

## Social Welfare Benefits after Stroke

Citizens' Information produce a booklet called "*Entitlements for people with disabilities*" it is available for download from their website

[http://www.ciboard.ie/publications/providers/downloads/Entitlements\\_Disabilities.pdf](http://www.ciboard.ie/publications/providers/downloads/Entitlements_Disabilities.pdf)

### Types of payments

There are two main types of cash payments:

- Social insurance payments based on PRSI (Pay Related Social Insurance) contributions. You are eligible for social insurance payments if you satisfy specific social insurance contribution conditions (PRSI conditions), as well as any other conditions attached to the payment. These other conditions vary, depending on the payment you apply for.
- Means-tested payments, for those whose income is below a certain level. Your eligibility for means-tested payments depends on your income and assets as well as other conditions attached to the payment.

### Habitual Residence Condition

A habitual residence condition applies to Child Benefit\* and the following means-tested payments:

- Jobseeker's Allowance
- State Pension (Non-Contributory)
- Blind Pension
- Widow's/Widower's Pension (Non-Contributory)
- Guardian's Payment (Non-Contributory)
- One-Parent Family Payment
- Carer's Allowance
- Disability Allowance
- Supplementary Welfare Allowance (other than once-off exceptional and urgent needs payments)

The habitual residence condition means that, to qualify for a payment, you must have been resident in Ireland or in Northern Ireland, England, Scotland, Wales, the Channel Islands or the Isle of Man for the two years immediately before you applied for it. The two-year rule is not absolute.

If, for example, you retire to Ireland, you may be able to qualify for a payment immediately. Each case is decided on its merits.

### Claiming a payment

Most social welfare payments are paid by the Department of Social and Family Affairs. However, there are exceptions.

In general, the first time you apply for a benefit, you may require your birth certificate. If you qualify for extra payments for dependent adults or children (see below), you may also need the birth certificate of your spouse or partner, your marriage certificate and your children's birth certificates. You can obtain certificates at a reduced cost (€1) for social welfare purposes.

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You will also need your Personal Public Service (PPS) number when making a claim.

### General Register Office

Government Offices, Convent Road, Roscommon.

Lo-call: 1890 252 076 or Tel: (090) 663 2900

Website: [www.groireland.ie](http://www.groireland.ie)

### Medical assessments

Some payments require evidence of your disability. Sometimes your own doctor (GP) can supply a certificate, and sometimes a medical assessment by another doctor is needed. If you are called for a medical assessment, you must attend. Otherwise, you may be at risk of losing your payment. You can bring extra information about your disability to show the Medical Assessor. If you are called for a medical exam and cannot attend, or if you need help regarding your exam, contact:

Medical Review and Assessment Section

Department of Social and Family Affairs

157–164 Townsend Street, Dublin 2.

Tel: (01) 673 2125

### Rates of Payment

Up-to-date payment rates from 2009 are available on the Citizens' Information website [http://www.ciboard.ie/publications/providers/downloads/Entitlements\\_Disabilities\\_09\\_Update.pdf](http://www.ciboard.ie/publications/providers/downloads/Entitlements_Disabilities_09_Update.pdf)

### For more information

The Department of Social and Family Affairs publishes detailed information about each payment. The Department also publishes general booklets. If you are not familiar with the system, the most useful of these booklets are Guide to Social Welfare Services and Rates of Payment. You can get information booklets and claim forms:

- At your local social welfare office
- By phoning lo-call 1890 20 23 25 (this is the Leaflet Request line in the Department of Social and Family Affairs)
- Online at [www.welfare.ie](http://www.welfare.ie)
- In the case of HSE payments, contact:
- Your Local Health Office, or
- The HSE information line on lo-call 1850 24 1850, or
- Go online at [www.hse.ie](http://www.hse.ie)

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### Disability Allowance

The Disability Allowance is a weekly allowance paid to people with a disability that are aged between 16 and 66. The disability must be expected for at least one year and in order to receive the payment you must complete a means test and a medical suitability test. Your means and that of your spouse or partner are taken into account. Your parents' means are not considered. You must also satisfy the habitual Residence Condition outlines above. The forms are available for your nearest social welfare office, from the Disability Allowance section of the Department of Social and Family Affairs or online at [www.welfare.ie/EN/forms/documents/da1.pdf](http://www.welfare.ie/EN/forms/documents/da1.pdf).

You may qualify for a Living Alone Increase and the Household Benefits Package (see Chapter 3). If you are awarded Disability Allowance, you get a Free Travel Pass automatically. This allows you to travel for free and your spouse or partner to travel free in your company. If you are medically assessed as being unable to travel alone you may be entitled to a Companion Free Travel Pass.

If you are living in residential care or are a long-stay patient in hospital, you are entitled to the full rate of Disability Allowance – subject to the means test.

You can earn €120 per week from rehabilitative or therapeutic work without affecting your Disability Allowance. If you earn over €120, 50% of your earnings between €120 and €350 will be disregarded in the means test. If you wish to take up this disregard, you should forward medical evidence from your doctor stating that the work is rehabilitative together with a payslip from the employment or a letter from the employer if you have not commenced work.

If you have been getting Disability Allowance for at least 15 months (12 months if aged 50 or over) and you return to the workforce, you may be eligible for the Back to Work Allowance. When you have been on Disability Allowance for at least six months, you may be eligible for the Back to Education Allowance.

If you are getting Jobseeker's Benefit or Jobseeker's Allowance and you apply for Disability Allowance, you continue to get Jobseeker's Benefit or Allowance pending the outcome of your claim, including an appeal.

#### **For more information and to apply;**

Disability Allowance Section  
Social Welfare Services, Ballinalee Road, Longford.  
Tel: (043) 40 000 or (01) 704 3000

### Illness Benefit

Illness benefit was previously called Disability Benefit. This is a short term payment made to insured people who are unable to work due to illness. It can be paid in the long term. You must be under 66 years of age and covered by social insurance (PRSI). If you have 260 or more (5 years) PRSI contributions you can get illness benefit for a maximum of 2 years.

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If you reach the age of 66 while receiving Illness Benefit, you should apply for the State Pension (Contributory). If you have less than five years paid PRSI contributions, you can receive Illness Benefit for up to 12 months. You can re-qualify for Illness Benefit by working and getting a further 13 weeks PRSI paid or a smaller number if that is all you need to bring you up to 260 paid contributions.

Illness Benefit is limited to 15 months if you have a Widow's/Widower's (Contributory or Non-Contributory) Pension, One-Parent Family Payment, Deserted Wife's Benefit/Allowance or Prisoner's Wife's Allowance. This applies even if you have 260 contributions paid. After 12 months on Illness Benefit, if you are permanently incapable of work and you satisfy the PRSI conditions, you should consider applying for Invalidity Pension.

This is paid at a higher rate and opens the way to other benefits, such as free travel and the Household Benefits Package.

**For more information and to apply;**

Illness Benefit Section

Department of Social and Family Affairs, PO Box 1650, Dublin 1.

Illness Benefit Telephone Enquiries Section Tel: (01) 679 7777

## Invalidity Pension

This is a long-term payment made to insured people who are permanently incapable of work because of illness or disability. People with a disability generally transfer to Invalidity Pension from another social welfare payment such as Illness Benefit. However, sometimes in exceptional circumstances, you can transfer directly from employment to Invalidity Pension if your illness means you are unlikely to work for the rest of your life. At the age of 65, the rate of payment increases to the same rate a retirement pension and you are entitled to a free travel pass and may also be entitled to the Household Benefits package.

To qualify for this you must satisfy both medical and social insurance (PRSI) conditions

The medical conditions are:

- You must have been unable to work for at least 12 months and be likely to be unable to work for at least a further 12 months, or
- You must be permanently unable to work, or
- You must be over the age of 60 and have a serious illness or incapacity

The PRSI conditions are that you must have at least 260 PRSI paid contributions since entering insurance and at least 48 contributions paid or credited in the last complete tax year before the date of your claim (for a claim made in 2010, the relevant year is 2009).

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You may be allowed to do rehabilitative or therapeutic work (maximum 20 hours a week) and retain your Invalidity Pension. You must get prior written approval from the Department of Social and Family Affairs before you start work

**For more information and to apply;**

Invalidity New Claims Section  
Social Welfare Services, Ballinalee Road, Longford.  
Tel: (043) 40 000 or (01) 704 3000

### Blind Pension

This is a long-term means-tested payment made to people who are blind or have low vision. You must be blind or have low vision, satisfy both a means test and a habitual residence test, and be aged 18 or over. You must have an eye test. Your means and those of your spouse or partner are taken into account.

The Blind Pension is payable up to the age of 66 if you continue to satisfy the qualifying conditions. You should apply for the State Pension (Contributory or Non-Contributory) three months before reaching the age of 66. You are also entitled to free travel with this benefit.

**For more information and to apply;**

Blind Pension Section  
Social Welfare Services, College Road, Sligo.  
Lo-call: 1890 500 000 or Tel: (071) 916 9800, (01) 704 3000

There is a Braille and audio cassette version of the application form available.

### Blind Welfare Allowance

This is a means-tested supplementary payment to a person who is blind or has low vision, is getting a Blind Pension or another income maintenance payment from the Department of Social and Family Affairs such as Disability Allowance, and who needs extra support or resources to meet their needs. To qualify you must be registered with the National Council for the Blind or submit a qualifying certificate of visual impairment from an ophthalmic surgeon.

To apply, contact your local welfare office.

### Housing Adaptation Grant

Grant schemes are available to contribute towards the costs of adapting your home, including making structural changes. When the local authority receives your application for one of the grant schemes below, it may request an Occupational Therapist's (OT) assessment. The local authority can arrange for an OT assessment but you can employ an OT to carry out an assessment and recoup up to €200 as part of the total grant up to the maximum you are entitled to. You can contact an OT through the community care section of your Local Health Office or through the Association of Occupational Therapists of Ireland, [www.aoti.ie](http://www.aoti.ie).

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The grant can help you to make necessary changes to your home like making it wheelchair accessible, adding a ground floor bathroom. It provides means-tested grants for the provision or adaptation of accommodation to meet the needs of people with a disability. The maximum grant is €30,000. For houses less than 12 months old the maximum grant is €14,500.

If you only require minor work done you can apply for the Mobility Aids Grant Scheme instead, you must satisfy a means test to receive this grant.

### Benefits for Carers

#### Carer's Benefit

This is a short-term payment made to insured people who leave employment temporarily to care for someone who needs full-time care. This benefit is not means tested. To qualify you must have 156 PRSI contributions. You must leave employment (of at least 32 hours a fortnight) to look after someone with a disability in need of full-time care. You must have been employed for at least eight weeks in the six-month period prior to starting full-time caring duties.

If you are self-employed you are not eligible for Carer's Benefit. The scheme is payable for 24 months, and may be claimed over separate time periods subject to a minimum of 6 weeks for any given period.

To apply you must complete the application form at your local social welfare office or citizens' information centre. Online at [www.welfare.ie](http://www.welfare.ie) or by calling locall 1890 202 325.

**For more information;**

Carer's Benefit Section

Social Welfare Services, Ballinalee Road, Longford.

Tel: (043) 40 000 or (01) 704 3000

#### Carer's Leave

You may be able to take temporary unpaid leave from employment to care for someone who needs full-time care. Employees can leave employment for 104 weeks to provide full time care. The leave is unpaid but the job will be kept open for the duration of the leave under the Carer's Leave Act.

To apply contact the Department of Social and Family Affairs.

**For more information;**

Employment Rights Information Unit

National Employment Rights Authority, O'Brien Road, Carlow.

Lo-call: 1890 201 615

Website: [www.employmentrights.ie](http://www.employmentrights.ie)

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### Carer's Allowance

This is a long-term means-tested payment for carers with low incomes who are looking after someone in need of full-time care because of age, physical or learning disability or illness.

You must be aged 18 or over and satisfy both a means test and a habitual residence test. You must be living with the person you are looking after, or be providing full-time care and attention to a person who is not living with you. Full-time care and attention means that the person in need of care requires continuous supervision and frequent assistance throughout the day in connection with their normal personal needs – for example, help to walk and get about, eat or drink, wash, bathe, dress.

The person you are caring for must be aged 16 or over, require fulltime care and attention for at least 12 months (medical certification is required) and not normally be living in a hospital, home or similar institution.

**For more information and to apply;**

Carer's Allowance Section  
Social Welfare Services, Ballinalee Road, Longford.  
Tel: (043) 40 000 or (01) 704 3000

### Half Rate Carer's Allowance

The carer's allowance scheme has changed to allow more people who are caring for another person get Carer's Allowance payment. The change means, if you are getting certain social welfare payments and you are providing full-time care and attention to another, you can keep your main social welfare payment and get half-rate Carer's Allowance as well. This payment has the same application process as the Carer's Allowance application above.

### Annual Respite Grant

A Respite Care Grant (currently €1,700) is paid automatically by the Department of Social and Family Affairs in June each year to all carers getting Carer's Allowance, Carer's Benefit, Prescribed Relative Allowance or caring for someone who gets Constant Attendance Allowance. It is also payable to anyone providing full-time care to an older person or a person with a disability, regardless of the carer's means. The carer must not be working outside the home for more than 15 hours per week or getting an unemployment payment (because they would have to be available for full-time work). A grant is paid for each person being cared for.

**For more information and to apply;**

Respite Care Grant Section  
PO Box 10085, Dublin 2.  
Tel: (01) 673 2222

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### Dependent Relative Tax Credit

Parents, guardians and people who care for dependent relatives may qualify for the Dependent Relative Tax Credit. You can apply for this in your local tax office.

For more information on the benefits available please go to your local citizens' information centre or log on to [www.citizensinformation.ie](http://www.citizensinformation.ie)