



National Policy National Procedure National Protocol National Guideline
National Clinical Guideline

HSE National Assessment Guidelines for Medical Card and GP Visit Card

DOCUMENT GOVERNANCE ¹

Document Owner (post title):	General Manager
Document Owner name:	Audrey Bohan
Document Owner email: (Generic email addresses only for the Repository)	eligibility.guidelines@hse.ie
Document Commissioner(s): (Name and post holder title):	Shaun Flanagan Assistant National Director
Date Document Approved: (Formal ratification by the Governance/Steering Group)	01/04/2026
Document Approved by: (Name and title of post holder)	Audrey Bohan General Manager
Document Approver Sign-off: (e-signature)	<i>Audrey Bohan</i>
Document Approver Registration number: (where applicable)	N/A
Development Group Name:	Eligibility Unit
Development Group Chairperson:	Audrey Bohan

Additional headings can be inserted if required

DOCUMENT MANAGEMENT ²

Date effective from:	01/04/2026		
Date set for next review:	01/04/2029		
Your Reference No: (if applicable)	N/A		
Current version no:	0	Archived version no:	N/A

Note: Original document is Version 0. First revision is Version 1. Second revision is Version 2, and so on.

Note: HSE National 3PGs should be formally reviewed every 3 years, unless new legislative/regulatory or emerging issues/research/technology/audit etc. dictates sooner.

¹ Records the governance and approval of the document.

² Records the control information about the document.

VERSION CONTROL UPDATE ³		
Version No. (most recent version first)	Date reviewed (most recent date first)	Comments (1 sentence max, if required)
0	01/04/2026	Original publication

PUBLICATION INFORMATION ⁴
Topic:
Medical Card and GP Visit Card Assessment
National Group:
HSE Primary Care Reimbursement Service – Eligibility Unit
Short summary:
These guidelines provide information on how Medical Card and GP Visit Card applications are processed and how eligibility is granted.
Description:
<p>The Eligibility Unit assists people in finding out if they are eligible for a Medical Card or a GP Visit Card. We have developed this guide for Medical Cards and GP Visit Cards so you can understand:</p> <ul style="list-style-type: none"> • if you qualify • what is covered • how to apply • how we make a decision on your application • and how to appeal a decision you are unhappy with.

³ Records details of the document review, even if no changes are made.

⁴ Records the document information required for publication on the HSE National Central Repository.

This is a controlled document and must always be accessed from the [HSE National Central Repository](#).

Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

Contents

1. Welcome to this guide	6
2. Who can get a Medical Card or GP Visit Card?	6
Who is eligible for a Medical Card or GP Visit Card?	7
What other healthcare schemes are available?	9
Health Amendment Act Card (HAA Card)	9
The Redress for Women Resident in Certain Institutions Scheme	9
The Mother and Baby in Institutions Scheme (MBS)	9
Drugs Payment Scheme (DPS)	10
Long-Term Illness Scheme (LTI Scheme).....	10
3. What does a card cover?	11
General practitioner (family doctor) and Diabetes Cycle of Care	12
Drugs, medicines and medical appliances	12
Dental treatments.....	12
Eye care.....	12
Hearing services	12
Maternity Cash Grant.....	13
4. How to apply for a card	13
Apply online	13
Postal applications	13
5. How we assess your income and expenses.....	14
What income is assessable?	15
Social welfare payments assessed if you have other income	15
Income we do not assess	16
Compensation payments that are not assessable	16
Social welfare and other state payments that we don't assess.....	17
Rental Income we do not assess.....	18
How we calculate your income and expenses.....	19
How we calculate this	19
Basic rates weekly income limits.....	20
Amounts for dependent children	24
Assessing income for self-employed people	25

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

All pages of your NOA.....	25
No Net tax Liability	25
Income from self-employment listed on your P21	25
Business open less than one year.....	25
If your business recently stopped trading	25
Notice of assessment	26
How we calculate your income based on your notice of assessment.....	26
How your spouse/partner’s pay affects your assessment.....	27
How your savings will be assessed	27
How trade capital allowances affect your assessment	27
If you don’t have a Form 11 Return Summary or assessment notice	27
Other income	27
Savings and Investments.....	30
How we assess your Savings and Investments.....	30
Examples;.....	31
The documents you should include with your application.....	32
How we assess property other than the family home	32
Allowable expenses	33
Let’s look at each of the above in turn.	34
Rent	34
Mortgage.....	35
Mortgage protection and life assurance	36
Home insurance.....	36
Childcare.....	37
Maintenance payments to someone else.....	37
Nursing home or private nursing and homecare costs	37
Travel to work (public transport, driving and carpooling).....	38
Public Transport.....	38
Driving.....	39
Carpooling.....	39
6. Applications for 16-25-year olds.....	40
Your parents or guardians have a Medical Card or GP Visit Card.....	40


This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

Your parents or guardians don't have a Medical Card or GP Visit Card and you are financially independent	40
If you are financially dependent on your parents or guardians	40
If you are independent or dependent on your parents or guardians and you live away from the family home	41
7. Applicants whose income is above the qualifying financial threshold.....	42
8. (a) Keeping your card if you join a scheme	43
Which schemes are approved?	43
What if my spouse or partner goes to work?	43
What if my spouse or partner is working?	44
Can I change schemes?	44
(b) Keeping your card if you get a job	44
What if my spouse or partner is working?	45
What happens at the end of the three-year retention period?	45
9. How does my eligibility change if I am in long-stay care?	46
Private nursing homes	46
Long-stay services	46
Children's residential centres.....	46
Foster care	46
10. Applying for a card under EU regulation.....	47
Applying for a Medical Card and GP Visit Card	47
Frontier workers	48
Posted workers	48
Pensioners	48
Dependants living in Ireland.....	49
What happens when my application under EU regulations is assessed?	49
I am not sure if I qualify under EU regulations	50
11. Reassessments and appeals	51
Having your application reassessed	51
Appealing a decision	51
How to make an appeal	53

1. Welcome to this guide

At the Health Service Executive (HSE), we are legally responsible, under the Health Act 2004, to manage and deliver health services. The Eligibility Unit within the HSE, we assist people in finding out if they are eligible for a medical card or a GP visit card. We have developed this guide for Medical Cards and GP Visit Cards so you can understand:

- if you qualify
- what is covered
- how to apply
- how your application will be decided and
- how to appeal a decision you are unhappy with.

We have included examples to help you understand. Each example is shown with this symbol .

2. Who can get a Medical Card or GP Visit Card?

Anyone who is 'ordinarily resident' in the Republic of Ireland can apply for a Medical Card or GP Visit Card. This includes families, single people, including those working full or part-time or not at all. 'Ordinarily resident' means that you are living here and intend to live here for at least one year. As part of your application, you will have to provide evidence that you own or rent accommodation and it is your family home.

If you are a student

If you are a student studying abroad, you must return to Ireland at least once a week to be considered ordinarily resident. As part of your application, you may have to provide evidence such as airline tickets.

If you are a non EU/EEA or Switzerland

We may contact the Irish Naturalisation and Immigration Service (INIS) to get copies of documents that prove:

- you and your dependants are ordinarily resident **or**
- your visa permits you to apply for a Medical Card or GP Visit Card.

Who is eligible for a Medical Card or GP Visit Card?

You will be able to get a Medical Card or GP Visit Card in these situations.

- When your finances – income and outgoings – are assessed, and you meet the income requirements.
- You don't meet the income requirements, but you have a medical condition or conditions that make paying for healthcare difficult. The National Eligibility Unit will look at your situation and decide if you should have a Medical Card or GP Visit Card. This is often called a **discretionary card**.
- You automatically qualify and may not have to do a means test. This includes:
 - People who are taking part in certain government work schemes or returning to work
 - Some people affected by the drug Thalidomide
If your mother took Thalidomide while she was pregnant with you and living in Ireland and you have been affected by the drug, you automatically qualify. If your mother was outside of Ireland when she took the drug, you do not automatically qualify and will be subject to full means assessment.
 - Women affected by symphysiotomy
 - Children under 18 who have been diagnosed with cancer within the last five years

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

- Children in foster or residential care
- People who qualify under EU Regulations
- Children whose parents get a Domiciliary Care Allowance for them
- GP Visit Card for people getting Carers Allowance or Carers Benefit.

For any of the situations listed above, you may not have to do a means test. You will still need to apply and we may need documentary evidence.

If you are an applicant for international protection living solely on a direct provision payment you will need to complete an application form and we will need documentary evidence.

Over 70

If you are 70 or over, you can apply for an Over 70's Medical Card or GP Visit Card. If your income is above the financial threshold and you cannot get a Medical Card based on this assessment, you will be awarded an Over70s GP Visit Card. You don't need to send an additional application for this. To learn more about financial thresholds go to website

<https://www.hse.ie/eng/cards-schemes/medical-card/medical-card-for-over70s/>

The means test for the Over 70's Medical Card is based on gross income from all sources with the exception of;

- Household Benefits awarded by DEASP (electricity, gas costs and television licence)
- Free Fuel Allowance
- Telephone Support Allowance
- Living Alone Allowance
- Savings, up to €36,000 for single applicant, €72,000 for married/co-hab couple
- Additional property if generating no rental income
- Specific Compensation Awards/Redress Awards

Children under 8

Children under 8 can get a GP Visit Card. This covers:

- all visits to your child's family doctor

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

- assessments at age 2 and 5 and
- all healthcare for children with asthma and
- out-of-hours urgent GP care

What other healthcare schemes are available?

There are other healthcare schemes to make the cost of health and medical care more affordable for all. These include:

Health Amendment Act Card (HAA Card)

If you were given blood or blood products in Ireland and you developed hepatitis C from them, you are entitled to a HAA Card and a range of services. Contact your local health office for details of the documentary proof you need to register for a card.

The Redress for Women Resident in Certain Institutions Scheme

From July 2015, legislation was introduced to make certain health services available without charge to many women who were admitted to and worked in certain institutions.

You do not need to apply for this scheme. We will contact you when the Department of Justice and Equality tell us you have been accepted to join it.

The Mother and Baby in Institutions Scheme (MBS)

From March 2024, legislation was introduced to make certain health services available without charge to many women and/or their dependent (s), who were admitted to and/or worked in certain institutions.

You do not need to apply for this scheme. We will contact you when the Department of Children, Equality, Disability, Integration and Youth tell us you have been accepted to join it.

Drugs Payment Scheme (DPS)

The Drug Payment Scheme (DPS) pays pharmacists to supply medicines to individuals and families where they cost more than a certain amount each month.

Long-Term Illness Scheme (LTI Scheme)

If you have one or more illnesses specified you are entitled to certain drugs, medicines and appliances under the LTI Scheme free of charge. This applies no matter what your income. You can get an application form and further information from www.hse.ie or your local community health office.

3. What does a card cover?

What a Medical Card or a GP Visit Card covers		
	Medical Card	GP Visit Card
General practitioner service (family doctor) and Diabetes Cycle of Care	✓	✓
Drugs, medicines and appliances that are reimbursed (cost paid back) under the General Medicines Scheme (GMS)	✓	x
Certain services that are part of the Dental Treatment Services Scheme (DTSS)	✓	x
Certain eye (ophthalmic) services and appliances	✓	x
Certain hearing (aural) services and appliances	✓	x
Maternity cash grant	✓	x

Below we give you more detail on each of the services and appliances listed above.

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

General practitioner (family doctor) and Diabetes Cycle of Care

You will not have to pay for the services your family doctor provides, including the Diabetes Cycle of Care for people over 18 with type 2 diabetes.

Your family doctor must have a contract with the HSE to provide services to Medical Card holders. If they do not, you cannot register with that GP for medical card services.

Drugs, medicines and medical appliances

There is a prescription charge for each item dispensed, up to a maximum amount each month, for each person or family.

Dental treatments

If you are eligible for a Medical Card, you can get certain dental services under the Dental Treatment Services Scheme (DTSS). These include: oral examination, restorations as part of emergency treatment, extractions and dentures. You can find further information on dental services from your local community health office.

Eye care

If you have a Medical Card, you can get certain eye treatments from optometrists or ophthalmologists (eye doctors), including:

- eye exams
- certain prescribed spectacles and other eye appliances.

Hearing services

If you have a Medical Card, you can get:

- hearing tests
- hearing aids
- hearing aid repairs.

Maternity Cash Grant

If you have a Medical Card, you can get the Maternity Cash Grant of €10.16 when you have a child. You are entitled to this, but you need to apply to get it.

Need further information?

If you need further information on the services above, please contact your local community health office.

4. How to apply for a card

Apply online

The quickest way to get a Medical Card or GP Visit Card is to apply online at www.mymedicalcard.ie.

For the people included in your application, you will need to provide:

- PPS numbers
- dates of birth
- income and expense details

Make sure that all your information is correct and upload all supporting documentation.

Postal applications

To apply for a medical card by post, please follow these four steps.

1. Get the form by:

- downloading it in [English](#) or [Irish](#) from www.hse.ie/eng/cardsschemes/medical-card/how-to-apply/ **or** ○ calling us on 0818 22 4478 to ask us to send you a form in the post.

2. Read the form and, if you have any questions about the form, call us **before** you fill it out. Use the number in step 1.
3. Fill in all relevant information.
4. Check it and post your completed form and all supporting documentation to us:

The Eligibility Unit PO Box 11745 Dublin 11 D11 XKF3

Save yourself time

We will process your application form within 15 working days providing you supply us with all relevant information and supporting documentation.

5. How we assess your income and expenses

When you apply for a Medical Card or GP Visit Card, we assess your income to find out if you qualify for a card. If you have a spouse or partner, we consider your combined income.

If your means are above the HSE's Financial Guidelines to qualify for a Medical Card or GP Visit Card, we may consider your social and medical situation to decide if you would have considerable trouble paying for medical care for you and your family.

When we assess your income, we divide it into two types:

- assessable
- non-assessable.

We include assessable income in your means test. We do not include non-assessable income in your means test.

All or some of your income from social welfare payments?

If **all** of your income comes from social welfare payments, you will get a Medical Card even if your income is above the income threshold.

If you receive a social welfare payment that is less than the maximum weekly rate, you will need to explain why you get a smaller payment. If it is because you have other income, you will need to provide evidence of that other income.

What income is assessable?

These types of income are assessable.

- Wages, income if self-employed or income from pensions
- Income from fees or commissions
- Income from holding an office or directorship, such as a payment to a board member other than expenses
- Income from royalties and annuities
- Payments under a settlement, covenant (agreement) or from an estate
- Rental income from property other than the family home, with costs deducted
- Savings and investments
- Social security payments from a country outside the EU
- Some social welfare payments
- The value of a property, other than the family home, that is capable of being leased or sold
- Maintenance payments
- Scholarships and Stipends (educational stipends for applicants in receipt of Disability Allowance is exempt up to a maximum of €20,000 per annum for 4 years)

Social welfare payments assessed if you have other income

If your income is from social welfare payments **and** other sources, some of your social welfare payments will be assessed.

Adoptive Benefit	Invalidity Pension
Blind Pension	Jobseekers Allowance
Carer's Benefit	Jobseekers Benefit
Disability Allowance	Maternity Benefit
Health and Safety Benefit	Paternity Benefit
Humanitarian Assistance Scheme	One-Parent Family Benefit
Illness Benefit	Orphan's Pension
Incapacity Supplement	State Pension — Contributory
Widow's, Widower's Surviving Civil Partner's Pension – Contributory	State Pension — Non-Contributory
Widow's, Widower's Surviving Civil Partner's Pension – Non Contributory	

The following outline income we a) do **not** assess and b) income that we do assess.

Income we do not assess

These types of payment are not assessable

- Some compensation payments
- Some social welfare payments
- Some rental income

Compensation payments that are not assessable

- Compensation awards to people who have contracted hepatitis C from contaminated blood products within the Republic of Ireland, together with income from the investment of that money.
- Compensation awards paid by the Residential Institutions Redress Board.

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

- Prescribed repayments under Section 8 of the Health (Repayment Scheme) Act 2006 made to:
 - a living person
 - the spouse or former spouse of a living or deceased relevant person or
 - a living child of a relevant person by virtue of Section 9 (8).
- Ex-gratia (extra) payments approved by the Lourdes Hospital Redress Board under the terms of the Lourdes Hospital Redress Scheme 2007.
- Compensation awards payable under the Redress for Women in Certain Institutions Act 2015.
- Compensation awards payable to families of Stardust
- Payments for participation in the Sodium Valproate Inquiry

Social welfare and other state payments that we don't assess

Blind Welfare Allowance	Internship top up payment
Carer's Allowance	Island Allowance
Carer's Support Grant	Living Alone Increase
Child Benefit	Mobility Allowance
Domiciliary Care Allowance	Over 80 Allowance
Make Work Pay for persons in receipt of Disability Allowance	Rehabilitation Maintenance Allowance
Working Family Payment	Standardised National Aftercare Allowance
Foster Care Allowance	Supplementary Welfare Allowance
Fuel Allowance	SUSI grant.
Guardian's Payments	Educational Stipend for persons in receipt of Disability Allowance (up to a maximum of €20,000 per annum for 4 years)

Rental Income we do not assess

- Accommodation Recognition Payment (for hosting international protection applicants from Ukraine)
- Rent-a-Room, up to a maximum of €14,000 per annum

Income we assess

Wages

You must provide a payslip as proof of wages. This payslip must be dated within the last three months from when your application is received. We can only accept P60s within the first three months of the year, as a P60 only refers to your earnings for the previous year.

Casual work where part-time jobseekers allowance

If you are a casual worker receiving a part-time jobseekers allowance, we will calculate your wages based on the average wages earned and average jobseekers payment.

Private and occupation pensions

If you have private or occupation pension, you must provide a payslip as proof of the amount paid to you. This payslip must be dated within the last 12 months from when we received your application. We can only accept a P60 for the most current calendar year.

Maintenance payments

If you are getting a maintenance payment, you must provide evidence of this. The evidence we accept is a current court order **or** maintenance agreement detailing the amount.

If your maintenance agreement is less than 12 months old, we can accept that. If it is older than 12 months, you must provide evidence of the amount you receive by providing:

- a bank statement dated within three months showing your three most recent payments
or
- a letter from the person who pays the maintenance detailing what they pay you and how often they make payments. This letter must be signed and dated within the last three months.

Property (other than principal private residence)

If you rent it

If the property, in addition to your principal private residence, is rented out to another person you must send us the following two documents:

- a copy of the tenancy agreement
- a recent bank statement dated within last six months with account holder's name visible. This statement must show at least three payments of rental income that you received or your most recent Notice of Assessment from Revenue.

If you don't rent out your additional property

If the additional property is not rented, you must provide a valuation of the property by a certified auctioneer. This valuation will be assessed under the Savings and Investments Rules.

How we calculate your income and expenses

Your qualifying financial threshold is the amount you can earn a week and still qualify for a card.

How we calculate this

Your qualifying financial threshold is worked out by adding the following three amounts:

- a basic rate — an amount of money depending on your circumstances, and
- the amount for each child dependant, and
- the amount for allowable expenses or income.

The three amounts are added together to give you a qualifying financial threshold. This figure is the most you can earn after taxes (your net weekly income) and still qualify for a Medical Card. If you do not qualify for a Medical Card, we will automatically assess you for a GP Visit Card.

There are examples at the end of this section.

Basic rates weekly income limits

If you are under 70		
Single person living alone		
	Medical Card	GP Visit Card
Under 66 years	€184.00	N/A
66-69 years	€201.50	N/A
Up to 69 years	NA	€418.00

If you are 70 or over (gross scheme only)		
	Medical Card GP Visit Card	
Single person aged 70 or over		
	Below €550	Over €550 Universal GP Visit Card
Married or co-habiting couples aged 70 or over	Below €1050	Over €1050 Universal GP Visit Card

Single person living with family		
	Medical Card	GP Visit Card
Under 66 years	€164.00	N/A
66 years or older	€173.50	N/A
Up to 69 years	N/A	€373.00

Married couples / co-habiting couples or single-parent families with dependent children		
	Medical Card	GP Visit Card
Under 66 years	€266.50	N/A
66 years or older	€298.00	N/A
Up to 69 years	N/A	€607.00

Amounts for dependent children

What is covered by a Medical Card or a GP Visit Card for dependent children		
	Medical Card	GP Visit Card
First two children under 16 and financially dependent on the applicant.	€38.00	€57.00
Three or more children under 16 and financially dependent on the applicant.	€41.00	€61.50
First two children over 16 and financially dependent on the applicant.	€39.00	€58.50
Three or more children over 16 and financially dependent on the applicant.	€42.50	€64.00
A dependant over 16 who is in full-time third-level education and does not have a grant.	€78.00	€117.00

Assessing income for self-employed people

To assess your income as a self-employed person, we will need evidence of all your work, both self-employed and for other employers.

All pages of your NOA

All pages of your most recent Notice of Assessment (NOA) **or** your Acknowledgement of Self-Assessment, which you may have received from Revenue.

These pages should include a Revenue Indicative Calculation. If Revenue did not include the indicative calculation, you should send us a copy of the Income Tax Return (Form 11) which you **last** submitted to Revenue.

If you are registered to use ROS (Revenue's Online Service for the self-employed), you should be able to find copies of your NOA, Acknowledgment of Assessment, Revenue Indicative Calculation and Income Tax Return in your ROS Inbox.

No Net tax Liability

If Revenue advised you that you have No Net tax Liability (NNL) for your self-employment income, you must provide a set of accounts signed off by your accountant.

Income from self-employment listed on your P21

If your income from self-employment is listed on your PAYE End of Year Statement (P21), please submit this to us. If you are registered for myAccount (Revenue's online service for employees) and also registered to receive your correspondence electronically, you may get this statement in your My Documents section.

Business open less than one year

If your business is open less than one year, please provide a set of accounts signed off by your accountant.

If your business recently stopped trading


If your business has recently stopped trading, please provide a self declaration letter of date you were last self-employed.

Notice of assessment

If you filed a paper Form 11 with Revenue, they sent you a paper notice of assessment. Give us a copy of this. If you do not have it, contact Revenue and ask for a copy. If Revenue told you that you have no net tax liability (NLT) for your income from self-employment, please send us a set of accounts. These accounts **must** be signed off by your accountant.

How we calculate your income based on your notice of assessment

This is how we assess your income based on your notice of assessment. We take information from the panels on the notice and use it to calculate your weekly income.

 Example	
Total of Panel 1	€31,264.00
Amounts we deduct	
Panel 2: Trade capital allowance	– €1,504.20
Panel 4: Income tax payable	– €1,376.60
Panel 6: PRSI, USC, levies on self	– €1,376.60
Panel 7: PRSI, USC, levies on spouse/partner	– €625.20
Total deductions	€4,882.60
Your total assessable income	€26,381.40
Your weekly assessable income (your assessable income divided by 52)	€507.33

How your spouse/partner's pay affects your assessment

If your spouse/partner is working and pays PAYE tax, you need to give us a copy of their most recent payslip, must be dated within last 3 months. The information on this payslip will be used instead of the figure from Panel 7 of your notice of assessment.

How your savings will be assessed

If Panel 1 of your notice of assessment includes income from savings, we will not use this figure. Instead, we will assess your savings using our standard assessment for savings.

How trade capital allowances affect your assessment

Trade capital allowances are costs and expenses you can claim against your profits to reduce the amount of tax you pay. You provide this information to Revenue when you file your Form 11 Return Summary. We use the trade capital allowances figure to reduce your assessable income.

If you don't have a Form 11 Return Summary or assessment notice

If you have not received a Form 11 Return Summary or a notice of assessment, the HSE may consider taking income details from your most recent trading accounts. If we do this, we will use the adjusted net profit as your assessable income. Adjusted net profit is your income less any expenses allowed by Revenue.

Ask your accountant for details of your adjusted net profit and tax, PRSI and USC payments. Please ask your accountant to put this information on their official letterhead.

Other income

You might have income from sources that are not listed here. If you do, and if that income is less than €3,175, you need to get a P21 end-of-year statement from Revenue.

👍 Example 1

Siobhan is 32 and lives with her 11-year-old daughter. She has rent of €100 monthly.

	Medical Card	GP Visit Card
Basic rate allowance	€266.50	€607.00
Dependant is one child	€38.00	€57.00
Weekly rent	€23.08	€23.08
Qualifying financial threshold (totals of three items)	€327.58	€687.08

 **Example 2**

James 35 and Ciara 38 are a married couple. They have three kids aged 4, 10 and 17 (17 year old in secondary school). They have a mortgage of €967.00 monthly and both have travel expenses of €20.00 each. They have childcare costs of €50.00 weekly as both parents are working.

	Medical Card	GP Visit Card
Basic rate allowance	€266.50	€607.00
Dependant two children under 16	€38.00 + €38.00	€57.00 + €57.00
Dependant one child over 16	€39.00	€58.50
Weekly mortgage	€223.15	€223.15
Travel to work	€20.00 + €20.00	€20.00 + €20.00
Childcare	€50.00	€50.00
Qualifying financial threshold (total of the six items)	€694.65	€1092.65

Savings and Investments

How we assess your Savings and Investments

There are two ways we can assess savings and investments.

- 1) You can give us a Certificate of Interest of all your savings or 2) You can give us copies of bank statements showing the current balance on your account or accounts.
- We can calculate your weekly income from savings and investments using the rules shown here.
- If applicant holds stocks/shares, we require a copy of their current Share Certificates showing shareholdings.

Single person	Total of income from savings and investments each week (their value)
Up to €36,000	None
€36,001–€46,000	€1 for every € 1,000
€46,001–€56,000	€2 for every €1,000
More than €56,000	€4 for every €1,000
Couple	Value of income from savings and investments each week
Up to €72,000	None
€72,001–€82,000	€1 for every €1,000
€82,001–€92,000	€2 for every €1,000
More than €92,000	€4 for every €1,000

Examples;

Single Person

If you have savings of €50,000, the total you will be assessed on is €14,000. This is because we do not assess your first €36,000 of savings.

Your weekly income from them would be €18.00

- Up to €36,000 – Nil
- €36,001 to €46,000 – we add €1 for every €1000 weekly = €10 weekly
- €46,001 to €56,000 – we add €2 for every €1000 weekly = €8 weekly

Couple

If you have savings of €90,000 the total you will be assessed on is €18,000. This is because we do not assess your first €72,000 of savings.

Your weekly income from them would be €26.00 weekly

- Up to €72,000 – Nil
- €72,001 to €82,000 – we add €1 for every €1000 weekly = €10 weekly
- €82,001 to €90,000 – we add €2 for every €1000 weekly = €16 weekly

The documents you should include with your application

For evidence of your savings and investments, give us copies of bank statements showing the current balance on your account or accounts.

There are other kinds of income, including settlements such as Ward of Court, which may be included as assessable income and treated like savings. Please contact us for more information.

How we assess property other than the family home

We assess the value of the property using these rules.

Single person	Value of income each week from the property
Up to €36,000	Not assessed
€36,001–€46,000	€1 for every €1,000
€46,001–€56,000	€2 for every €1,000
More than €56,000	€4 for every €1,000
Couple	Value of income each week from the property
Up to €72,000	Not assessed
€72,001–€82,000	€1 for every €1,000
€82,001–€92,000	€2 for every €1,000
More than €92,000	€4 for every €1,000

If you have savings and investments and property, we will deduct the non-assessable limit only once.

Example	
Single person	
Value of savings	€40,000
Value of property	€80,000
Deduction for non-assessable income	€36,000
Total you will be assessed on	€84,000

Allowable expenses

These are your allowable expenses.

- Rent
- Mortgage payments.
- Mortgage protection payments and life assurance payments in relation to mortgage protection.
- Home insurance.
- Childcare.
- Maintenance payments to someone else.
- Nursing home or home care costs.
- Travel to work.

Let's look at each of the above in turn.

Rent

What is allowed?

Housing Assistance Payment (HAP) will be deducted from the figure. If a family member is living with you and they contribute to household expenses, this is **not** deducted from your allowable rent.

The documents you should include with your application


Documents that show clear evidence of the rent you currently pay:

- Letter from your landlord detailing the rent you pay and how often you pay it – this letter must be dated within last 3 months and signed by the landlord **or**
- **one** of the following three documents (dated within the last 12 months):
 - tenancy agreement
 - rent book
 - HAP agreement (Housing Assistance Payment agreement)

and

- a recent bank statement (dated within last 6 months and with the account holder's name is visible).

Whatever you send us must show the amount of rent paid with 3 consecutive payments dated within the last 6 months.

 Example	
Weekly rent	€120.00
Rent Supplement / HAP	– €20.00
Amount of rent that will be allowed	€100.00

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

Mortgage

What is allowed?


Two types of mortgage payment are allowed.

- Reasonable payments after mortgage allowance and tax relief have been deducted
- Reasonable payments on land or property that is not the family home.

The documents you should include with your application

Evidence of your mortgage payments. Send us **one of the three** documents below please.

- Letter from mortgage provider dated within last 3 months detailing repayment amount and frequency of payment **or**
- recent bank statement (dated within last 6 months and where account holder's name is visible) showing when your mortgage was paid for at least 3 months, where it is clear that the payment is for mortgage **or**
- recent mortgage account statement (dated within last 6 months and where account holder's name is visible) showing recent deductions.

 Example	
Weekly cost of the mortgage	€600
Tax relief	€50
Mortgage allowance	€550

Mortgage protection and life assurance

What is allowed

- Reasonable payments on a mortgage protection policy
- Reasonable payments on a life assurance policy for mortgage protection.

The documents you should include with your application

Evidence of your mortgage protection payments. Please send us one of the two documents below.

- Annual letter from protection provider detailing how much you pay them and how often. This should be dated within last 12 months **or**
- recent bank statement showing instances of protection payment being made for at least 3 months (this must be dated within the past 6 months) – **if it is not clear that payments on the bank statement are for mortgage protection, you need to send us a letter from the insurance provider to confirm the reason for the cover.**

Home insurance

What is allowed

Reasonable payments on a home insurance policy.

The documents you should include with your application

Evidence of home insurance. Please send us **one** of the following four documents.

- Annual letter from insurance provider detailing repayment amount and frequency (should be dated within last 12 months) **or**
- recent bank statement showing instances of protection payment being made for at least 3 months (this must be dated within the past 6 months).

If it is not clear that payments on the bank statement are for house insurance, you must send us a letter from the insurance provider to confirm the reason for the cover or

- a recent certificate from the insurance provider confirming payment or
- a bank statement showing payment – this bank statement must be from the last 6 months.

Childcare

What is allowed

If parents or guardians are working, studying or in training, childcare costs are included. If your family has extra needs, these will also be considered.

The document you should include with your application as evidence of what you pay for childcare:

- letter, dated within the last 3 months, from your childcare provider detailing weekly or monthly cost of childcare.

Maintenance payments to someone else

If you make maintenance payments, these are included in your expenses.

The documents you should include with your application

- A copy of the current maintenance agreement or
- a letter from the person who gets the maintenance – this letter must be signed and dated . It must detail the payment amount and how often you pay.

Nursing home or private nursing and homecare costs


This only applies to the applicant or spouse named on the application.

Any amount the HSE pays toward these costs will be deducted from your allowable expenses.

The documents you should include with your application

- A recent letter from the nursing home confirming payment, or
- a receipt from the nursing home – this receipt must be from the last three months.

If all your income is from social welfare or HSE allowances and payments, you will get a Medical Card even if your income is higher than the qualifying financial threshold.

 Example	
Weekly cost of the nursing home, private nurse or homecare	€150
HSE contribution to this cost	€50
Amount that will be allowed	€100

Travel to work (public transport, driving and carpooling)

Public Transport

What is allowed

Your costs for travelling to work by public transport

The documents you should include with your application Public transport receipts

Driving

What is allowed

Costs of driving to work by private car. The following will be considered:

- the number of days you work each week
- the distance between your home and your work – this will be valued at 18c per km.

You or your partner must own the vehicle you use. If your employer provides you with a vehicle such as a car or van, you cannot include your travel costs.

If you and your partner drive to work in separate cars, you can include expenses for both vehicles with your application.

The documents you should include with your application

A copy of the vehicle registration certificate for the vehicle. If you use more than one vehicle, provide copies of certificates for each vehicle.

Carpooling

What is allowed

Reasonable contributions for carpooling

The documents you should include with your application

A letter or other document that shows how much and how often you pay your contribution.

6. Applications for 16-25-year olds

If you have been included on your family's current Medical Card or GP Visit Card, we will send you your own card when you turn 16 (valid to parent or guardians expiry date). How you are assessed after same will depend on whether you are financially independent or dependent.

Your parents or guardians have a Medical Card or GP Visit Card

If you are financially dependent on your parents or guardians, your application will involve an assessment of your parents or guardians means.

Your parents or guardians don't have a Medical Card or GP Visit Card and you are financially independent

If you are financially independent you can apply for a Medical Card or GP Visit Card in your own right and will be assessed in your own right. Therefore, if your parents or guardians don't have a Medical Card or GP Visit Card and you are financially independent you can apply for a card and the decision will be independent of your parents or guardians eligibility status.

If you are financially dependent on your parents or guardians

If you are financially dependent on your parents or guardians and they don't qualify automatically for a Medical Card or GP Visit Card on a specific ground, any discretionary award does require the HSE to consider their individual medical circumstances in the context of your parents or guardians means (or vice versa). This does require both yourself and your parents to apply for a card but HSE Medical Officers will review any specific medical information provided (as they do for all cases) and will make an individualised recommendation (as they do for all discretionary recommendations).

If you are independent or dependent on your parents or guardians and you live away from the family home

If you live away from the family home but ordinarily resident in Rep of Ireland, then on your application you should list a family doctor near where you live most of the year, not near your family and the above methods of assessment will be carried out.

7. Applicants whose income is above the qualifying financial threshold

You may still be able to claim a Medical or GP Visit Card even if your income is above the limit.

If you do not qualify for a card based on a means test, the HSE can consider if the cost of meeting your or your family's medical and other health needs is fair and reasonable despite your income. This is often called a discretionary card and you would usually only apply for one after your application has been turned down on income grounds alone.

If you apply for a discretionary card, medical officers will assess your application to see whether they think you should have either a Medical Card or GP Visit Card.

The Medical Officer will consider if having to pay medical bills for yourself or your dependants is likely to cause you undue financial hardship. They will consider things like the cost of GP visits, medical and surgical services for you and your dependants.

Before you are told the medical officer's decision, it is reviewed by a deciding officer, who also considers your financial and medical circumstances.

The Eligibility Unit may also get more information from your health professionals like:

- | | |
|--|--|
| <ul style="list-style-type: none">• Your family doctor• Hospital doctors involved in your care• Your public health nurse | <ul style="list-style-type: none">• Your social worker• Your therapy service providers• Your pharmacist. |
|--|--|

8. (a) Keeping your card if you join a scheme

Which schemes are approved?

<ul style="list-style-type: none"> • Back to Education Allowance • Back to Work Allowance • Back to Work Enterprise Allowance • Community Employment • Community Services Programme • Education, Training and Development Option • Fáilte Ireland and Teagasc courses • SOLAS non-apprenticeship courses 	<ul style="list-style-type: none"> • Job Initiative • Local Employment Service courses • Part-time education option • Part-time job incentive • Revenue Job Assist • Rural Social Scheme • Vocational Training and Opportunities Scheme (VTOS) • Youthreach • YESS Scheme.
--	---

If you are on a scheme, do not have a Medical Card and would have qualified for a card before you joined the scheme, you should apply for a card. You and your adult and child dependants should have a card until you finish the scheme.

Applicants taking up a job under Wage Subsidy Scheme are entitled to keep their card for three years from starting date. After those three years, normal assessment rules apply, the same as for people working full time in paid employment.

What if my spouse or partner goes to work?

If you have a card and your spouse or partner who is dependent on you goes to work, you and your family will still keep your card until date of renewal.

What if my spouse or partner is working?

Adult and child dependents of a person covered by the scheme, who are financially dependent on that person, will also qualify for Medical Cards. However in cases where the spouse/partner of the eligible person covered by the scheme is financially independent, the dependants in that household are not deemed to be solely dependent on the eligible person.

Can I change schemes?

If you have a card and you move from one scheme to another, you may keep your card for the duration of the scheme.

If you leave the scheme before it's finished, your financial means may be reassessed.

(b) Keeping your card if you get a job

Applicants who are unemployed taking up **new** employment or self-employment can keep their Medical Card for three years provided that they held eligibility, were unemployed, closed off/signed off from claim/scheme and continuously received any of the following allowances or benefits at the full rate applicable to them for period of 12 months or more before they started work (see **note** below).

- Jobseekers Allowance
- Jobseekers Benefit
- One Parent Family Payment
- Back to Work Family Dividend
- Illness Benefit
- Invalidity Pension
- Disability Allowance
- Blind Pension
- Employment Incentive Schemes or Educational Opportunity Schemes (excluding Wage Subsidy Scheme)

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

Applicants may change employment in these three years, but the new job must have begun immediately after the old job finished. If the applicant becomes unemployed before the three years have ended, they are no longer eligible for a card under retention.

***Note:** The applicant's 12-month period can be made up of a number of allowances or benefits provided that they are paid continuously at the full rate available to the applicant. For example: 6 months Jobseekers Allowance followed immediately by 6 months on an Employment Incentive Scheme and then followed immediately by new employment or self-employment.

What if my spouse or partner is working?

Adult and child dependents of a person covered by retention, who are financially dependent on that person, will also qualify for Medical Cards. However in cases where the spouse/partner of the eligible person covered by retention is financially independent, the dependants in that household are not deemed to be solely dependent on the eligible person.

What happens at the end of the three-year retention period?

After three years, if you keep working, you must complete a review application form.

9. How does my eligibility change if I am in long-stay care?

Private nursing homes

If you are in a private nursing home and you think you might qualify for a card, please apply.

Long-stay services

If your care centre provides medical and surgical services in the centre, you will not need to attend your family doctor, and you will not need to use your card. Long-stay patients may still use their card for other services, such as dental or optical.

If your family doctor does treat you but you could have got the treatment in your centre, your card will not cover it.

How does my eligibility change if I am in residential care?

Children's residential centres

All young people in residential care are eligible for a Medical Card of their own but they need to apply for it. Their application must also include a letter from a Tusla social worker.

Foster care

All children in foster care are eligible for a Medical Card of their own but they need to apply for it. Their application must also include a letter from a Tusla social worker.

10. Applying for a card under EU regulation

You are entitled to healthcare in EU countries if you are from:

- an EU country
- a country in the European Economic Area (EEA), or Switzerland.

You can access healthcare in Ireland with a Medical Card or a European Health Insurance Card (EHIC) issued in your country.

To get a Medical Card, you must fill in a completed Medical Card Application Form and an E-Form or an S-Form then send them in to the Health Services Executive.

An E-Form is issued in your country and confirms that you are part of a health insurance scheme in another state in the EU. The HSE will also fill in parts of the E-Form.

You may qualify for a Medical Card if your country confirms that you are entitled to healthcare here. If so, you will not need to provide us with a financial assessment. However, if you are working here, you may not qualify for a Medical Card under EU legislation. But you may still qualify for an Irish means-tested Medical Card.

Applying for a Medical Card and GP Visit Card

To apply for your card, fill in the Medical Card and GP Visit Card Application Form (MC1). You do not need to fill in all the parts of the form. Fill in these parts.

- **Part 1** — Declaration and Consent
- **Part 2 & 3** — Personal Details (include spouse/partner and dependents where applicable)
- **Part 4** — EU Regulations
- **Part 6** — Family income. In most cases, instead of filling out Part 6, include an E-Form. But if your spouse or partner pays PRSI, you will need to apply as a family and include all your family income and expenses.
- **Part 8** — Doctor of Choice

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

You must include an E-Form with your application. There are different types of E-Form, depending on your situation.

Frontier workers

Frontier workers living in Ireland who are employed elsewhere in the EU but return here at least once a week are eligible for a Medical Card. You will need form **S1** or **E106** from the country where you work.

The dependants of frontier workers are also entitled to a Medical Card if they are not linked to Irish Social Security legislation.

Posted workers

Posted workers who are employed in one EU member state and sent by their employer to work in another member state qualify for a Medical Card. You will need form **S1** or **E106** from the country where you work.

The dependants of posted workers are also entitled to a Medical Card if the dependants are **not** working here and are not subject to Irish social security legislation. To qualify, they must also be ordinarily resident in Ireland (see page 7).

Pensioners

Pensioners qualify under the EU regulations if they:

- get a qualifying pension from another EU or EEA member State or Switzerland
- live in Ireland, and
- are not entitled to a contributory welfare payment or Irish pension and do not pay PRSI.

You will need form **S1** or **E121** from your country.

If you are from the UK and get a UK social security pension, you do not need form **S1** or **E121**. However, you do need a recent letter from the UK's Department for Works and Pensions detailing how much they pay you and how often this is paid.

The dependants of a pensioner are also entitled to a Medical Card if those dependants are not linked to the Irish Social Security System (Irish Social Security legislation).

Dependants living in Ireland

The dependants of frontier workers, posted workers and pensioners are entitled to a Medical Card in Ireland if:

- they are not working in Ireland, and
- are not entitled or receiving a contributory welfare payment and does not pay PRSI.

You will need form **S1** or **E109** from your own country.

If you are from the UK, you do not need form **S1** or **E109**. Instead, you need evidence of your employment or self employment in the UK.

What happens when my application under EU regulations is assessed?

When the Eligibility Unit receives your application for a card under EU regulations, they will check that you:

- are not eligible for a contributory social welfare payment from Ireland, and
- do not pay PRSI.

If you and your spouse or partner meet these requirements, you are entitled to a Medical Card under EU regulations. You and your family will receive cards.

If you and your spouse or partner do not meet these requirements, you are not entitled to a Medical Card under EU regulations. In this case, you will be asked for information about your family income and expenses. Then the Eligibility Unit will assess your application on financial grounds.

If you meet these requirements but your spouse or partner does not, you will get a Medical Card but your spouse or partner and family will not. You will be asked for information about your family income and expenses. Then the Eligibility Unit will assess your spouse or partner and family on means assessment.

Under EU Regulations, we must tell the authorities in your country about our decision. There is a section on your S1 or E Form that we will return to your country.

I am not sure if I qualify under EU regulations

If you are from one of these countries, you **may** qualify for a Medical Card under EU regulations.

<input type="checkbox"/> Austria	<input type="checkbox"/> Greece	<input type="checkbox"/> Netherlands
<input type="checkbox"/> Belgium	<input type="checkbox"/> Hungary	<input type="checkbox"/> Norway
<input type="checkbox"/> Bulgaria	<input type="checkbox"/> Iceland	<input type="checkbox"/> Poland
<input type="checkbox"/> Cyprus (Southern)	<input type="checkbox"/> Ireland	<input type="checkbox"/> Portugal
<input type="checkbox"/> Czech Republic	<input type="checkbox"/> Italy	<input type="checkbox"/> Romania
<input type="checkbox"/> Denmark	<input type="checkbox"/> Latvia	<input type="checkbox"/> Slovakia
<input type="checkbox"/> Estonia	<input type="checkbox"/> Lichtenstein	<input type="checkbox"/> Slovenia
<input type="checkbox"/> Finland	<input type="checkbox"/> Lithuania	<input type="checkbox"/> Spain
<input type="checkbox"/> France	<input type="checkbox"/> Luxembourg	<input type="checkbox"/> Sweden
<input type="checkbox"/> Germany	<input type="checkbox"/> Malta	<input type="checkbox"/> Switzerland
		<input type="checkbox"/> United Kingdom (including Gibraltar)

11. Reassessments and appeals

Having your application reassessed

We will write to tell you the decision on your application for a Medical Card or GP Visit Card. We will also send you a financial statement that shows how your means were assessed.

If you think this financial statement is wrong, you can ask the Eligibility Unit to reassess your application with additional information not sent or missed in your original application. You need to provide this information within three weeks from the date of the letter.

Here are some of the **new** types of information you may provide for your reassessment.

- Documents that show how your situation has changed since you applied for a card.
- A letter or report from your GP or consultant about:
 - your medical condition; and
 - the number of time you or your dependants visited the doctor or hospital in the past 12 months.
- Details of your medications, medical appliances and other information.
- Additional expenses you have for your medical conditions and other health-related costs.
- Change in your income or outgoings.

Appealing a decision

If you disagree with a decision about your application for a card, you can appeal the decision through the National Appeals Office.

If you have new information you should ask for a reassessment, which is a new and separate procedure to an appeal.

After your appeal has arrived at the HSE, they will write to confirm that they have received it. They will then ask the Eligibility Unit to send them your file.

This is a controlled document and must always be accessed from the [HSE National Central Repository](#). Whilst printing is permitted, printed copies are not controlled. Controlled documents must never be saved to secondary electronic/other locations which are accessible by staff or the public.

HSE staff who were not involved in assessing your original application will be involved in the appeal.

The staff are only allowed to consider your appeal based on the information you supplied to the medical officer who made the original decision.

They will keep two things in mind when they reconsider your case.

1. Were your income and expenses properly assessed?
2. Are you in a category of people who are exempt from the financial means assessment?

They will also pay attention to your:

- right to privacy, impartiality and respect
- age
- ability to communicate
- mobility issues you may have, such as a wheelchair
- ability to understand legislation, regulations and procedures.

The HSE appeals officer who does the review **cannot** consider any new documentation, such as payslips or new information about your health or social circumstances. **If you have new information, you should not appeal a decision – you should ask for a reassessment.**

The staff member deciding on your appeal will decide one of three things.

- The decision is correct.
- The decision is wrong.
- Your application should be reassessed.

If we need more information, we will write to you. If we decide that your application should be reassessed, we will send your file to the Eligibility Unit to be reassessed.

We will write to you to let you know what we have decided about your appeal.

How to make an appeal

To make an appeal, write by letter or email to the address below. Please clearly explain why you are appealing the decision.

Ms Mary Doran

HSE

An Cloghar

Ballyshannon Health Campus

College Street

Ballyshannon

Co Donegal

Email: nationalappeals@hse.ie