



Irish  
**Neonatal  
Health  
Alliance**



## Irish Neonatal Health Alliance's Guide to **FINANCIAL SUPPORTS** for Parents and Families of Premature Babies

*Giving birth to a premature baby can be an overwhelming time for families, many of whom are not prepared for the early arrival of their baby.*

*To help families address the additional financial burden that accompanies premature birth and to ensure that families are aware of the various benefits available to them, we have prepared this resource which provides information and details on entitlements for families living in Ireland.*

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## LEAVE ENTITLEMENTS



### **PREGNANCY RELATED ILLNESS**

Pregnancy related sick leave is treated differently across the public and private sectors and there is no standardised practice for how it is treated in Ireland. In some sectors pregnancy related sick leave is treated separately from normal sick leave. Please refer to your Human Resources Department to ascertain your employer's rules in relation to this situation.

### **MATERNITY LEAVE**

Under the Maternity Protections Acts 1994 and 2004, maternity benefit is paid for 26 weeks by the Department of Social Protection to women who have sufficient PRSI contributions. Some employee contracts also provide for an additional payment by the employer to the woman but you should refer to your individual contract of employment for clarification.

Maternity leave commences on the day that you deliver your premature baby and your application for Maternity Benefit must be accompanied by a letter from your doctor confirming the date of birth of your child.

You are also entitled to take an additional **16 weeks UNPAID** maternity leave which must commence immediately after the end of paid maternity leave.

**For further information contact:** Maternity Benefit Section, Department of Social Protection, McCarter's Road, Buncrana, Co. Donegal, Ireland. [www.welfare.ie](http://www.welfare.ie)

### **POSTPONEMENT OF MATERNITY LEAVE**

Section 7 of the Maternity Protection (Amendment) Act 2004 provides for postponement of your maternity leave (for a maximum period of 6 months) in certain and specified circumstances i.e. if your baby is hospitalised. This right to postpone leave applies whether you are on maternity leave, or on additional unpaid maternity leave.

You may only request that your maternity leave be postponed once you have taken at least 14 weeks' maternity leave, 4 of which must have been taken after the birth. If you postpone your maternity leave and return to work, you may take your leave in one block, not later than 7 days after your child has been discharged from hospital. Your employer has the right to refuse your application to postpone your maternity leave.

If you postpone your maternity leave and return to employment, you need to notify the Department of Social Protection in writing that your child has been hospitalised and that you have returned to employment. The Department require a letter from your family doctor (GP)/hospital confirming that your child has been discharged from hospital and your maternity benefit should resume. Your Personal Public Service Number (PPS) Number should be clearly identified on all documents you send to the Department.

If you have postponed your maternity leave and become ill when you return to work (before resuming your postponed leave), you may be considered to have started your resumed leave on the first day of your absence because of illness. Alternatively, you may choose to forfeit your right to resumed leave and have your leave treated as sick leave.

### **PATERNITY LEAVE**

**From September 2016**, every employer in Ireland must offer new fathers two weeks' paternity leave following the birth of a child. The leave may be taken anytime within 28 weeks of the birth.

Some employers provide a period of paid leave from work for male employees following the birth or adoption of their child. Fathers employed in the civil service are entitled to a period of special (paternal) leave of 3 days with pay in respect of children born on or after 1 January, 2000 or for children adopted after 1 January 2000.

### **PARENTAL LEAVE**

The Parental Leave Act 1998, as amended by the Parental Leave (Amendment) Act 2006, allows parents to take parental leave from employment in respect of certain children. A person acting in loco parentis with respect to an eligible child is also eligible. The amount of parental leave available to each parent per child is 18 weeks. Leave can be taken in respect of a child up to 8 years of age. If a child was adopted between the age of 6 and 8, leave in respect of that child may be taken up to 2 years after the date of the adoption order. In the case of a child with a disability or a long-term illness leave may be taken up to 16 years of age. In addition an extension may also be allowed where illness or other incapacity prevented the employee taking the leave within the normal period. If the parent becomes ill while on parental leave and is unable to care for the child the leave can be suspended for the duration of the illness. In order to suspend the parental leave the employee must give written notice and relevant evidence of the illness to the employer as soon as is reasonably practicable. The parental leave resumes after the illness. During the illness the parent is treated as an employee who is sick.

**For further information contact:** PRSI Records, Department of Social Protection, McCarter's Road, Buncrana, Co. Donegal, Ireland. [www.welfare.ie](http://www.welfare.ie)

### **FORCE MAJEURE**

The Parental Leave Acts 1998 and 2006 give an employee a limited right to leave from work, known as force majeure leave. It arises where, for urgent family reasons, the immediate presence of the employee is indispensable owing to an injury or illness of a close family member. Force majeure leave does not apply following the death of a close family member.

The maximum amount of leave is 3 days in any 12-month period or 5 days in a 36-month period. You are entitled to be paid while you are on force majeure leave.

### **CARER'S LEAVE**

Carer's leave allows you to leave your employment temporarily for up to 104 weeks to provide full-time care for people in need of full-time care and attention. The leave is unpaid but people who take carer's leave have their jobs kept open for the duration of the leave. You do not have to be eligible for Carer's Benefit to get carer's leave.

The family doctor (GP) of the individual you propose to care for will need to complete part of the application form for Carer's Benefit unless the individual is under 16 and Domiciliary Carer's Allowance is being paid for that person. Your employer will also need to fill in part of this form to confirm that you are an employee, giving details such as when you commenced employment.

**For further information contact:** Department of Social Protection, Carer's Benefit Section, Social Welfare Services Office, Government Buildings, Ballinalee Road, Longford, Ireland. [www.welfare.ie](http://www.welfare.ie)

## BENEFIT ENTITLEMENTS



### HEALTH AND SAFETY BENEFIT

Health and Safety Benefit is a weekly payment for employed women who are pregnant or breastfeeding, and who are granted health and safety leave by their employer.

You may be granted health and safety leave from employment if your employer cannot remove a risk to your health while you are pregnant, or breastfeeding, or assign you alternative "risk-free" duties.

To qualify for Health and Safety Benefit, you must meet certain criteria and social insurance (PRSI) contribution conditions. Your employer pays your normal wage for the first 21 days (3 weeks) of your health and safety leave and the Department of Social Protection pays Health and Safety Benefit for the remainder.

#### Health and Safety Benefit lasts until:

- The day you become entitled to Maternity Benefit, if you are pregnant
- 14 weeks from the date on which you gave birth, if you are an employee who has recently given birth and do night-work
- 26 weeks from the date on which you gave birth, if you are breastfeeding

#### Health and Safety Benefit ceases if your health and safety leave ends because:

- You are no longer at risk in the workplace or
- Your employer has removed the risk or given you other work or
- You are employed on a fixed-term contract and that contract expires.

**For further information contact:** Health and Safety Benefit Section, McCarter's Road, Bunclara, Co. Donegal, Ireland. [www.welfare.ie](http://www.welfare.ie)

### CHILD BENEFIT

Child Benefit is payable to the parents or guardians of children under 16 years of age, or under 18 years of age if the child is in full-time education, Youthreach training or has a disability.

For twins, Child Benefit is paid at one and a half times the normal monthly rate for each child. For triplets and other multiple births, Child Benefit is paid at double the normal monthly rate for each child.

#### You need to apply for Child Benefit within 12 months of:

- The birth of your baby or
- The month the child became a member of your family or
- The month the family came to live in Ireland.

If your baby is born in Ireland, when you register the birth of your baby the Department of Social Protection will begin a Child Benefit claim for your child.

**For further information contact:** Child Benefit Section, Department of Social Protection, Social Welfare Services Office, St Oliver Plunkett Road, Letterkenny, Co. Donegal, Ireland. [www.welfare.ie](http://www.welfare.ie)

### DOMICILIARY CARE ALLOWANCE

Domiciliary Care Allowance (DCA) is a monthly payment for a child aged under 16 with a severe disability, who requires ongoing care and attention, substantially over and above the

care and attention usually required by a child of the same age. It is not means tested.

To qualify for Domiciliary Care Allowance a child must have "**a severe disability requiring continual or continuous care and attention substantially in excess of the care and attention normally required by a child of the same age**".

Eligibility is not based on the type of impairment or disease, but on the resulting lack of function of body or mind which means the child needs extra care and attention. This care and attention must be required to allow the child to deal with the activities of daily living. The child must be likely to require this level of care and attention for at least 12 months.

The Department's Medical Assessor looks at all the following before giving an opinion on whether your child meets the medical criteria:

- The history of the case
- All medical reports received (your GP fills out a medical report and you should include reports from any relevant specialists)
- Your description of the care and attention required by your child.

**For further information contact:** Domiciliary Care Allowance, Social Welfare Services Office, Department of Social Protection, College Road, Sligo. [www.welfare.ie](http://www.welfare.ie)

### CARER'S ALLOWANCE

Carer's Allowance is a payment to people on low incomes who are looking after a person who needs support because of age, disability or illness. The person you are caring for must be in receipt of the Domiciliary Carer's Allowance and you will need to complete a CR1 form to apply for this allowance. If you qualify for this means tested allowance you may also qualify for the Free Household Benefits Package (if you are living with the person you are caring for) and a Free Travel Pass. (subject to meeting the criteria outlined on [www.welfare.ie](http://www.welfare.ie)).

**For further information contact:** Department of Social Protection, Carer's Allowance Section, Social Welfare Services Office Buildings, Ballinalee Road, Longford, Ireland. [www.welfare.ie](http://www.welfare.ie)

### CARER'S BENEFIT

Carer's Benefit is a taxable payment made to people who leave the workforce to care for a person(s) in need of full-time care and attention. Carer's Benefit is paid for a total period of 104 weeks for each person being cared for. This may be claimed (by completion of a CARB1 form) as a single continuous period or in any number of separate periods up to a total of 104 weeks. However, if you claim Carer's Benefit for less than six consecutive weeks in any given period you must wait for a further six weeks before you can claim Carer's Benefit to care for the same person again.

If you are caring for more than one person, you may receive payment for each care recipient for 104 weeks. This may result in the care periods overlapping or running concurrently. It is advisable to apply for Carer's Benefit 10 weeks before you intend to leave your place of employment.

**For further information contact:** Department of Social Protection, Carer's Benefit Section, Social Welfare Services Office, Government Buildings, Ballinalee Road, Longford, Ireland. [www.welfare.ie](http://www.welfare.ie)

## BENEFIT ENTITLEMENTS contd.



### CARER'S SUPPORT GRANT

The Carer's Support Grant is an annual payment made to Carer's by the Department of Social Protection. Carer's can use the grant in whatever way they wish. You may use the grant to pay for respite care if you wish, but you do not have to do so.

If you are getting Carer's Allowance, Carer's Benefit, Domiciliary Care Allowance or Prescribed Relative's Allowance from the Department of Social Protection, you do not need to apply for the Carer's Support Grant as it will be automatically paid to you in June.

**For further information contact:** Department of Social Protection, Carer's Support Grant Section, PO Box 10085, Dublin 2. [www.welfare.ie](http://www.welfare.ie)

### DISABILITY ALLOWANCE

Disability Allowance is a weekly allowance paid to people with a disability. You can get Disability Allowance from 16 years of age. If you are in education when you turn 16, you can continue to attend school.

To qualify for Disability Allowance (DA) you must:

- Have an injury, disease or physical or mental disability that has continued or may be expected to continue for at least one year
- As a result of this disability be substantially restricted in undertaking work that would otherwise be suitable for a person of your age, experience and qualifications
- Be aged between 16 and 66. When you reach 66 years of age you no longer qualify for DA, but you are assessed for a State pension.
- Satisfy a means test
- Satisfy the habitual residence condition.

**For further information contact:** Disability Allowance Section, Department of Social Protection, Social Welfare Services Office Government Buildings, Ballinalee Road, Longford, Ireland. [www.welfare.ie](http://www.welfare.ie)

### HOUSEHOLD BENEFITS ALLOWANCE

The Household Benefits Package is a package of allowances which help you with the costs of running your household. There are 2 allowances in the Household Benefits Package:

#### Allowance 1

- The Electricity Allowance or
- Natural Gas Allowance or
- Cash Electricity Allowance or
- Cash Gas Allowance

#### Allowance 2

- The Free Television Licence

If you are getting full-time Carer's Allowance you may qualify for this package.

**For further information contact:** Department of Social Protection, Social Welfare Services, College Road, Sligo, Ireland. [www.welfare.ie](http://www.welfare.ie)

### CARER'S ALLOWANCE

Carer's Allowance is a payment to people on low incomes who are looking after a person who needs support because of age, disability or illness. The person you are caring for must be in

receipt of the Domiciliary Carer's Allowance and you will need to complete a CR1 form to apply for this allowance. If you qualify for this means tested allowance you may also qualify for the Free Household Benefits Package (if you are living with the person you are caring for) and a Free Travel Pass. (subject to meeting the criteria outlined on [www.welfare.ie](http://www.welfare.ie)).

**For further information contact:** Department of Social Protection, Carer's Allowance Section, Social Welfare Services Office Buildings, Ballinalee Road, Longford, Ireland. [www.welfare.ie](http://www.welfare.ie)

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**For further information contact:** Department of Social Protection, Carer's Benefit Section, Social Welfare Services Office, Government Buildings, Ballinalee Road, Longford, Ireland. [www.welfare.ie](http://www.welfare.ie)

## CARD ENTITLEMENTS



### CARD ENTITLEMENTS

Under the Drugs Payment Scheme you pay a maximum of €144 a month for approved prescribed drugs, medicines and certain appliances for use by yourself and your family in that month. You do not have to register with a particular pharmacy for the scheme but for convenience it is advisable to use the same pharmacy in a particular month if you wish to avoid paying more than the maximum €144. If you pay over the maximum, for example because you need to use two or more pharmacies in one month, you can apply for a refund of the amount above the threshold. Drugs Payment Scheme Cards are issued for a limited time (generally 5 years). When your card expires, you must apply again to obtain a new card. You can get the forms from your local pharmacy or from your Local Health Office.

**NOTE:** the €144 monthly expenditure is considered a medical expense and should be included on your annual **Medical Expenses MED 1 Form**.

### MEDICAL CARD

To qualify for a medical card, your weekly income must be below a certain figure for your family size. Cash income, savings, investments and property (except for your own home) are taken into account in the means test.

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

- Free GP (family doctor) services
- Prescribed drugs and medicines - some prescription charges apply
- In-patient public hospital services, out-patient services and medical appliances
- Dental, optical and aural services
- Maternity and infant care services
- Some personal and social care services, for example, public health nursing, social work services and other community care services
- Short-term counselling for mild to moderate psychological difficulties, using the Counselling in Primary Care Service
- A maternity cash grant of €10.16 on the birth of each child (apply to your Local Health Office)

**For further information contact:** Client Registration Unit, P.O. Box 11745, Finglas Dublin 11, Ireland. [www.medicalcard.ie](http://www.medicalcard.ie)

### GP VISIT CARD

A GP visit card allows you to visit a participating family doctor for free. The GP visit card for children under 6 is available to all children under the age of 6.

**For further information:** Apply online for a GP visit card on [www.medicalcard.ie](http://www.medicalcard.ie)

### LONG-TERM ILLNESS SCHEME

People suffering from certain conditions can avail of free drugs, medicines and medical and surgical appliances for the treatment of that condition.

The medical conditions that qualify under the Long Term Illness Scheme are:

- Intellectual disability
- Mental illness (for people under 16 only)
- Diabetes insipidus

- Diabetes mellitus
- Haemophilia
- Cerebral palsy
- Phenylketonuria
- Epilepsy
- Cystic fibrosis
- Multiple sclerosis
- Spina bifida
- Muscular dystrophies
- Hydrocephalus
- Parkinsonism
- Acute leukaemia
- Conditions arising from use of Thalidomide

Forms are available at your Local Health Office and if you qualify, you will be issued with a long-term illness book. This book lists the drugs and medicines for the treatment of your condition, which will be provided to you free of charge through your pharmacist. You do not have to pay a prescription charge for drugs covered by your long-term illness book. Other drugs and medicines not related to the specified condition must be paid for in the normal way. If your doctor or occupational therapist prescribes a medical or surgical appliance, it will be supplied to you from your Local Health Office

## TAX RELIEF ENTITLEMENTS



### MATERNITY BENEFIT TAX/PRSI REFUND

If your maternity benefit is paid to your employer (who continues to pay your wage) you may be entitled to a tax and PRSI refund. Once your maternity leave has ended you should request an MB21 statement from the Maternity Benefits Section and forward the form to your tax office.

**For further information contact:** Maternity Benefit Section, Department of Social Protection, McCarter's Road, Buncrana, Co. Donegal, Ireland. [www.welfare.ie](http://www.welfare.ie)

In order to claim a PRSI refund you must complete a Refund of PRSI Contributions Form.

**For further information contact:** PRSI Refunds Section, Department of Social Protection, Gandon House, Amiens Street, Dublin 1. [www.welfare.ie](http://www.welfare.ie)

### HOME CARER'S TAX CREDIT

A Home Carer's Tax Credit is a tax credit given to married couples or civil partners (who are jointly assessed for tax) where one spouse or civil partner works in the home caring for a dependent person. A child for whom Child Benefit is payable is classified as a dependent person.

**For further information:** Complete the Home Carer's Tax Credit IT 66 Claim Form available from [www.revenue.ie](http://www.revenue.ie)

### EMPLOYING A HOME CARER

You can claim tax relief on the cost of employing a carer (directly or by using an agency) either if you employ one for yourself, or for another family member. If you employ the carer yourself, you are required to register as an employer and you will be responsible for your employee's tax and social insurance. You will also have other duties and obligations as an employer, for example regarding hours of work, contracts of employment, payslips, holidays and the minimum wage. If you pay an agency to provide the carer, the agency will employ the carer and be responsible for their tax and social insurance etc. You can still claim tax relief on the cost of paying the agency to provide a carer.

### MEDICAL EXPENSES

Tax relief is available on medical expenses you pay for yourself and on behalf of your family. You can claim relief only if you cannot recover the expenses from any other source. You cannot claim tax relief for sums already received or due to be received from:

- A public or local authority, for example, the HSE (Health Service Authority)
- An insurance policy
- Any other source, for example, compensation

In order to claim the relief you must complete a **Med 1** form (available online) and retain all your medical receipts as they may be requested by Revenue.

**You can claim tax relief on:**

- Doctors and consultants fees
- Items or treatments prescribed by a doctor or consultant
- Maintenance or treatment in a hospital or a nursing home
- Costs of speech and language therapy carried out by a speech and language therapist for a qualifying child
- Transport by ambulance
- Costs of educational psychological assessments carried out by an educational psychologist for a qualifying child
- Certain items of expenditure in respect of a child suffering from a serious life threatening illness
- Kidney patients' expenses (up to a maximum amount

depending on whether the patient uses hospital dialysis, home dialysis or CAPD)

- Specialised dental treatment
- Routine maternity care
- In-vitro fertilisation

**The following, where prescribed by a doctor, also qualify for medical expenses relief:**

- Drugs and medicines
- Diagnostic procedures
- Orthoptic or similar treatment
- Hearing aids
- Orthopaedic bed or chair
- Wheelchair or wheelchair lift (no relief is due for alteration to the building to facilitate a lift)
- Glucometer machine for a diabetic
- Engaging a qualified nurse in the case of a serious illness
- Physiotherapy, chiropody/podiatry services or similar treatment
- Cost of a computer where there is medical evidence that it is necessary to help a person with a severe disability to communicate
- Cost of gluten-free food for coeliacs. As this condition is generally ongoing, a letter (instead of prescriptions) from a doctor stating that the individual is a coeliac sufferer is acceptable. Receipts from supermarkets in addition to receipts from chemists are acceptable.

You cannot claim relief for cosmetic surgery costs, unless you need the surgery as a result of a congenital abnormality, personal injury or disease.

**The list of treatments and appliances that attract tax relief is added to from time to time. If you are undergoing a new procedure or availing of a new appliance, it is worth checking whether you can claim tax relief.**

**You can claim tax relief on the following as health expenses for a child with permanent disabilities:**

- **Telephone:** Where a child with a permanent disability is being treated at home, you can claim a flat rate payment to cover telephone rental and calls where those expenses are incurred for purposes directly connected with the treatment of the child.
- **Overnight accommodation:** Tax relief is also allowable for parents or guardians of children with permanent disabilities where the child is required to stay overnight in a hospital as part of their treatment and the parent or guardian is required to stay nearby. Relief is allowable on payments made to the hospital and/or hotel or bed-and-breakfast near the hospital for accommodation.
- **Travel:** The cost incurred in travelling (unlimited journeys) to and from any hospital in respect of;
  - The patient and accompanying parents or guardians and
  - Parents or guardians of the patient
- Where such trips are shown to be essential to the treatment of the child. There is a mileage allowance if you use a private car.
- **Hygiene products and special clothing:** Tax relief is also allowable for parents/guardians of children with permanent disabilities for the cost incurred in respect of hygiene products and special clothing. This is subject to a maximum of €500 per year.



## TAX RELIEF ENTITLEMENTS contd.

### INCAPACITATED CHILD TAX CREDIT

Incapacitated Child Tax Credit is available if you are the parent or guardian of a child who is permanently incapacitated, either physically or mentally and

- Became so before reaching 21 years of age **or**
- Becomes permanently incapacitated after reaching the age of 21, but while still in full-time education or while training for a trade or profession for a minimum of 2 years

**You can also claim the credit for:**

- A stepchild

- A formally or informally adopted child
- Any child of whom you have custody, who is maintained at your own expense and who is permanently incapacitated

You can claim a credit for more than one child where more than one child is permanently incapacitated. Where the child is maintained by more than one person, the tax credit is divided between them in proportion to the amount paid by each towards the maintenance of the child.

## MISCELLANEOUS ENTITLEMENTS

### ASSESSMENT OF NEEDS

The Disability Act 2005 provides for the assessment of need of people with disabilities and the consequent drawing up of Service Statements. The assessment of need is carried out or arranged by Assessment Officers who are independent officers of the Health Service Executive (HSE). After the assessment, a Service Statement is drawn up by a Liaison Officer. Your child is entitled to an assessment of need if you consider that they have a disability.

You must apply on behalf of your child to the HSE in writing (application forms are available from your Local Health Office) and the HSE must acknowledge your application within 14 days. This acknowledgement must tell you the date on which the assessment will start. The Act provides that the assessment must be started within three months of the application and must be completed without undue delay - there is no specific time limit on its completion. The regulations, however, provide that the HSE must complete the assessment within three months unless there are exceptional circumstances. If there is a delay in completing the assessment you must be told the reason and given a timescale for completion.

The aim of an assessment is to decide what health and education needs arise from your child's disability and what services they require to meet those needs. Health services include personal social services and include services provided directly by the HSE and services provided on behalf of the HSE (many of the services for people with intellectual disabilities are provided by voluntary bodies on behalf of the HSE). You will be encouraged to take part in your child's assessment.

If the assessment identifies a potential educational need, the Assessment Officer refers the matter to the Special Education Needs Organiser (SENO) who is an employee of the National Council for Special Education (NCSE). The SENO will notify the Assessment Officer of the response from the education sector.

The assessment identifies needs: it does not take account of the costs of providing for those needs or whether the capacity to provide services to meet the needs is present.

### EARLY CHILDHOOD CARE AND EDUCATION SCHEME

The Early Childhood Care and Education (ECCE) Scheme provides early childhood care and education for children of pre-school age. Children are eligible for the ECCE scheme if they are aged over 3 years and not older than 5 and a half years. If your child is over the eligibility age requirement due to special needs they may be able to get an exemption from the upper age limit for the ECCE Scheme. There are no exemptions to the lower age limit.

To get a place for your child, apply to a participating playschool or daycare centre. You will need to provide a copy of your child's birth certificate or passport and PPS number.

If your child needs additional support, your pre-school provider can apply, in partnership with you, for targeted supports.

**For further information contact:** Childcare Directorate, Department of Children and Youth Affairs, \_43-49 Mespil Road, Dublin 4, Ireland. [www.dcy.a.ie](http://www.dcy.a.ie)