



How much you can earn and still qualify for a medical card

The online application process includes a quick assessment of your finances. This will let you know if you might qualify for a medical card or GP visit card. It is based on basic income and expenses information.

A full assessment is carried out later in the application process. You will need to upload documents showing income and expenses. For example, payslip, proof of social welfare payment, childcare costs etc.

How much you can earn

Your qualifying financial threshold is the amount you can earn a week and still qualify for a card.

How we calculate this

Your qualifying financial threshold is calculated by adding the following 3 amounts:

- A basic rate - an amount of money depending on your circumstances.
- The amount allocated for each dependant.
- The amount for allowable expenses.

The 3 amounts are added together to give you a qualifying financial threshold. This figure is the maximum amount you can earn as your net weekly income in order to qualify for a medical card.

Qualifying financial threshold

Basic rate amount + amount for dependants + allowable expenses = amount you can earn a week and qualify for a card

[The basic rates](#)

The basic rate is a fixed amount. It is determined by your age, marital status, living situation and if you have any children. It is lower for a medical card than it is for a GP visit card.

Basic rates:

- **Single person living alone aged up to 65:** €184 for medical card and €304 for GP visit card
- **Single person living alone aged 66 and over:** €201.50 for medical card and €333 for GP visit card
- **Single person living with family aged up to 65:** €164 for medical card and €271 for GP visit card
- **Single person living with family aged 66 and over:** €173.50 for medical card and €286 for GP visit card
- **Married, co-habiting couple/single parent family aged up to 65 with dependents:** €266.50 for medical card and €441 for GP visit card
- **Married, co-habiting couple/single parent family aged over 66 with dependents:** €298 for medical card and €492 for GP visit card

These basic rates do not apply to the Over 70s GP Visit card or Under 8 GP Visit card schemes

[Additional rates for dependants](#)

- **First two children under 16 financially dependent on applicant:** €38 for medical card and €57 for GP visit card
- **3rd and subsequent children under 16 financially dependent on applicant:** €41 for medical card and €61.50 for GP visit card
- **First two children over 16 financially dependent on applicant:** €39 for medical card and €58.50 for GP visit card
- **3rd and subsequent children over 16 financially dependent on applicant:** €42.50 for medical card and €64 for GP visit card
- **A dependent over 16 who is in full time 3rd level education, not grant aided:** €78 for medical card and €117 for GP visit card

▼ [Examples of qualifying financial thresholds](#)

Example 1

John lives in rented accommodation. He pays €800 per month in rent. He drives to work 5 days per week.

Basic rate allowance

€184

Fixed amount applied to single person living alone aged below 65

Dependents

n/a

Weekly rent payment

€184.62

Travel to work allowance

€27

Calculated on distance travelled to work at 18c per kilometer.

Qualifying Financial threshold

€395.62

If John has weekly net earnings of €395.62 or below, he will qualify for a medical card.

Example 2

Family GP visit card

Basic rate allowance

€441

Fixed amount applied to married couple/single parent families aged below 65 with two dependent children under 16

Dependents

€57 per child (€114)

Weekly rent payment

€276.92

Travel to work allowance

€14.40 for Mary, €28 for Patrick

Calculated based on petrol usage for Mary and weekly Leap Card fare for Patrick

Childcare Costs

€300

Qualifying Financial threshold

€1174.32

If the couple has combined weekly net earnings of more than €961.82 but less than €1174.32 the family will qualify for a GP visit card.

If your income is above the threshold

You may not qualify for a card based on the means test. If so, we can consider if the medical bills for you or your dependents might cause you financial hardship.

Medical officers will assess your application to see if you should have a discretionary medical card (Link: <https://www2.hse.ie/services/schemes-allowances/medical-cards/other-types-of-medical-card/discretionary-medical-cards/>) or GP visit card.

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[Documents you need to include with your application](/services/schemes-allowances/medical-cards/applying/documents-you-need/) (Link: </services/schemes-allowances/medical-cards/applying/documents-you-need/>)

[GPs who accept medical cards or GP visit cards](/services/schemes-allowances/medical-cards/about-the-medical-card/gps-who-accept-medical-cards/) (Link: </services/schemes-allowances/medical-cards/about-the-medical-card/gps-who-accept-medical-cards/>)

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