



Age Action Priorities for Budget 2019

“We've been forgotten. I can't think of taking a holiday or presents for grandchildren, weddings or any other family occasion are a stress. I am only barely able to keep my car on the road only because I need it. I am constantly living in an overdraft as I still have a mortgage”

“I am absolutely terrified about what charge will be introduced next”

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Rialtas na hÉireann
Government of Ireland



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Top Priorities for Older People in 2019

1. Increase the weekly **State Pension** by €5 per week to build towards achieving the Government's commitment in the National Pensions Framework of a State Pension set at 35 per cent of average weekly earnings [Cost: €160.9 million]
2. Increase the cost of the **Living Alone Allowance** by €3 per week [Cost: €32.8 million]
3. Reverse the **changes introduced in 2012 to the State Pension** system reducing the number of bands from six to four [Cost: €73 million]
4. Increase the **Home Supports** budget by 26% to begin to meet unmet need [Cost: €106 million]
5. As a first step towards reinstating the over 70s medical card, expand the range of services provided by the GP visit card to include **prescriptions to those over 70** [Cost: €61.5 million]
6. Remove the **GMS prescription charge** for over 70s medical card holders [Cost: €42 - 44 million]

1. Introduction

Age Action is the leading advocacy organisation on ageing and older people in Ireland. Our mission is to achieve fundamental change in the lives of all older people by eliminating age discrimination, promoting positive ageing and securing their right to comprehensive and high-quality services.

We want to make Ireland the best country in the world in which to grow old and we work with older people to build a society free of ageism where their rights are secured.

We act both as a network of organisations and individuals, including older people and carers of older people, and a service provider, assisting tens of thousands of older people every year.

This submission outlines our top priorities for Budget 2019. Detailed submissions have been made to a number of departments¹ listed below and are summarised in the appendix.

2. Context

An increasing number of older people in Ireland are worried about growing old, paying bills and having a steady income in retirement. Pensioners struggling to cope with rising costs are afraid of losing their home because they are unable to pay the property tax. Others go without food and essential medication to keep their health insurance. They're afraid of getting sick, of prescription charges that have increased 500 per cent and of losing their medical card, and of being forced into a hospital or a nursing home because they can't get the extra help they need to enable them to stay home.

Budget 2018 saw welcome efforts to ease some of the hardship inflicted on older people over previous budgets. However, it is clear that it did not meet the needs of older people. Older people have a legitimate expectation that some of the cuts they endured during the austerity period will be reversed as the economy continues to grow.

¹ Department of Employment Affairs and Social Protection; Department of Health; Department of Housing, Planning and Local Government; Department of Communications, Climate Change and Environment; Department of Foreign Affairs and Trade (Irish Aid); Department of Education and Skills

However, older people continue to show a slow recovery from the cutbacks, rationing of services and drop in incomes which resulted from the economic crisis

Each year, in preparing our pre-budget submission, Age Action consults with our members through a survey and events held in Dublin, Cork, Mayo and Galway. We asked Age Action members their most important priority for Budget 2019 and overwhelmingly, an increase in the State Pension as a stable primary income source and greater investment in homecare were highlighted as priority concerns. An increase in the Living Alone Allowance was also a concern as was the need to reform the Local Property Tax (LPT) system to be fairer on older people.

The increasing cost of living (especially carbon tax) and general ageist attitudes prevalent throughout Irish society were also raised. There was much concern around the cut to the Bereavement Grant.

The cumulative impact of cuts to social welfare payments from the Department of Employment Affairs and Social Protection during the Recession continues. The importance of the telephone support allowance support to enable older people to stay connected to family and friends was emphasised, as was widening of eligibility, and inclusion of broadband costs to help people get online and stay online.

While participants welcomed recent increases in the State Pension, they emphasised two issues: that any increase should be introduced in January and that any increase in income should be met with a corresponding increase in income thresholds for means tested payments. Many of those who received the €5 increase in Budget 2018 found themselves pushed just over the income threshold for secondary payments, in particular eligibility for the medical card and fuel allowance.

Budget 2019 is the Government's opportunity to signal its intent to honour the pledges and commitments made to over 600,000 older people.

3. Older People's Slow Recovery from the Recession

Recommendation:

1. Increase the weekly **State Pension** by €5 per week to build towards achieving the Government's commitment in the National Pensions Framework of a State Pension set at 35 per cent of average weekly earnings [Cost: €160.9 million]

Older people still feeling the effects of cuts introduced during the Recession. Crucially, they are showing a slow recovery in an improved economic climate. New taxes and charges, rising prices and a reduction in secondary income supports continue to have a profound impact on their incomes.

Impact of new taxes

Callers to Age Action's Helpline frequently express worry over local property tax (LPT) valuations of their private home based on market value. They struggle to pay this tax from their fixed income and to keep up with necessary and often large-scale maintenance and repairs to their home.

Census data shows older people are more likely to be living in owner-occupied housing than other tenures, with 88 per cent owning their own home either without a mortgage or other loan (81 per cent) or with a mortgage or home loan (5.4 per cent). Just over 9 per cent of people over 65 years rent, with the majority renting from local authorities (5.7 per cent) or a voluntary body (0.9 per cent).²

As property prices continue to rise, particularly in Dublin and other urban centres, increases in the property tax are inevitable and we believe this poses a risk of serious hardship to older people who may own property but be reliant entirely, or mostly, on the State Pension. The LPT is currently based on the value of a property rather than income. Age Action is calling for the introduction of alternative LPT valuation models (e.g. to evaluate ground size), the introduction of an LPT waiver for low-income households in line with the top rate of the State Pension (single incomes below

² CSO (2017) *Census 2016 Profile 1 - Housing in Ireland*. Available at www.cso.ie.

€13,900 excluding secondary social supports) and the linking of the deferral rate to State Pension rates (e.g. a couple reliant on the State Contributory Pension and aged over 80 years, each may receive a top rate of €13,171.60 or €26,343.20 jointly, putting them outside the full deferral rate.)

Increase in Insurance

The increase in the price of insurance has been masked by a comparatively minor rise in overall inflation. The overall change in the Consumer Price Index (CPI) for the past year (May 2017 to May 2018) has been 0.4 per cent.³

Yet older people often must pay higher premiums simply based on age e.g. car insurance. Many older people see health insurance as a necessary outlay because they are more likely to need timely access to health and social care services and they do not feel they can depend on the oversubscribed public system in which they have low confidence. House insurance (increased by 0.9 per cent over the past 12 months) is also a necessary purchase as older people are more likely to be residing in owner-occupied accommodation.

Data from the VPSJ annual Minimum Essential Standards of Living (MESL) research shows that a car is required to meet the transport needs of a rural pensioner. Car related costs such as fuel, maintenance and insurance, etc. add an estimated additional €59 per week to the MESL budget for pensioners in a rural area. The rising cost of car insurance for older drivers is an issue that continues to be raised with Age Action's Helpline by many older people. We frequently hear from concerned older people whose insurers simply refuse to provide a quote once they reach 70 years. Data from the CSO indicates that 72 per cent of people over the age of 65 are car owners.⁴ Being able to drive is synonymous with independence. But it is more than simply a lifestyle choice, for many older drivers it is an absolute necessity and may mean the difference between living in the community or being forced into residential care. Older people who are unable to drive miss medical appointments, face increased social isolation and must rely on friends or family for transport.

³ CSO (2018) *Consumer Price May 2018*. Available at www.cso.ie.

⁴ CSO (2012) *Census 2011 – Profile 4: The Roof Over our Heads – Housing in Ireland*. Available at www.cso.ie.

Changes to Income Supports

The last two budgets saw the partial restoration of older people's incomes.

- There has been a €5 increase (paid on a pro-rata basis) in both 2017 and 2018. The latter increase was introduced 10 weeks into the year.
- The Christmas Bonus has also been partially restored with all social welfare recipients receiving an additional payment of 85 per cent of their weekly rate last December.
- An increase from 26 weeks to 27 weeks in the Fuel Allowance (€22.50) in Budget 2018 was welcome.

Table 1 below provides a comparison between the cuts introduced during the Recession and the restoration of the income of older people. The table shows the reality: for those totally reliant on the contributory State Pension **their income has only marginally improved by €4.36 per week since 2009.**

Table 1: Weekly Income Supports Comparison 2009 versus 2016, 2017,2018

Income	Jan 2009	Jan 2016	March 2017	March 2018
State Pension (Contributory)	€230.30	€233.30	€238.30	€243.30
Christmas Bonus (weekly equivalent)	€4.42	€3.36	€3.89	€3.97
Total A	€234.72	€236.66	€242.19	€247.27
Secondary Income Supports				
Telephone Allowance	€6.00	€0.00	€0.00	€0.00
TV Licence	€3.08	€3.08	€3.08	€3.08
Electricity	€9.63	€8.07	€8.07	€8.07
Fuel Allowance	€12.31	€11.25	€11.25	€11.68
Total B	€31.02	€22.40	€22.40	€22.83
Total A+B	€265.74	€259.06	€264.59	€270.10
Difference from Jan 2009		(€6.68)	(€1.15)	€4.36

Poverty Rates

The latest official poverty statistics from the CSO indicate that 10.2 per cent of people aged 65 years and over were 'at risk' of poverty in 2016.⁵

One in 10 older people are living in poverty in Ireland (10.7 per cent).⁶ This means that one in ten older people were living on less than 60% of the national median income of €20,597 (€12,358 or €237.35 per week.)⁷ A State Pension for those with an average of 39 or fewer contributions is below the at risk of poverty rate, with the top rate of the non-contributory State Pension also under over this figure at €12,064 per annum. However, many older people survive on incomes only just above the poverty line with the full contributory State Pension currently standing at €12,651. The aspiration should be for a State Pension that is above the poverty line and enables older people to grow old in dignity.

While the at risk of poverty rate, deprivation rate and consistent poverty rate for those over 65 years have all decreased year on year, they remain significantly higher than prior to the Recession. Recent data shows that recovery in poverty rates for those aged over 65 years is not as strong as for other groups.

The National Pensions Framework contains a commitment to "sustain the value of the State Pension at 35 per cent of average weekly earnings" and clearly states that this is to prevent poverty among older people.⁸ Preliminary CSO figures for the first quarter of 2018 indicate that average weekly earnings have increased to €742.19, which would indicate a State Pension of €259.77 which is substantially higher than the current rate of €243.30. Taking current figures, this would provide older people with an additional €856 per year.⁹

⁵ CSO (2017) *Survey on Income and Living Conditions 2016*. Available at <http://www.cso.ie>

⁶ *Ibid.*

⁷ Equivalised disposable income per individual.

⁸ Government of Ireland (2010) *National Pensions Framework*. Available at http://www.welfare.ie/en/downloads/nationalpensionsframework_en.pdf

⁹ CSO (2018) *Earnings and Labour Costs Quarterly Q4 2017 (Final) Q1 2018 (Preliminary Estimates)*. Available at www.cso.ie.

4. Living Alone Allowance

Recommendation:

2. Increase the cost of the **Living Alone Allowance** by €3 per week [Cost: €32.8 million]

The latest Census statistics show that in April 2016, 399,815 people indicated that they lived alone, of whom 39.2 per cent were aged 65 and over.

In our consultations with older people, an issue that is often raised is the cost of living alone versus that of a pensioner couple. Many older people experience the loss of a partner through bereavement which can have devastating social-emotional and financial effects. The loss of a partner often means the loss of an additional income, yet the costs of heating their home, for example, remains the same.

The Vincentian Partnership for Social Justice (VPSJ) Minimum Essential Budget Standards (MESL) provides useful quantifiable data on the costs of living alone versus a pensioner couple. The research sets out the cost of fourteen core budget components.¹⁰ An analysis of the total weekly cost of these components for 2018 shows that a lone pensioner living alone in an urban area will incur 79 per cent of the costs of a pensioner couple and this rises to 81 per cent in rural areas.

Table 2 analyses the 14 core MESL budget components by highlighting the actual weekly costs for a lone pensioner versus a pensioner couple in both urban and rural areas. MESL found that household income from State Pension (and secondary supports) for a pensioner living alone is 50-60 per cent of a pensioner couple household.

¹⁰ The core costs include food, clothing, personal care, health, household goods, household services, communications, social inclusion and participation, education, transport, household energy, personal costs, insurance and savings and contingencies. See www.budgeting.ie.

Table 2: Comparison of MESL Cost Lone Pensioner vs Pensioner Couple, Urban and Rural, 2018

<i>Budget Components</i>	<i>€ LP Urban</i>	<i>€ PC Urban</i>	<i>LP cost % to PC Urban</i>	<i>€ LP Rural</i>	<i>€ PC Rural</i>	<i>LP Cost % to PC Rural</i>
Food	64.11	76.31	84%	62.78	82.55	76%
Clothing	8.84	14.74	60%	10.11	16.94	60%
Personal Care	8.55	12.41	69%	8.84	12.32	72%
Health	12.48	24.9	50%	12.36	24.57	50%
Household Goods	14.81	15.99	93%	15.41	17.27	89%
Household Services	7.11	7.11	100%	10.07	10.07	100%
Communications	13.16	12.97	101%	13.16	12.97	101%
Social Inclusion and Participation	39.22	52.27	75%	39.22	52.27	75%
Education	0	0	0%	0	0	0%
Transport	0	0	0%	52.11	52.11	100%
Household Energy	49.85	51.77	96%	52.46	54.35	97%
Personal Costs	6.27	6.43	98%	7.02	7.19	98%
Insurance	11.82	21.35	55%	19.01	27.54	69%
Savings and Contingencies	11.47	17.2	67%	11.47	17.2	67%
All Expenditure	247.69	313.44	79%	314.02	387.46	81%

Lone pensioners in a rural area experience continued income inadequacy. Lone pensioners dependent on the contributory State Pension living in a rural area have an inadequate income with a weekly shortfall of €45.24 in meeting the MESL costs. This rises to €55.71 for those on a non-contributory State Pension.

There is an urgent need to deliver a substantial increase in the Living Alone Allowance in Budget 2019.

5. Reverse the 2012 Pension Cuts

Recommendations:

3. Reverse the **changes introduced in 2012 to the State Pension** system reducing the number of bands from six to four [Cost: €73 million]

A key issue we are seeking to have reversed this year is the change introduced in September 2012 to the eligibility criteria for the Contributory State Pension.

An extension of band rates and minimum qualifying contributions in 2012 saw the top rate for the Contributory State Pension left alone but it became harder to qualify for it and easier to qualify for the lower payment rates. While those with a full PRSI contribution record and entitled to a full pension were unaffected, many of those with a reduced record lost out. Under the old system, for example, if you had an average of 20 to 47 contributions you would be entitled to €238.70 but in September 2012 this band was divided in two, so that people with 20 to 29 contributions now only get €207.10 while those with 30 to 39 Contributions only get €218.70. These changes represent a drop of €31.60 and €20 per week respectively.

Research commissioned by Age Action on this issue shows that this change, combined with the averaging rule used to calculate contributions, is punishing women who took time out of work to care for their children or for other reasons. They will continue to be affected in the years to come, receiving smaller pro rata increases in the pension.

We were pleased to see the announcement in January 2018 that those affected by the 2012 changes would be offered the option of reassessment under a Total Contributions Approach (TCA) including a new 'HomeCaring Credit' of up to 20 years. In particular, the new 'HomeCaring Credit' and 10 year allowance for other reasons will have a real impact on people's lives and enable many more people to avail of a Contributory State Pension while recognizing the contribution they have made to Irish society.

However, we are frequently contacted by older people who are angry that their payments will not be backdated to 2012.

Anomalies due to 2012 changes continue to exist. Thousands of people (both men and women) who lost out because of the 2012 changes will not benefit from the announced initiatives. Among this group are people who worked in countries without bilateral agreements and the self-employed who were not required to pay PRSI contributions prior to 1988.

We are therefore calling for a reversal of the 2012 changes but retention of the concession of the extra 20 years Homemaker/Carer contributions along with the 10 years contributions for reasons other than homemaking/caring.

6. Support older people to support independent and healthy lives

Recommendations:

4. Increase the **Home Supports** budget by 26% to begin to meet unmet need [Cost: €106 million]
5. As a first step towards reinstating the over 70s medical card, expand the range of services provided by the GP visit card to include **prescriptions to those over 70** [Cost: €61.5 million]
6. Remove the **GMS prescription charge** for over 70s medical card holders [Cost: €42 - 44 million]

Inadequate Home Support Services

Ireland's increasing life expectancy will create challenges for health and social care policy makers in forthcoming decades. People currently aged 65 can now expect to live into their 80s, with two-thirds of these years lived disability free.¹¹ However, as people live longer, their risk of disability also increases. It is estimated that 72.3 per cent of the population aged 85 and over will have a disability.¹² The numbers of older people, and the proportion of the total population they comprise, continues to grow rapidly. The number of people over the age of 65 is increasing by over 20,000 persons a year, while the proportion of people over the age of 85 is projected to double in the next 20 years.¹³

Recent reports have signalled the impact that the burgeoning ageing population will have on Home Support services. The ESRI has noted that the demand for Home Care Packages is "projected to increase by between 44-66 per cent by 2030" and that the "demand for Home Help hours is projected to increase by between 38-54 per cent by 2030".¹⁴ The Health Service Capacity Review report also flags the increase in capacity

¹¹ <https://health.gov.ie/wp-content/uploads/2018/01/Key-Trends.pdf>

¹² http://www.cso.ie/en/media/csoie/newsevents/documents/census2016summaryresultspart2/Chapter_9_Health_disability_and_caring.pdf

¹³ <https://health.gov.ie/wp-content/uploads/2018/01/Key-Trends.pdf>

¹⁴ <https://www.esri.ie/publications/projections-of-demand-for-healthcare-in-ireland-2015-2030-first-report-from-the-hippocrates-model/>

needed, stating that a 120 per cent increase will be required in Home Support services if this projected demand is to be met.¹⁵

The findings from both these reports have serious implications for the planning of health and social care services for older people. While Age Action welcomes the commitment by the Department of Health to implement the complex task of designing and delivering a statutory Home Care Scheme, we know that this will take years to implement. We remain seriously concerned that older people will not have their needs met in the interim period. Unmet need is associated with a variety of negative consequences that can affect the health and well-being of the older person. Without these home care supports some older people are forced to move to residential care settings which is often not their first choice.

According to the HSE there were 6,458 people waiting for new and additional Home Support services as of May 2018. The numbers without services waiting for Home Help were 2,539, with 2,303 waiting for Home Care Packages. This compares to 2,456 and 2,218 respectively in May 2017.

Table 3: Unmet Home Supports Needs 2016 – 2018

<i>Date</i>	<i>Numbers without new and additional Home Help Hours</i>	<i>Numbers waiting for Home Care Packages</i>
December 2016	2,039	2,342
May 2017	2,456	2,218
May 2018	2,539	2,303

Source: HSE performance reports, various.

It is estimated that approximately 6.5 per cent of the population aged over 65 years (637,567) receive home help in Ireland, which compares poorly with the OECD estimate of approximately 10 per cent of this age cohort needing the service.

¹⁵ This report states that the required capacity for Home Care Packages will need to increase by 70% from 15,600 monthly to 26,600. The report also states that an additional 7.2 million Home Help Hours will be needed by 2031.

While the additional funding of €18.25 million to Home Support for Older People in Budget 2018 was welcome, this will not increase either the volume of service or bring the number of recipients back to 2008 levels. The disparity in allocation between the Nursing Home Support Scheme (Fair Deal, allocated €962m during 2018) and the Home Support Service (€412m allocated for 2018) is self-evident and worrying.

Table 4: Home Help Hours and Clients 2008 - 2017

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
No of Hours Millions	12.63	11.89	11.68	11.09	9.88	9.74	10.3	10.44	10.6	10.5
No of clients	55,366	53,791	54,000	51,000	45,705	46,454	47,061	47,915	47,000	46,254

Source: HSE Annual Reports and Financial Statements 2008-2015; HSE Annual Service Plan 2017.

Cost of Prescriptions for the over 70s GP Visit Card

For older people experiencing multiple morbidities or long-term illnesses, being over the limit for a full medical card carries significant extra costs. These may include medical appliances, blood tests, chiropody, therapies, hearing aids, dentures and medication.

In 2016, there were 91,518 people aged 70 and over eligible for the over 70s GP visit card. The average pharmacy cost per person with a medical card was €671.44,¹⁶ which suggests an overall cost of approximately €61.5 million. This represents a significant burden, particularly for single or widowed people, living on fixed modest incomes.

Removal of the Medical Card Prescription Charge

The reduction in the prescription charge from €2.50 to €2 per prescribed item in Budget 2018 for the over 70 medical card holders was a welcome move towards an affordable primary care system with universal access.

¹⁶ <https://www.hse.ie/eng/staff/pcrs/pcrs-publications/pcrs-annual-report-2016.pdf>

Research from the Longitudinal Study on Ageing (TILDA) states that 31 per cent of over 65s have five or more prescriptions, rising to 37 per cent in the over 75s.¹⁷ Older people are therefore more likely to require multiple prescriptions, which can cost up to €240 per year. This equates to more than a week's income for those solely reliant on the Non-Contributory State Pension and places financial hardship on the sickest and least well off in our society.

In an attempt to save money, older people may not take essential medication such as blood pressure tablets as prescribed. Callers to Age Action's Helpline have told us that they forgo meals or other essentials to save money to pay for medication. We remain concerned at the cost barrier of prescription costs for vulnerable older people.

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¹⁷ https://tilda.tcd.ie/publications/reports/pdf/Report_Polypharmacy.pdf



Appendix – Full list of Age Action recommendations for Budget 2019

Department of Employment Affairs and Social Protection

1. Increase the weekly State Pension by €5 per week to build towards achieving the Government's commitment in the National Pensions Framework of a State Pension set at 35 per cent of average weekly earnings
2. Ensure the final 15 per cent of the Christmas Bonus is restored as a double week payment for Christmas 2019 for all social welfare recipients
3. Increase the cost of the Living Alone Allowance by €3 per week
4. Increase the cost of the Over 80s Allowance by €2 per week
5. Reverse the changes introduced in 2012 to the State Pension system reducing the number of bands from six to four
6. Restore the Bereavement Grant
7. Restore the Fuel Allowance to 32 weeks
8. Increase the funding for the Free Travel Scheme by €5 million to make it more attractive for operators to join and to ensure that it continues to address passenger needs

Department of Communications, Climate Action and Environment

1. Immediately double funding for the Digital Skills for Citizens Grant Scheme to €4.4 million in Budget 2019 to provide more training places and to improve the scheme's coverage in rural Ireland.
2. Reform the Digital Skills for Citizens Grant Scheme to provide financial incentives to organisations to provide one-to-one training, to allow learners to repeat classes to build their confidence and to provide training in the older person's home where this is necessary and to provide technical support to the newly online.
3. Support older people on low incomes to access the internet by increasing the

Telephone Support Allowance to €4 per week over the next two budgets at an estimated cost of approximate cost of €17 million.

4. Develop and roll-out a national digital skills learning programme, integrating it with existing community infrastructure, particularly libraries and post offices, and consider looking to the Online Centres Network and AbilityNet in Britain as potential models.
5. Ensure the Strategy to Combat Energy Poverty continues to be adequately resourced and key actions implemented
6. Actively raise awareness about the Better Homes Warmer Homes Scheme
7. Widen the remit of the Warmth and Wellbeing Scheme to a national basis
8. Meet the promise of using revenue raised by the Carbon Tax to address energy poverty, which adheres to the original objective of the tax to be revenue-neutral

Department of Foreign Affairs and Trade

1. Commit to achieving the 0.7 per cent of GNI (as proxy for GNP) and implement the timetabled plan to achieve 0.59 per cent of GNI by 2022 outlined by Social Justice Ireland. As a first step provide an additional €136 million to overseas development assistance in Budget 2019
2. Participate in the UN Open-ended Working Group on ageing
3. Ensure data disaggregation by age in all programmes and consider adopting the Titchfield questions

Department of Education and Skills

1. Increase the budget available for lifelong learning to ensure that the growing numbers of people aged over 64 can participate in lifelong learning programmes

Department of Housing, Planning and Local Government

1. Restore the Housing Aid for Older People budget to 2010 levels
2. Reverse the changes introduced to the Housing Aid Scheme in January 2014 to ensure better access to grants for disadvantaged older people

Department of Health

1. Increase the Home Supports budget by 26% to begin to meet unmet need. [Cost: €106 million].
2. Extend the reablement programme conducted in North Dublin in 2014 to each Community Health Organisation.
3. Conduct a Cost Benefit Analysis of the reablement pilots conducted in each Community Health Organisation to establish savings made in Home Supports budgets and to measure the social and health outcomes for pilot participants.
4. Increase the income threshold for a medical card in line with increases to the State Pension and secondary benefits.
5. As a first step towards reinstating the over 70s medical card, expand the range of services provided by the GP visit card to include prescriptions to those over 70 [Cost: €61.5 million].
6. Remove the GMS prescription charge for over 70s medical card holders [Cost: €42 - 44 million].
7. Allocate €380 million in 2019 out of the required additional funding of €2.8 billion needed over 10 years to ensure that the commitments in Sláintecare to extend entitlements and address capacity can be delivered on time.
8. Allocate €155 million in 2019 (this amount is required for years 1-6) as the first tranche of the transitional funding to support delivery of the new model of Universal Health Care in Sláintecare.