reassessment of your application as set out on page 8. You can ask for an appeal **within four weeks of the date on the letter you receive**. After this time your application will be closed.

Ombudsman

If you are unhappy with the service you received from the HSE appeals office or the outcome of your eligibility assessment, you can seek assistance from the Ombudsman who may be able to help you.

Contact details:

Office of the Ombudsman,
18 Lower Leeson Street, Dublin 2
Lo-call: 1890 223 030 - Phone: 01 639 56 00
E-mail: ombudsman@ombudsman.gov.ie

What if I don't qualify for a Medical Card or GP Visit Card?

Anyone without a Medical Card or a GP Visit Card can receive certain health services through the HSE community and public hospital based services.

Contact your Local Health Office for further details (see page 10).

If you do not have eligibility under the Medical Care Scheme and you or, any dependents, need ongoing medical care and support you can contact your local health office to discuss the services that may be available to you.

Long Term Illness (LTI) Scheme

A person with certain illnesses may be eligible to receive free medicines and medical and surgical appliances directly related to the treatment of their illness through the Long-Term Illness (LTI) Scheme. You make an application for the LTI Scheme to your Local Health Office. For more details visit www.hse.ie

Drug Payment Scheme (DPS)

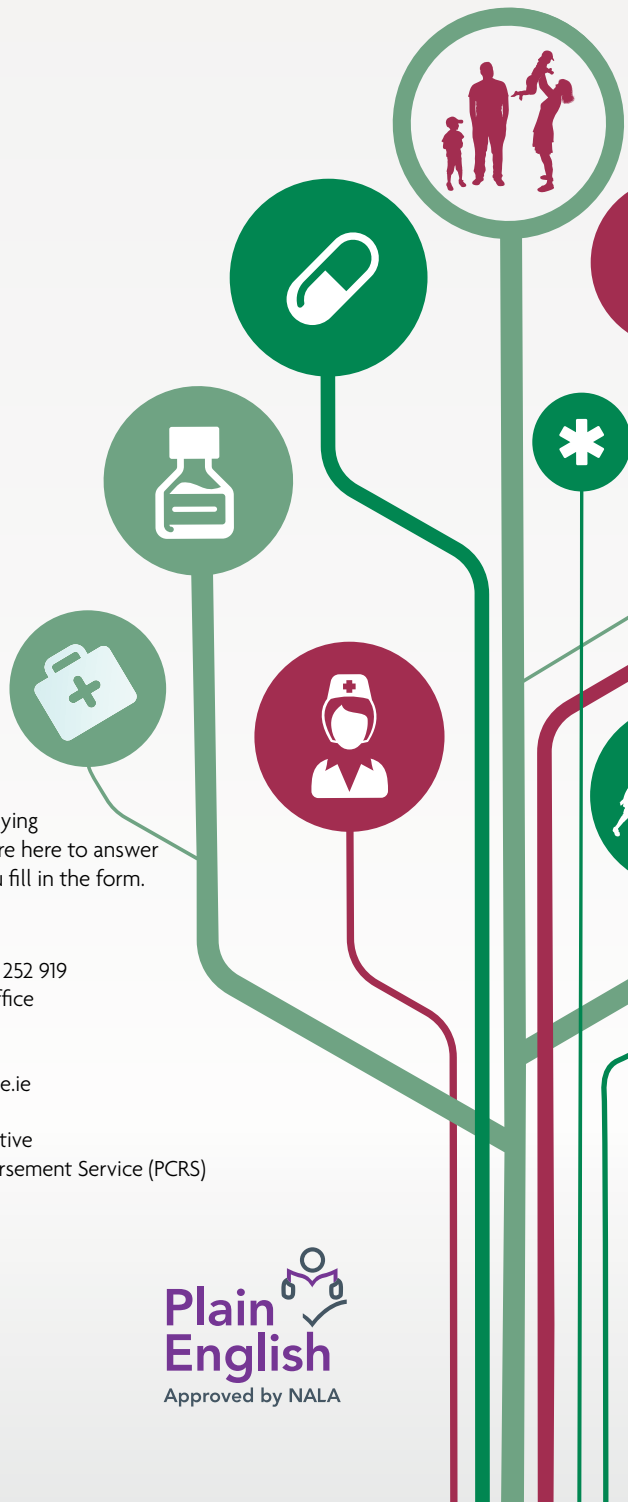
A person who does not have a Medical Card can register for the Drugs Payment Scheme (DPS). To register for the DPS, get an application form from your Local Health Office or download it from the HSE website. Complete the form and send it to your Local Health Office. For more details visit www.hse.ie

Hospital Services

If you don't qualify for a medical card you are entitled, subject to certain charges, to all in-patient public hospital services in public wards including consultant services and out-patient public hospital services including consultants services. The current public hospital statutory in-patient charge is €75 per night, to a maximum of €750 in any twelve consecutive months. Attendance at accident and emergency departments, urgent care centres and minor injury units is subject to a charge of €100 where the patient does not have a referral note from his/her doctor. This charge applies only to the first episode of care.

You can contact your Local Health Office for further information or visit our website www.hse.ie for a full range of services in your area.

List of Local Health Offices	
HSE DUBLIN MID-LEINSTER	
Dun Laoghaire , Tivoli Road, Dun Laoghaire, Co. Dublin	01 236 5213
Dublin South East , Community Services, Vergemount Hall, Clonskeagh, Dublin 6	01 268 0359
Dublin South West , Mary Mercer Health Centre, Tallaght, Dublin 24	01 458 5700
Dublin West , Community Service, Cherry Orchard, Dublin 10	01 620 6313
Kildare/West Wicklow , Poplar House, Naas, Co. Kildare	045 907 844
Co. Wicklow , Glenside Road, Wicklow Town, Co. Wicklow	040 468 400
Longford , Health Centre, Dublin Road, Longford Town, Co. Longford	043 335 0169
Midlands , Clonbrusk Primary Care Centre, Athlone, Co. Westmeath Tullamore Health Centre, Co. Offaly Longford Road, Mullingar, Co. Westmeath Health Centre, Portlaoise, Co. Laois	090 642 4840 057 934 1301 044 939 5000 057 862 1135 057 869 2504
HSE SOUTH	
Carlow , Primary Care Centre, Shamrock Plaza, Co. Carlow	076 108 2000
Cork North & South , Health Centre, Grattan Street, Cork, Co. Cork	021 492 1795 021 492 1796
Kerry , Rathass, Tralee, Co. Kerry	066 718 4500
Kilkenny , James's Green, Kilkenny, Co. Kilkenny	056 778 4600
North Cork , Mallow Primary Care Centre, Ground Hills, Mallow, Co. Cork	022 58 700
South Tipperary , Community Care Services, Western Road, Clonmel, Co. Tipperary	052 617 7000
Waterford , Cork Road, Waterford, Co. Waterford	051 842 812 051 842 819
West Cork , Coolnagarrane, Skibbereen, Co. Cork	028 40 400
Wexford , Georges Street, Wexford, Co. Wexford	053 912 3522
HSE DUBLIN NORTH EAST	
Cavan , Townhall, Cavan Town, Co. Cavan	049 437 7114
Dublin North Central , Civic Centre, Ballymun, Dublin 9	01 846 7109
Dublin North , Northside Civic Centre, Coolock, Dublin 17	01 866 1406
Dublin North West , Ballygall Health Centre / Roselawn Health Centre / Wellmount Health Centre	01 884 5000 01 646 4500 01 856 7700
Louth , Community Care, Dundalk, Co. Louth Primary Care Unit, Peter Street, Drogheda, Co. Louth	042 933 2287 041 987 5700
Meath , Primary Care Services, Railway St. Navan, Co. Meath	046 907 6400
Monaghan , Primary Care Unit, Rooskey, Co. Monaghan	047 30 484
HSE WEST	
Clare , Sandfield Centre, Ennis, Co. Clare	065 686 8076
Donegal , Primary Care Unit, St. Joseph's Hospital, Stranorlar, Co. Donegal	074 913 1391
Galway , 25 Newcastle Road, Galway, Co. Galway	091 546 207
Limerick , Ballycummin Avenue, Raheen Business Park, Limerick, Co. Limerick	061 483 702
Mayo , St. Mary's Headquarters, Castlebar, Co. Mayo	094 904 2226
North Tipperary/East Limerick , Civic Office, Limerick Road, Nenagh, Co. Tipperary	067 46 600
Roscommon , Community Services, Lanesboro Road, Roscommon, Co. Roscommon	090 663 7509
Leitrim , Community Services, Leitrim Road, Carrick-on-Shannon, Co. Leitrim	071 915 5100
Sligo , Markievicz House, Barrack Street, Sligo, Co. Sligo	071 915 5141



Contact Us

If you need further information about applying for a Medical Card or a GP Visit Card, we are here to answer any questions you may have or to help you fill in the form.

You can contact us in a number of ways:

Phone: Lo-Call number 1890 252 919

Phone or visit: Your Local Health Office

Visit the website: www.medicalcard.ie

Email: clientregistration@hse.ie

Write to us at: Health Service Executive
Primary Care Reimbursement Service (PCRS)
North Road Finglas
Dublin 11.



Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive

Plain English

Approved by NALA