

Medical Card and GP Visit Card



We are aware that the processes involved in applying for and renewing a medical card are challenging and we have prepared this document in order to help you through them. The procedure involved in applying for a medical card changes all the time but this document reflects our current and best understanding of it. There is a lot to explain so bear with us...

If you can add anything from your own experiences of the medical card or GP visit card schemes, we would be delighted to hear from you, in order to help all families navigate the difficult and sometimes frustrating process involved.

What is a medical card?

A medical card is issued by the Health Service Executive (HSE) to allow the holder to avail of certain health services free of charge. Unfortunately, a diagnosis of EB does not automatically entitle you to a medical card. You can qualify for a medical card under the following three main categories:

1. By Means Testing	Applicants (and their dependants) whose assessable income comes within the relevant Income Guidelines set out below
2. On Grounds of Hardship	Applicants (and their dependants) whose assessable income exceeds the Income Guidelines but where the HSE considers that to refuse a Medical Card would cause undue hardship
3. By Automatic Entitlement	Certain people who are ordinarily resident in Ireland automatically qualify for a medical card under certain government schemes or if they have an EU entitlement

What does a medical card entitle you to?

If you have a medical card, you are entitled to:

- Free GP services
- Free prescribed drugs and medicines
- Free in-patient and out-patient public hospital services
- Free dental, optical and aural services
- Free maternity and infant care services
- Some free personal and social care services, for example, public health nursing, social work services and other community care services

GP Visit Card

When you apply for a medical card you are automatically assessed for a GP visit card at the same time. The income limit for a GP visit card is 50% higher than for a medical card. The GP visit card entitles you to free care from your registered GP. It does not entitle you to free prescriptions, free hospital care, etc. If you are granted a GP visit card, you should also apply for a Drugs Payment Scheme Card if you do not already have one.

GP Visit Card for children under 6

From 1 July 2015, all children under the age of 6 are entitled to free visits to a GP that is taking part in the scheme. The GP visit card for children under 6 is not means tested. A list (updated daily) of participating GPs, and whether or not they accept online applications, is available at www.gpvisitcard.ie. If the GP of your choice is not taking part in the scheme, you can choose another GP.

The card covers free GP visits, including home visits and out of hours, urgent GP care, as well as specific assessments at age 2 and 5 and care for children with asthma. If your child has a medical card or GP visit card they will automatically be registered for this new scheme. If not, you must register them. You can apply online at www.gpvisitcard.ie. If a GP doesn't accept online registrations, or if you prefer to use a paper form, you can download the [GP Visit Card Under 6s Registration Form \(pdf\)](#), bring it to the GP to sign, and then send it to:

GP Visit Card – Under 6s
PO Box 12629
Dublin 11.

1. Means Testing

If your only income is a means tested Social Welfare Allowance, you will qualify for a medical card. You will also be eligible for a medical card if your income and your spouse/partner's income is below relevant [income guidelines](#). Your income includes any income, property (but not your own home), investments and savings.

Your and your spouse's or partner's income is assessed after Tax, PRSI and USC are deducted. Allowances are also made for rent and mortgage payments, childcare expenses and travel to work expenses. Income or possible income from property is taken into account less any necessary associated costs.

What are the income guidelines and allowances?

Figures are based on weekly income after tax, PRSI and USC have been deducted. If you have children, take note of the allowances in the lower half of the table.

Category	In order to be eligible for a medical card you must earn below this limit for your category
If you are a single person living alone	€184 per week (or €276 for GP visit card)
If you are a single person living in family home	€164 per week (or €246 for GP visit card)
If you are married or part of a cohabiting couple or a lone parent with dependent children	€266.50 per week (or €400 for GP visit card)
*Allowance for each of first 2 children aged under 16	€38 per week (or €57 for GP visit card)
*Allowance for 3rd and each subsequent child under 16	€41 per week (or €61.50 for GP visit card)
*Allowance for each of first 2 children aged over 16 (children must have no income)	€39 per week (or €58.50 for GP visit card)
*Allowance for 3rd and each subsequent child over 16 (children must have no income)	€42.50 per week (or €64 for GP visit card)
*Allowance for each dependent over 16 years in full-time third-level education (Student must not be grant aided)	€78 per week (or €117 for GP visit card)

*Allowance is the amount that you add to your limit depending on how many children you have. For example, if you are a lone parent with two children you need to be earning less than €342.50 (€266.50 + €38 + €38) per week

2. Hardship Grounds

In assessing applications for a medical/GP visit card, the HSE will consider not just income, but a person's overall financial situation and must determine whether refusing eligibility to someone whose income is in excess of the guidelines would result in undue hardship or the provision of GP services being unduly burdensome. In assessing hardship, the deciding officer may exercise discretion where meeting the cost of services provided by a medical/GP visit card would compromise an individual or their family's ability to meet the costs associated with:

- maintenance of employment
- provision of reasonable housing
- provision of appropriate nurturing and care for children or dependants
- provision of adequate heating, nutrition and clothing, or
- coping with exceptional personal and financial burdens arising from medical or social circumstances.

They will also consider whether hardship/burden is confined to an individual or child or whether eligibility should be extended to all dependents of an applicant.

Section A - Applications

How do you apply?

There are three ways to apply for a medical card.

1. The quickest and most straightforward way to apply is online at www.medicalcard.ie. This will determine immediately if you are eligible on income grounds and if you are, you will be asked to print off the completed form, get it signed by your GP and post it, together with the requested supporting documents. **If you are not eligible on income grounds, you may still be eligible on a discretionary basis.** (Please note that you are ONLY given the option to print off the completed form if you are eligible on income grounds so if you suspect you may not meet the requirements, it could save time to download and post the completed MC1 form as outlined in step 2 below.)
2. You can also download form MC1 from <http://www.hse.ie/eng/services/list/1/schemes/mc/forms/>. You print this form, fill it out by hand, get it signed by your GP and post it, together with the requested supporting documents.
3. You can also obtain a form from your Local Health Office or nearest Health Centre. Simply fill this form out by hand, get it signed by your GP and post it, together with the requested supporting documents.

Completed forms should be returned to the HSE Client Registration Unit, P.O. Box 11745, Dublin 11.

What are you asked for when applying?

- Basic personal details for you, your spouse and dependants. Name, contact details, PPS number, etc.
- Details of income for you and your spouse, including any extra property, financial investments, etc.
- Details of outgoings for you and your spouse. Rent, mortgage, childcare, travel to work expenses, etc..
- Details of a particular illness and ongoing medical expenses and associated costs

What will you need to include with the form? (Photocopies of supporting documents are sufficient)

Full details of supporting documents required are noted on the form and you should check that you have gathered all the information/documentation required before attempting to complete the form online and make sure that you have included all required information/documentation before submitting your application.

- You must include evidence of total household income (payslips if you are working, Post Office receipt or bank statements if you are unemployed and paid directly into your bank account or notice of tax assessment if you are self-employed).
- You must include evidence of outgoings, e.g. tenancy agreement or rent book, mortgage or bank statement, maintenance payments, travel to work costs (include a copy of Vehicle Registration Certificate, if appropriate), receipts for childcare costs etc.
- Provide details of EB condition (i.e. Medical Report), together with evidence of the costs involved including doctors' or consultants' fees, hospital charges, cost of prescribed medicines or appliances or

any other such expenses (attach copies of bills, invoices and/or receipts). *Include as much detail as possible in order to show that you are having difficulty meeting your medical bills.*

- If relevant, you should include evidence of commencement and expected completion dates of 'Back to Employment/Education' Schemes.

Section B – Review and Appeals

Reviews

A medical/GP visit card is normally issued for a period of 3 years, but may be issued for a shorter period depending on individual circumstances.

The 'Medical Card/GP Visit Card National Assessment Guidelines' (February 2015), recommend that in discretionary cases, decision makers should give consideration to extending review frequencies to the maximum allowed in order to avoid anxiety for individuals.

Appeals

If you are refused a medical card and are not satisfied with the decision, you may appeal to the Appeals Office of your HSE area.

How do you file an appeal?

- To file an appeal you must write a letter or an email (Email subject: "I am making an appeal") within 21 days of the decision date. The relevant contact details will be contained in the refusal letter you receive. There is no fee for the appeal service.

In your appeal letter/email you must set out your case and grounds for appeal clearly including as much evidence as possible to prove your case. You could include a letter from your GP, a letter from your consultant, a letter from DEBRA Ireland, evidence (receipts) of all money spent on medicines, dressings, lotions, travel to hospital, etc. Your case will be stronger if you can demonstrate that your medical bills negatively impact your ability to pay for basic living requirements.

- Once the HSE receive your letter/email you will receive an acknowledgement.
- The appeal will be undertaken by a third party, unconnected to your initial application.
- The Appeals Officer may choose to request further information. Sometimes a personal interview may take place.
- You will be informed in writing once the Appeals Officer has made his/her decision.

For more information

HSE PCRS
CRU Unit
4th Floor
Finglas

Dublin 11

LoCall: 1890 252 919 (or contact your Local Health Office)

Email: clientregistration@hse.ie

www.medicalcard.ie

HSE Website (February 2015). **Medical Card/GP Visit Card National Assessment Guidelines**. Available at <http://www.hse.ie/eng/services/list/1/schemes/mc/forms/medicalcardguidelines2015.pdf> [Accessed 1 July 2015].

HSE Website. **GP Visit Card for children under 6**. Available at <http://www.hse.ie/eng/services/list/1/schemes/mc/gpvc/under6.html> [Accessed 1 July 2015].

Citizens Information Website (1 July 2015). **GP visit cards for children under 6**. Available at http://www.citizensinformation.ie/en/health/entitlement_to_health_services/gp_visit_cards_for_under_6s.html (Accessed 1 July 2015)

www.gpvisitcard.ie

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