

# Our guide to the Nursing Homes Support Scheme



Bank of Ireland 

For small steps, for big steps, for life

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## Helping you work through it

We understand that it can be a distressing time when you (or someone close to you) need to go into a nursing home.

This booklet provides helpful information and some guidance on the Nursing Homes Support Scheme (commonly known as the 'Fair Deal' scheme). You will learn how to get the account statements you may need when you fill in a financial assessment. We also explain charging orders.

Dealing with both legal issues and financial issues at the same time can be stressful. If you are applying for the Nursing Homes Support Scheme and need guidance on banking matters, you can contact our support line and we will give you as much help as possible.

## Our dedicated support line

You can call us on our support line and we will let you know what you need to give us, what happens next and how you can move forward.

From in ROI **0818 200 423**

From outside ROI **+353 1 2500423**

## What is the Nursing Homes Support Scheme?

The Nursing Homes Support Scheme (NHSS) is a Health Service Executive (HSE) scheme to help provide affordable long-term care in nursing homes.

To qualify for the NHSS you will have to have a care-needs assessment carried out by the HSE. You will also have to fill in a financial assessment so the HSE can decide how much you can pay towards the cost of your care. The current rules of the scheme mean that the more financial resources you have, the more you will have to pay towards the cost of your care.

Under the NHSS, you pay a portion of the cost of care, and the state will pay the remaining cost. The cost paid by the state is called the 'state support'.

You have two options for paying your portion of the cost of care. You can:

- ▶ pay it out of your income and savings; or
- ▶ apply for a 'Nursing Home Loan' (also referred to as 'Ancillary State Support' from the state.

If you get a Nursing Home Loan, an ‘HSE Charging Order’ is usually registered by the HSE against your property to use your property as security for the loan.

## Where can I get further information on the NHSS?

There is more information on the HSE website at [www.hse.ie](http://www.hse.ie). Regional NHSS offices can also provide information on the scheme.

There are five stages to the Nursing Homes Support Scheme:

- ▶ applying for the scheme;
- ▶ having a care needs assessment;
- ▶ having a financial assessment;
- ▶ applying for the nursing home loan; and
- ▶ choosing your nursing home.

When you fill in the forms to apply for the scheme, we can help you provide accurate information about your finances. We can also help you apply for the nursing home loan.

## Common Questions

### Where can I get a list of local nursing homes?

You can get a list of registered nursing homes in your area from a regional NHSS office. You can find the contact details for regional NHSS offices from the HSE website at [www.hse.ie](http://www.hse.ie) or by phoning the HSE helpline on 1850 24 1850.

Nursing Homes Ireland has a list of certain private nursing homes on its website at [www.nhi.ie/](http://www.nhi.ie/).

You should find out as much as you can about nursing homes in your area. The Health Information and Quality Authority (HIQA) is responsible for regulating nursing homes and making sure they keep to relevant regulations and national standards. HIQA's website at [www.hiqa.ie/find-a-centre](http://www.hiqa.ie/find-a-centre) includes a search tool to help you find nursing homes. HIQA also publishes the reports of their inspections of nursing homes, and you can read these before you choose a nursing home.

### **What is a care-needs assessment?**

If you apply for the NHSS, the HSE will carry out an assessment to see whether or not you need long-term care in a nursing home. This is called a care-needs assessment. The care-needs assessment will consider whether it is most appropriate for you to live at home or in a nursing home.

### **What is a financial assessment?**

If you apply for the NHSS, the HSE will also assess your financial situation to work out what portion of your care costs you will need to pay. This is called a financial assessment. The HSE will need details of your income, savings and assets in order to carry out the financial assessment.

### **What is a charging order?**

A charging order is a simple type of mortgage which makes your property security for a nursing home loan.

## What effect does a charging order have if I have a Bank of Ireland mortgage or loan that my property is security for?

If you have any mortgage or loan from us that your property is security for, and the HSE wants to register a 'second legal charge' over (a second legal right to) the property as security for the nursing home loan, you will need to give us a letter from the HSE asking for our permission for this.

We usually respond to these letters within five to seven working days.

Our right to your property under the terms of any mortgage or loan you have from us is not affected by HSE's second legal charge over the property.

## How do I get copies of my bank statements?

If you have a bank account with us, you may need copies of your bank statements to help you fill in your financial assessment. If you cannot find the original statements you can get copies by using online banking or visiting a branch.

### Getting copies using online banking

If you are registered for 365 online, you can print off copies of your eStatements free of charge. Simply log on to 365 online at **[www.365online.com](http://www.365online.com)**

### Getting statements at the branch

If you are not registered with 365 online you can order copies of bank statements by phoning your local branch on 0818 365 365. You will need to quote your account number and answer

some security questions. You can also get copies by visiting your local branch. You will need to give your account number and provide photo ID.

We will send the copy statements to the address we have on record for you. You should receive them within three to five working days.

If you have a Golden Years current account you won't have to pay for copies of statements. There may be charges for getting copy statements from other accounts. There are details of charges in our Schedule of Fees and Charges, which is available in the 'Rates and Fees' section of our website at [www.bankofireland.com](http://www.bankofireland.com).

If you don't already have a Golden Years account, when you turn 66 we can change your current account to a Golden Years account to help you save on fees and charges. If you are married and one of you is 66 or older, you can apply for a joint account and get the benefits that a Golden Years account provides. Just come in talk to us today.

### **What if I cannot contact the bank myself?**

If you cannot manage your financial affairs yourself, we can deal with the following people on your behalf.

#### **Someone appointed to act for you under a general power of attorney**

If you have appointed someone to deal with your financial affairs under a general power of attorney, you or your solicitor must provide us with a certified copy of the power of attorney so that we can make sure it is valid and effective. You should bring the certified copy to your local branch. The process of checking it generally takes five working days and currently costs €31 (which is taken from your account).



Once we have made sure that the person (your ‘attorney’) has the power to act on your behalf, the attorney will need to sign a personal customer identification form and provide photo ID and proof of their address. We will also need a letter from your doctor confirming your medical state and providing an opinion on whether or not you can deal with your financial affairs. We recommend you get legal advice before you sign any document appointing another person to manage your affairs.

### **Someone appointed to act for you under an enduring power of attorney**

If you have appointed someone to act on your behalf under an enduring power of attorney which is registered with the Registrar of Wards of Court, you or your solicitor will need to give us a certified copy of the enduring power of attorney and a certified copy of the Certificate of Registration of the Enduring Power of Attorney from the Wards of Court Office. It generally takes five working days for us to check these documents, and currently costs €31 (which will be taken from your account). Once we have made sure that the person you have appointed (your ‘attorney’) has the power to act for you, they will need to provide photo ID and proof of their address.

We recommend you get legal advice before you sign any document appointing another person to manage your affairs.

### **A committee appointed under a court order designating you as a ward of court**

If you are a ward of court, we will need to see a certified copy of the court order which you have been made a ward of court under, and which appoints your committee. We will also need photo ID and proof of address for your appointed committee.

### **What if I have not appointed an attorney or been made a ward of court?**

We cannot deal with someone else on your behalf if you have not appointed a valid attorney or been made a ward of court.

For more information on appointing an attorney or being made a ward of court, go to the Office of Wards of Court website at **[www.courts.ie](http://www.courts.ie)**.

### **What forms of photo ID do you accept?**

We will accept the following.

- ▶ Current passport
- ▶ Current driver's licence – full or provisional (or learner permit) with a photo issued in the Republic of Ireland or the UK
- ▶ National ID card (EU)
- ▶ Garda ID card (issued by the Department of Justice and Equality)
- ▶ Army ID card (issued by the Department of Justice and Equality)
- ▶ Age card issued by the Garda Community Relations Bureau

### **What proof of address do you accept?**

We will accept the following.

- ▶ A household bill, other than a mobile phone bill, issued in the previous six months
- ▶ A bank statement issued in the previous six months
- ▶ Children's Allowance book

- ▶ Driving licence – full or provisional (or learner permit)
- ▶ (These may only be used for either proof of identity or proof of address, not both.)
- ▶ House- or car-insurance documents
- ▶ Revenue Commissioners’ balancing statement
- ▶ Revenue Commissioners’ C2 certificate
- ▶ Social-insurance document
- ▶ Tax-free allowance certificate
- ▶ Disability Allowance book
- ▶ Disability Pension book
- ▶ Local electoral register held at post offices, libraries and Garda stations
- ▶ Pension book
- ▶ Telephone directory entry
- ▶ A document sent from:
  - a gas, electricity, water or landline provider;
  - a government department;
  - local refuse collectors;
  - a local employer (employing 10 or more people); or
  - a major retailer.

### How do I book an appointment?

With over 250 branches in the Republic of Ireland, there is a Bank of Ireland branch close to you. To book an appointment with a member of staff at a branch, or one of our qualified financial advisors, phone us on our dedicated support on page x of this brochure. Or you can arrange an appointment from our website at **[www.personalbanking.bankofireland.com](http://www.personalbanking.bankofireland.com)**.

## **What is a care representative?**

A care representative is a person who is appointed to represent someone who wants to apply for a nursing home loan but is not able to manage their affairs and make informed decisions, and so agree to the conditions of the Nursing Homes Support Scheme.

The care representative can also act on behalf of the person in connection with applying for a care needs assessment and state support.

A care representative does not have any control over your bank accounts and we cannot deal with them in connection with your accounts unless they are also your attorney or committee (if you have been made a ward of the courts).

## **Some terms explained**

### **Certified copy**

Certified copies are copies of original documents (such as passports or death certificates) which have been stamped 'original sighted' and signed by an authorised official.

To get a certified copy of a document, contact an accountant, barrister, solicitor, member of bank or building-society staff, commissioner of oaths, notary public, justice of the peace,

FSA-registered broker or introducer, Post Office branch staff (UK only) or a serving member of the Garda Síochána.

Make sure that the person certifying the copy uses the wording 'Certified true copy of original'.

## Power of attorney

A legal arrangement that allows another person to act on your behalf if you are unable to because you are abroad or suffering from ill health.

## Ward of court

You can be made a ward of court if a court decides that you are not capable of managing your own affairs. If you are made a ward of court, a committee is appointed to control your assets.

We have produced this brochure with Age Action. Age Action provide services including Care and Repair, computer training and information. They also campaign for older people at a national level. For more information, go to the website at [www.ageaction.ie](http://www.ageaction.ie).



## Useful Contacts

### Age Action

Age Action Ireland  
30/31 Lower Camden Street  
Dublin 2

**Phone:** 01 475 6989

**Website:** [www.ageaction.ie](http://www.ageaction.ie)

### Citizen's information

Phone: 0761 07 4000

### Courts Service

15-24 Phoenix Street North  
Smithfield  
Dublin 7

**Phone:** 01 8886000

**Website:** [www.courts.ie](http://www.courts.ie)

### Nursing Homes Ireland

2051 Castle Drive  
Citywest,  
Dublin 24

**Phone:** 01 469 9800

**Email:** [info@nhi.ie](mailto:info@nhi.ie)

### Health Information and Quality Authority

George's Court, Older Persons' Programme

Health Information and Quality Authority

George's Court

George's Lane

Smithfield

Dublin 7

**Phone:** 021 240 9646

**Website:** [www.hiqa.ie](http://www.hiqa.ie)

### HSE Live Team

**Phone:** 1850 24 1850

### Bank of Ireland Mortgage Accounts Administration Team

Customer Relations

First Floor IFSC

Mayor Street Lower

Dublin 1

#### Disclaimer

The information in this brochure is for information only. It does not mean that we recommend or have approved the scheme or the organisations.

We have done everything reasonably possible to make sure the information in this brochure is correct, and we do not accept any liability for any mistakes or details not provided.

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