

A 'Fair Deal'?

The Nursing Homes Support Scheme Act in Ireland

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How does it work?

Process

1. Needs Assessment
2. Financial Assessment
3. Nursing Home Loan (Optional)

- Covers private, public, voluntary
- Choice
- Package of care

Contribution

- 80% of income towards cost of care
 - First €36,000 exempt
- 7.5% value of assets every year
 - Based on House/Farm capped at 3 years
- Pay no more than cost
- Personal allowance of 20% of income
- Spouse at home retain 50% couples income

Overview

- Costs between €900 million and €1 billion a year
- Just 5 per cent of older people end up in residential care yet nursing home care takes up to 60 per cent of the funding for all services for older people
- Average length of stay is 3.2 years
- Average contribution from residents amounts to only 25% approximately of the cost of care
- In 2015 the scheme supported 24,000 beds by 2024 9000 more will be required.

Sustainability

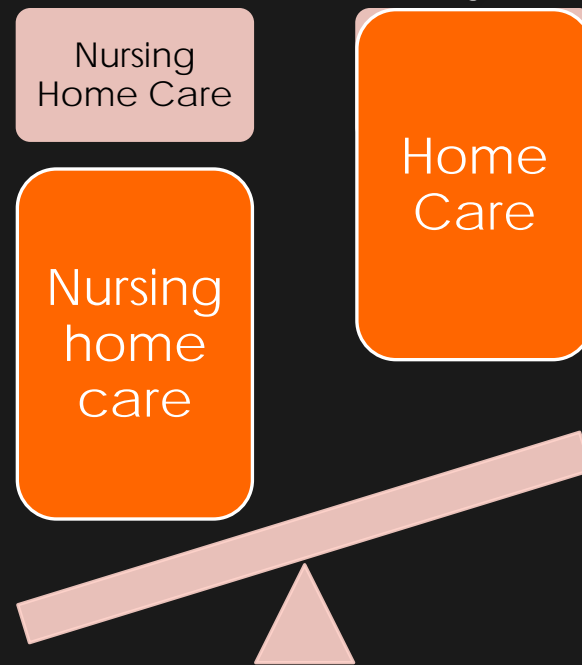
- Budget Capping – waiting times of 15 weeks at peak
 - Impact on acute care and individuals
- Top-ups
- Long Term Solution: Tax, insurance or increase contribution?
- Government Focus: 72 recommendations. Value for money and declaring full assets

Further issues:

Homes as Payment

Leveraging homes to
pay for nursing care

Imbalance in the system



Thank You!

Remember: Carers Week June 8th

