



# Fair Deal Key Information for Applicants

## What is Fair Deal?

Fair Deal (Nursing Homes Support Scheme – NHSS) provides financial support to people who require long term residential care. The person contributes towards the cost of their care and the HSE pays the balance.



## Who should be informed about Fair Deal?

Anyone who may need long term residential care should be informed about Fair Deal.



## Who can apply?

People who require long term residential care can apply. A designated person e.g. spouse or partner, legal rep, relative over 18 and certain healthcare professionals can assist someone who is unable to apply themselves; **full details of designated persons are on the application form and at [www.hse.ie/nhss](http://www.hse.ie/nhss)**



## KEY STEPS

**A person must apply for Fair Deal using the NHSS Application form. This is available on [www.hse.ie/nhss](http://www.hse.ie/nhss), from a local Nursing Homes Support Scheme Office or from HSE Live.**

### CARE NEEDS ASSESSMENT:

A person must be assessed as requiring long term residential care. This assessment will be arranged by HSE staff once a Fair Deal application is submitted.



### MEMBER OF A COUPLE:

This is normally **40% of income and 3.75% of cash and fixed assets, less a €72,000 disregard.**



This is a basic overview of the financial assessment. Each person will be individually assessed to allow for other allowable expenses or charges.

### FINANCIAL ASSESSMENT:

A person's income, cash assets and property will be assessed to calculate their weekly contribution towards the cost of their care. Use the check list on the application form to make sure that you have included all required supporting documents.



### ANCILLARY STATE SUPPORT

(also called Nursing Home Loan):

If someone e.g. a home owner needs assistance paying the part of the weekly charge generated by their property, they can apply for a loan.



### SINGLE PERSON:

For a single person this is normally **80% of income and 7.5% of cash and fixed assets, less a €36,000 disregard.**



This loan is generally paid back from the person's estate after death.

## Answers to key questions

- The applicant (or their representative) chooses their preferred nursing home (HSE, private or voluntary).
- Fair Deal is available to everyone who requires long term residential care, including people under 65 or people who do not own a property.
- A person's home is only included in the financial assessment for a period of 3 years. This cap can extend to a farm or business in certain circumstances.
- If a person's financial contribution is calculated at €200 per week, this is what they will pay, regardless of whether the nursing home charge is, for e.g. €770 per week or €1,050 per week. The HSE pays the balance.
- Applicants/families should visit the nursing home prior to the person moving in and review the contract of care agreement.
- The nursing home loan can be paid back at any time and is normally collected from a person's estate after their death. If their partner or certain other family members are still living in the home, they can apply for a deferral and the loan can be collected from their estate after their death.



## Further information from

1. [www.hse.ie/nhss](http://www.hse.ie/nhss)
2. **Your local Nursing Homes Support Scheme Office** (*details on [www.hse.ie/nhss](http://www.hse.ie/nhss)*)
3. **HSE Live lo-call number: 1850 241850, live chat or email; 8am - 8pm Monday to Friday and 10am - 5pm on Saturdays.**

This information provides a quick summary of Fair Deal. This can be a difficult time for applicants and their families. There is a lot of helpful information on the website, in the information booklet, and staff in the Nursing Home Support Offices who can support people with the application process. All details on [www.hse.ie/nhss](http://www.hse.ie/nhss)

