Guide to Applying for the Nursing Homes Support Scheme – A Fair Deal

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Please note that this is only intended to be a brief guide to the Scheme.
Further Information is available in the Fair Deal Information Booklet, on www.hse.ie
or you can contact the HSE's national information Line on 1850 24 1850 8am-8pm.

Stage 1: Applying for the Scheme

Application forms are available from your Local Nursing Home Support Office and also the Hospital, GP/PHN. The application process contains three main steps:

Step 1 is an application for a care needs assessment (see part 2 of the application form)

Step 2 is an application for State Support. This will be used to complete the Financial Assessment which determines your contribution to care and the corresponding level of financial assistance (State Support) you can receive (see parts 3-5 of the form)..

Step 3 is an optional step and should be completed if you wish to apply for the nursing home loan (Ancillary State Support). You should fill out part 6 of the form if you wish to apply for the loan.

It is important to take care when completing the form. You must provide accurate information about your affairs and ensure that all of the documents listed in the checklist have been attached.
Note:The application form must be signed by the applicant and sent to the HSE local office. Where the applicant is unable to sign the form himself/herself due to diminished capacity to make decisions, a specified person may sign on their behalf. For further information on **specified persons** please refer to the Information Booklet. Should you not have the information required immediately available, it is advisable to submit the application form without delay, informing the office that you will forward the required additional information within a specified time. Where you are already in a nursing home, any delay in the application being received will affect the date financial assistance can be commenced to be provided.

Stage 2: Care Needs Assessment

Your health care team will complete a summary report of your health and social care needs known as the Common Summary Assessment Report (CSARs). This Care Needs Assessment identifies whether you need long-term nursing home care. It will consider whether you can be supported to continue living at home or whether long-term nursing home care is more appropriate. You will be notified of the outcome within 10 working days.

Please note that you must be assessed as needing long-term nursing home care to be eligible for State support or the Nursing Home Loan.

Stage 3: Financial Assessment

The Financial Assessment looks at your income and assets in order to work out what your contribution to care will be. All of the relevant information will have been supplied on the initial application form. You will contribute **80% of your income and 5% of the value of any assets per annum.** The HSE will pay the balance of your cost of care, which is called "State Support". For example, if the cost of your care was €1,000 and your weekly contribution was €300, the HSE will pay the weekly balance of €700. You will pay the same contribution capped by the actual cost of care, regardless of whether you choose a public, voluntary or approved private nursing home.

Stage 4: Application for the Nursing Home Loan

("Ancillary State Support")

OPTIONAL

Where your assets include land and/or property within the State, your contribution based on such assets may be deferred. This means that you do not have to find the money to pay this contribution during your lifetime. Instead, the HSE will pay the money on your behalf and it will be collected from your estate after your death. This optional benefit of the scheme is called the "Nursing Home Loan".

In order to avail of the Nursing Home Loan you must consent to having a simple type of mortgage, "a Charging Order", registered against your asset. The HSE will make and register the Charging Order. You will not need to do anything (although the HSE may need to double-check with you about the information in your application).

If a person does not have the capacity to consent to the Nursing Home Loan, a Care Representative will need to be appointed to act on their behalf. For further information on **Care Representatives** please refer to the Information Booklet.

You may choose to apply for the loan now or at a subsequent date. Subsequent approval is subject to availability of resources at the time and will be backdated from the date of application for the "Home Loan".

Stage 5: Choose your Nursing Home

The HSE will provide you with a list of nursing homes. This list will include public nursing homes, voluntary nursing homes and approved private nursing homes.

You can choose care in any nursing home on the list, subject to the following conditions:

- The facility must have a place for you, and
- The facility must be able to cater for your particular needs.

Once you have chosen your nursing home, and have been admitted, you will pay your contribution to the nursing home and the HSE will pay the balance of the cost of care.

Appeal of Outcome

You can appeal the outcome of both the Financial and Care Needs Assessment through the local Appeals Officer.