

## Fair Deal Information

The Nursing Homes Support Scheme / Fair Deal Scheme provides financial support towards the cost of long-term nursing home care. The support available to you will be based on a means-tested appraisal carried out by the HSE, who administer the scheme. The level of support depends on both your income and assets.

All Brookhaven Homes are 'Fair Deal'/NTPF approved. This means that the HSE makes a determination on how much you will pay, and then the HSE will pay the balance. This applies regardless of the cost of care in your chosen Home. Note that it can take several weeks to get approval on the Fair Deal support so you should apply well in advance of admission.

Should you not be eligible for Fair Deal, or decide that you do not want to avail of this process, you can pay the total cost of care and be invoiced directly for care on a monthly basis.

**To obtain all necessary information from the HSE please click [here](#), and to download the application form please click [here](#)**

## Brookhaven Healthcare's Useful Tips

- Gather all the information required by the application form before you sit down to complete it (see application form for information requirements)
- Fill out as much as you can and send the application form to your nearest Nursing Home Support Office (see page 16 of application form for the relevant addresses)
- Ensure you sign page 3 and page 7 of the application form
- Submit the completed form even if you do not have all required documents. These can be submitted at a later date, and waiting until you have gathered them may slow down the process
- If you need assistance or have any further queries, please call one of our Care Homes on 1 800 93 80 85
- The Fair Deal support is not backdated so please do not delay in submitting

## Frequently Asked Questions

WHAT IS THE FAIR DEAL SCHEME?

- The Fair Deal Scheme provides financial assistance for people who need long-term nursing home care. An individual's contribution is based on their means, and the State, through the Health Service Executive (HSE), pays the balance of the costs in public, private and voluntary nursing homes approved under the scheme.

#### WHO CAN APPLY FOR FAIR DEAL?

- Anyone who is assessed as requiring long-term nursing home care can avail of the scheme.

#### HOW DO YOU APPLY FOR FAIR DEAL?

- This is a two-step process. Firstly, an application for a Care Needs Assessment is made, and then an application for State support. There is an optional third step – for the Nursing Home Loan.

#### WHERE CAN YOU GET AN APPLICATION FORM FOR FAIR DEAL?

- They are available online by clicking on the link above, or at your Local Health Office or hospital.

#### WHAT IS A CARE NEEDS ASSESSMENT?

- This is carried out by healthcare professionals appointed by the HSE, and takes into account the ability to carry out the activities of daily living; the medical, health and personal social services being provided; family and community support; and the person's own wishes.

#### HOW MUCH WILL YOU PAY?

- Contribution is 80% of assessable income and 7.5% of the value of any assets per annum. The first €36,000 of assets, or €72,000 for a couple, will not be counted in the financial assessment. The 7.5% contribution from the principal residence is only included for the first three years of a person's time in care. If you have no assets, you simply pay 80% of your assessable income.

#### WHAT IF THERE IS A PARTNER STILL LIVING AT HOME?

- The partner will be left with 50% of the couple's income or the maximum rate of the State Pension (Non-Contributory), whichever is the greater.

#### WILL YOU NEED TO SELL THE FAMILY HOME TO PAY FOR CARE?

- The Nursing Home Loan (Ancillary State Support) is an optional extra of the Fair Deal scheme for people who own property/land-based assets in the State. It is designed to ensure that no one needs to sell their family home to pay for care costs. The 7.5% contribution based on assets like land and property may be deferred and collected at a later date.

#### WHAT DOES FAIR DEAL COVER?

- Under the scheme, bed and board is covered along with nursing and personal care and laundry.

#### HOW LONG DOES APPROVAL TAKE?

- Approximately four to six weeks.