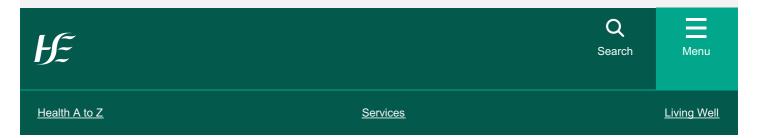
Source URL: https://www2.hse.ie/services/schemes-allowances/gp-visit-cards/gp-visit-card-8-to-69/#how-we-calculate-

your-financial-threshold

Path: services/schemes-allowances/gp-visit-cards/gp-visit-card-8-to-69

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Back to GP visit cards

General GP visit card

You can apply for a GP visit card if you:

- are age 8 to 69
- live in the Republic of Ireland or plan to live here for at least a year

GP visit cards for people age 8 to 69 are means tested.

This means we look at your income, personal circumstances and expenses to see if you qualify.

Not just about your salary

It's possible that you may qualify for a GP visit card even if the amount of money you earn is high.

If your expenses are also high, you could still qualify.

Examples of people who qualify

How to apply for a GP visit card

The only way to apply for this GP visit card is online.

You will need to provide your:

- PPS number
- · date of birth
- · income and expense details
- marital status
- details on any children dependent on you

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People who do not need to apply

How we work out if you qualify

To work out if you qualify for a GP visit card we look at your:

- income
- personal circumstances, such as if you are married, your living situation and if you have any children dependent on you
- · certain expenses
- if your income after expenses is below a certain financial threshold for your family size

If you get a Government allowance or grant towards any of your allowable expenses, you cannot count the overall amount as an expense. You can only count your contribution.

For example, you may have childcare costs of €800 per month. You claim €240 through the National Childcare Scheme. This means the amount you pay is €560. This is the amount you can claim as an expense in your application.

How we calculate your financial threshold

To get a GP visit card your net weekly income, after your expenses, must be below a qualifying financial threshold.

This qualifying financial threshold is unique to you.

We calculate it by adding the following 3 amounts:

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

The total is known as your weekly qualifying financial threshold.

You will qualify for a GP visit card if your net weekly income is less than this amount. Net income is your weekly income after tax, PRSI and USC.

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

Additional rates for dependants

Examples of qualifying financial thresholds

Married couple with 2 children

Single parent with 1 child

Single living alone

Single living at home with family

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 <u>medical card</u> and should apply for that instead.

Savings, investments and property

We look at your savings, investments and property, other than your family home. If they are over a certain amount, we include them as part of your weekly income.

Single person

If you are single, we do not assess the first €36,000 of your savings, investments or property.

For the next:

- €36,001 to €46,000 we add €1 to your weekly income for every €1,000
- €46,001 to €56,000 we add €2 to your weekly income for every €1,000
- more than €56,000 we add €4 to your weekly income for every €1,000

Example of a single person's savings

Couple

If you are a couple, we do not assess the first €72,000 of your savings, investments or property.

For the next:

- €72,001 to €82,000 we add €1 to your weekly income for every €1,000
- €82,001 to €92,000 we add €2 to your weekly income for every €1,000
- more than €92,000 we add €4 to your weekly income for every €1,000

Example of a couple's savings

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 payment
- life assurance for mortgage protection

No documents required

You do not need to provide any documents with your application. But we may contact you at a later

date and ask you for proof of your income and expenses.

Back to GP visit cards

More in **GP** visit cards

Types you can apply for

Lost or stolen medical card or GP visit card

Contact GP visit card service

GPs who accept medical cards or GP visit cards

HSE Live - we're here to help

Monday to Friday: 8am to 8pm

Saturday: 9am to 5pm

Sunday: Closed

Bank holidays: Closed

Freephone: <u>1800 700 700</u>

From outside Ireland: <u>00 353 1 240 8787</u>

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