



Assessment for a medical card

We assess your application on a qualifying financial threshold. This is the amount of money that you can earn a week and still qualify for a card. It is specific to your own financial circumstances.

We look at your household income after tax, PRSI and the Universal Social Charge (USC) have been deducted. We also take certain expenses into account.

Income, savings and assets

The types of income you should include in your application are:

- social welfare payments
- wages (take-home pay, after tax, PRSI and USC)
- pension
- income from savings and investments
- maintenance payments
- rental income from family home (for example a sub-let room)
- property other than the family home

You should also include income from royalties or payments under a settlement, covenant or from an estate.

If your only household income is a social welfare payment, you qualify for a medical card and should apply.

Allowable expenses

All allowable expenses help to increase the amount that you can earn and still qualify for a card.

The types of allowable expenses you should include in your application are:

- rent payments
- mortgage payments
- childcare costs
- travel to work costs
- maintenance payments
- net cost of private nursing home care
- mortgage protection premium
- life assurance for mortgage protection

Documents you need to include

You must provide income and expenses documents with your application. These can be photos, scans or photocopies of the original documents. They must show your name and address.

For expenses, you must show proof of current payments dated within the last 3 months.

Documents you need to include with your application (Link: <https://www2.hse.ie/services/schemes-allowances/medical-cards/applying/documents-you-need/>)

How much you can earn and still qualify

Read about your qualifying financial threshold (Link: <https://www2.hse.ie/services/schemes-allowances/medical-cards/applying/how-much-you-can-earn/>).

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