

# Guide to Applying for the Nursing Homes Support Scheme

Please note that this is only intended to be a brief guide to the Scheme. For more detailed information please refer to the Information Booklet.

## Stage 1: Applying for the Scheme



Application forms are available from your local Nursing Home Support Office. The application process contains three steps:

**Step 1** is an application for a Care Needs Assessment.

**Step 2** is an application for State Support. This will be used to complete the Financial Assessment which determines your contribution to care and your corresponding level of financial assistance ("State support").

**Step 3** is an optional step which should be completed if you wish to apply for the Nursing Home Loan ("Ancillary State support"). The loan is explained in section 5 of this booklet.

It is important to take care when completing the form. You must provide accurate information about your financial affairs and ensure that all of the documents listed in the checklist have been attached.

The application form must be signed by the applicant and sent to the HSE. Where the applicant is unable to sign the form him/herself due to reduced capacity to make decisions (i.e. diminished mental capacity), a specified person may sign on his/her behalf. For further information on **specified persons** please refer to the Information Booklet.

## Stage 2: Care Needs Assessment



The Care Needs Assessment identifies whether you need long-term nursing home care. It will be carried out by healthcare professionals, for example, a nurse etc., and will consider whether you can be supported to continue living at home or whether long-term nursing home care is more appropriate.

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 then pay the balance of your cost of care. 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. This payment by the HSE is called State support.

### Stage 4: Application for the Nursing Home Loan ("Ancillary State Support")



Where your assets include land and property, the 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, if approved, the HSE will pay the money on your behalf and it will be collected after your death. This is an optional benefit of the scheme called the "Nursing Home Loan".

In order to apply for the Nursing Home Loan you must provide written 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 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.

### Stage 5: Choose your Nursing Home



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

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

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

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

### Further Information

An Information Booklet explaining the scheme is available at [www.hse.ie](http://www.hse.ie) or you can contact the HSE's National Information Line on 1850 24 1850 from 8am-8pm Monday-Saturday.