

## Examples Where a Full Medical Card or GP Visit Card will be Issued

### EXAMPLE 1 - Medical Card Issued

**Pat and Ann are a married couple with four dependent children.**

Both under 66 years of age. Their wages, after they pay Income Tax and PRSI contributions is €620 per week. They have the following weekly outgoings - €160 per week mortgage together with €45 per week travel to work costs.

To calculate their 'guideline' figure for a medical card take their 'basic allowance' of €266.50 per week, add €158 for dependent children, add their weekly mortgage payment of €160 and their travel costs €45. Their medical 'guideline figure' comes to €629.50 per week – a figure that is higher than their net income of €620 per week. **This means that from October 2005 Pat & Ann are eligible for a full medical card.**

### EXAMPLE 2 - Medical Card Issued

**Mary is a single parent with one dependent child.**

Mary earns €560 nett per week after Tax and PRSI contributions. Mary pays €100 per week child care expenses, €140 per week rent and €40 per week travel expenses to work.

Mary's 'guideline' for medical card eligibility is: €266.50 per week basic allowance + €38 dependent child allowance + €100 per week child care + €140 rent + €40 per week travel = a 'guideline' of €584.50.

Mary's wages after tax income and PRSI is €650 per week which means that from October 2005 **Mary will qualify for a full medical card.**

### EXAMPLE 3 - Medical Card Issued

**John is a single person. He is under 66 and has no dependents.**

John has a weekly assessable weekly income of €320.

He pays €100 per week in rent and €40 per week on travel expenses to work.

**From October 2005 John will qualify for a Medical Card.**

### EXAMPLE 4 - GP Visit Card Issued

**David is a single parent with one dependent child attending third level college.**

He earns €615 nett per week (Gross Income less Income Tax and PRSI contributions).

He has the following outgoings – €160 per week housing rent and €40 per week travel expenses to work.

While David would not be automatically eligible for a Medical Card but **will be assessed for a GP Visit Card.**

## Medical Card Eligibility READY RECKONER

This chart shows the allowances used when calculating medical card eligibility.

CATEGORY	UNDER 66	66 TO 69
Single person living alone	€184.00	€201.50
Single person living with family	€164.00	€173.50
Married couple/Lone-parent with dependent children	€266.50	€298.00
Allowance for first 2 children under 16	€38.00	€38.00
Allowance for 3rd and subsequent children under 16	€41.00	€41.00
Allowance for first 2 children aged over 16 (with no income)	€39.00	€39.00
Allowance for 3rd and subsequent children over 16 (no income)	€42.50	€42.50
Dependants over 16 years in full-time non-grant aided third-level	€78.00	€65.00

**Other allowances:** rent or mortgage, childcare costs & costs associated with travelling to work.

\*Everybody over 70 qualifies for a medical card.

If you have a query about the Health Services, a medical card or if you or your family need assistance on any matter contact Dick Roche at any of his Constituency 'Clinics' or at his

### CONSTITUENCY OFFICE:

2 Herbert Terrace, Bray, Co. Wicklow.

Tel: 01-286 3211, Fax: 01-286 7666

Alternatively you can contact Dick by email at:

**dick.roche@oireachtas.irlgov.ie**



**DICK ROCHE** [www.dickroche.com](http://www.dickroche.com)

RAISING THE ISSUES. GETTING RESULTS. WORKING FOR YOU.

## HEALTH SERVICE NEWSLETTER

Dear Constituent,

There has been a continuous barrage of attacks on our health services by the Opposition Parties recently. Their political aim is to undermine the very real progress that has been made in the Health Services and to disguise their own lack of policies.

While one must never be complacent about a service of such a fundamental importance as the health service there have, nonetheless, been very significant improvements in recent times.

The present Government has invested more funds in the services than any previous government. Ireland now has significantly more nurses, doctors & consultants employed in the health service than we did, for example, when Labour and Fine Gael held power. More people are being treated in our hospitals than any other time. Waiting lists have been slashed. The new National treatment Purchase Fund is up and operating well. New medical card guidelines have been introduced which will make it possible for families that would never previously have been eligible for a Medical Card to get one. Even were families cannot qualify for a full Medical Card they may qualify for the new GP Visit Card.

It would be wrong to suggest that everything is perfect in the health services. That is certainly not intention of this Newsletter. There have, however, been real improvements and more improvements will come about as reforms which are introduced by Minister Harney & this Government take effect.

I hope you find the Newsletter informative. As always if I can be of assistance to you to any member of your family I should be delighted to hear from you.

Le gach dea gú, Mise le meas,

Dick Roche, TD  
Minister for the Environment,  
Heritage & Local Government



# More Medical Cards for More People.

The Government has increased income guidelines for medical cards and GP visit cards dramatically.

The means test for a card has also been greatly simplified. The means test is now based on income after tax and PRSI, and takes account of reasonable rent or mortgage payments, childcare expenses and travel to work expenses".

This means that more people than ever will be eligible for a medical card or a GP visit card covering the cost of visits to the family doctor.

## EXAMPLE 1

**A couple with 2 children earning up to €850 per week paying a mortgage & child care can qualify for a GP visit card.**

## EXAMPLE 2

**A couple with 4 children earning up to €620 per week can qualify for a full medical card.**

## EXAMPLE 3

**A lone parent with one dependent child and earning up to €560 p.w. can qualify for a full medical card.**

**EVERY CITIZEN OVER 70 IS AUTOMATICALLY ELIGIBLE FOR A MEDICAL CARD.**

See **MEDICAL CARD READY RECKONER** overleaf

## Do You Know Someone who is waiting for Hospital Treatment?

Have you a family member, loved one, a friend or neighbour who has been on a hospital waiting list for a long time? If so that person could have treatment under the

### **National Treatment Purchase Fund.**

The Fund was established by this Government to help reduce long term waiting lists.

The NTPF was set up initially to deal with adults who are waiting a year or longer for an operation and children who are waiting six months or more for an operation. In some areas this target has been reduced for adults and children to three months.

Examples of treatments provided include, cataracts, varicose veins, hernias, gall bladders, prostate, tonsils, plastic surgery, cardiac surgery, hip and knee operations.

If you qualify for treatment under the NTPF you can be referred by your Hospital or health board, Consultant or by your GP

The National Treatment Purchase Fund 'buys' treatment for qualifying patients in hospitals in Ireland ( Including, Blackrock Clinic, St Vincent's Private, Mater Private, Mount Carmel & Cappagh, Dublin and Bon Secours Hospitals in Dublin, Cork, Tralee & Galway) Northern Ireland and in the United Kingdom ( BUPA hospitals at Manchester & Murryfield and BMI owned Runnymede Hospital & the Hampshire Clinic, Basingstoke.)

Patients who opt for treatment with the NTPF will receive their treatment free of charge. More than 35,000 patients have received treatment under the NTPF.

See the National Treatment Purchase Fund website

**[www.ntpf.ie](http://www.ntpf.ie)**

for full details & waiting list information



## CHECK THEIR RECORD

The Opposition and in particular the Labour Party have been attacking the Irish health services for months. Check their record in Government & compare it to the record of this Fianna Fail / PD Government.

★★★

In 1997 under Fine Gael and Labour the total budget for the Health service was €3.5 billion today Fianna Fail & the PDs are investing over €12 billion in your health service.

★★★

Today we have 35,000 nurses in the health service, 9,500 more than under Fine Gael & Labour.

★★★

In 1997 under Labour & Fine Gael 1,300 consultants to day we have 1,940 consultants in the health services.

★★★

Today, under a Fianna Fail & PD Government our hospitals treating 200,000 more patients than they did under Fine Gael & Labour.

★★★

Today all pensioners over 70 receive medical cards, under labour & Fine Gael all pensioners had to undergo a means test.

★★★

Under this Government, waiting lists have been slashed. In 1997 under Labour & Fine Gael three quarters of people waiting heart operations waited for more than a year. Now most are treated within a few months.

★★★

Under the National Treatment Purchase Fund, established in 2002 by this Government, to cut hospital waiting lists, most patients are offered treatment after three months.