



Emigrant Support Service

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**Thinking of returning or
moving to Ireland?**

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Welcome from our CEO

COVID-19 continues to dominate our lives and conversations here in Ireland and across the globe, while at the same time we are all adjusting to a 'new normal'. We have been cautiously looking forward to coming fully out of lockdown. Many of us had plans to travel abroad on holidays and/or travel home to see our loved ones, however, with continued global travel restrictions, and further localised and national lockdowns imposed, our best made plans had to be put on hold for this year! These are the sacrifices we have to make for the greater good as we journey through COVID. We know this time will pass and that there are brighter times ahead.

Due to a rise in cases of COVID-19 here in Ireland, new measures were announced on 18th August and will be in place until 13th September. This includes; restrictions of both indoor and outdoor social visits and gatherings; sporting events and matches to take place behind closed doors; restaurants and pubs that serve food have to close by 11.30pm; up to fifty people can attend a wedding (including staff). For latest COVID-19 up-dates and more detailed information on the Government restrictions, please see; <https://www.gov.ie/en/campaigns/c36c85-covid-19-coronavirus/>

There are countless stories from our diaspora who have a longing for home, are missing loved ones and some are rethinking their futures and where to live. We are witnessing first-hand the impact COVID-19 is having on Irish abroad, particularly those who have found themselves in challenging and compromised situations and need to return home. It is wonderful that there exists an extensive network of Irish Welfare and Support Services abroad and we are working very closely with many who are doing trojan work to support our diaspora. However, over the past few months, we have noticed an increase in contacts from people in geographical locations where such supports do not exist and where COVID is negatively impacting their lives. The distance from home, the geographical isolation and travel restrictions makes planning a return home a lot more challenging but not impossible, with our support and the support of Consular services too.

Like all services, we had to cancel our face-to-face outreach service in March, however, we are pleased to say we have resumed this service to returnees around the country since 29th June (observing all the relevant public health protocols). We have welcomed and supported many people in their return home, for some in a planned return but for others their return was in crisis. It is easy to become socially isolated when we are advised to limit our contact with others, which is why we must all continue to make extra efforts to keep in touch and stay connected.

I hope that you, your loved ones, and your colleagues are safe and well. Take care and stay connected, from Karen and all the Staff & Board of Safe Home Ireland.

COVID-19 and the Free Travel Scheme

Background; Everyone aged 66 and over, legally resident and living permanently in the State, is entitled to the Free Travel Scheme. Some people under 66, in receipt of qualifying welfare payments, also qualify. People who qualify for free travel are issued with a Public Services Card (PSC) that they must carry with them when using public transport. Public Services Cards must be shown to travel operators when travelling on public transport.

The application process; A SAFE registration process is used to establish and verify identity for Free Travel applications. Your free travel pass will be contained in the Public Services Card that issues following this registration. Applicants must undergo SAFE registration when requested to do so by the Department of Employment Affairs and Social Protection. Entitlement to free travel will be disallowed or withdrawn if applicants do not complete this process.

In line with public health advice, from the onset of COVID-19 restrictions back in March, appointments for the SAFE registration/PSC cards were suspended, this is still currently the case. This means that new applications for Free Travel cannot be processed at present.

While, The National Transport Authority (NTA) confirmed that all transport operators are allowing people to use a PSC /Free Travel card, even in the old format or if the card has expired, no alternative has as yet been put forward for people who would have entitlement to Free Travel but are hindered due to the suspension of the PSC registration process.

The Department of Social Protection recently confirmed that the SAFE registrations are expected to recommence countrywide in the near future. We will provide an up-date on this and how appointments can be arranged as soon this information becomes available.

Note! At present (since August 18th), the public health guidelines are to avoid using public transport, where possible.

Entitlement to a Medical Card under EU Regulations:

If you belong to one of the following groups, and are ordinarily resident in Ireland, you will get a Medical Card under EU Regulations without a requirement to meet income means testing guidelines: **(A)** You are living in Ireland and receiving a social security payment from another European Union /European Economic Area (EU/EEA) country or Switzerland and you are **not getting any*** Irish social welfare payment (apart from Child Benefit or Early Childcare Supplement). You must not be employed or self-employed here. * **Important Note!** Anyone in receipt of a part Irish or Pre 53 Pension will be assessed under the means test, **not** under EU regulations.

(B) You are living in Ireland and working in another EU/EEA country or Switzerland and are liable to pay Social Insurance Contributions in that country. **(C)** You are living in Ireland and you are the dependent spouse or child of someone employed in another EU/EEA country and Switzerland. You must not be getting an Irish Social Welfare Payment apart from Child Benefit or Early Childcare Supplement and you must not be liable to contribute to the Irish social welfare system. **(D)** Similar to those in category B. above, posted workers and their dependants may also qualify. These are workers who are employed in another country covered by the Regulations but are sent by their employers to work in Ireland for a limited time.

Important Note!

Both the Irish and UK Governments have agreed a 'Memorandum of understanding' due to come into effect after the end of the Brexit transition period (31st December 2020). It is anticipated that this understanding will help to protect continued access for qualifying applicants to the EU Medical Card as well as other existing rights to health care, welfare, and various key areas in the 'post Brexit' world.

Private Health Insurance in Ireland - Frequently Asked Questions

Q. I will be returning to Ireland shortly and am looking into taking on private health insurance. Can you tell me **(i)** what/f any waiting periods apply? and **(ii)** what is the story regarding existing medical conditions?

A (i) When you take out health insurance in Ireland **for the first time**, you may have to serve waiting periods before you are fully covered, but accident and injury will be covered immediately. The maximum waiting periods are:

Accident and injuries..... No waiting period

Illnesses that start after you join..... 26 weeks

Illnesses that existed 6 months prior to joining 5 years

Maternity related claims..... 52 weeks

Note! Infants born to policyholders will not serve a waiting period if they are added to a policy within 13 weeks of their date of birth.

Once you serve these waiting periods you will not have to serve them again if you switch to another insurer, as long as you haven't had a break in cover of more than 13 weeks.

If you switch insurers while you are serving new customer waiting periods, the amount of time served with the first insurer will be taken into account and you will finish off your waiting periods with the new insurer. You will only have to serve additional waiting periods if you switch to a plan with higher benefits.

A (ii) From 1st May 2015, a '**Pre-existing condition**' was defined as "an ailment, illness or condition, where, on the basis of medical advice, the signs or symptoms of that ailment, illness or condition existed at any time in the period of 6 months ending on the day on which the person became insured under the contract".

Effective from 1st May 2015, the maximum waiting period for pre-existing conditions is 5 years. So, for example, if you have diabetes, the insurance company can refuse to provide you with any cover for diabetes for the specified period but must cover you for any other/new illnesses once the initial waiting period has expired.

For independent information on private health insurance companies operating in the Irish market and price comparisons on policies, please contact;

The Health Insurance Authority (www.hia.ie) Tel: +353 (0)1 406 0080

Email: info@hia.ie

Higher charges apply to people who are 35 years of age or older when they first take out health insurance. There is a 2% loading for each year over 34 years of age. So, for example, if you are 35 the cost is 2% higher than for a person aged 34 but if you are 44 then the cost is 20% higher. If you previously had health insurance, you can be given credit for the time you were insured, reducing the number of years to which the loading applies. If you have a break in cover of less than 13 weeks this will not affect your loading.

Important Note! If you have lived outside Ireland and move to Ireland, a loading will not apply IF you get health insurance **within nine months** and continue to be insured.

Redress for Women Resident in Certain Institutions Act 2015

This legislation enacted a Medical Card redress scheme for women who spent time in certain institutions. Relevant institutions are; the Magdalen laundries, St. Mary's Training Centre, Stanhope Street, Dublin 7 and House of Mercy Training School, Summerhill, Wexford. The range of health services provided free of charge include:

- general practitioner, medical and surgical services
- acute inpatient services
- drugs, medicines and surgical appliances
- nursing services
- home help services
- dental, ophthalmic and aural services
- counselling services
- chiropody Services
- physiotherapy services

The legislation also provides these women with exemption from charges for acute in-patient services. In addition, it provides that payments made to the women arising from a scheme of ex-gratia payments will not be included in any financial assessment of means under the Nursing Homes Support Scheme Act 2009 ('Fair Deal').

Women living overseas; The Health Service Executive (HSE) set up the Redress Reimbursement Scheme 2015 for healthcare costs for persons living overseas. This means that if you are living outside of Ireland you can access the same range of health services provided under the above scheme.

If you are living abroad, you are entitled to access the specified health services if you visit or return to Ireland.

Coming into Ireland? – Legal requirement to complete new online Passenger Locator Form (PLF)

Public health advice for passengers arriving into Ireland is that they must complete a PLF form in advance. **Failure to do so is an offence.** However, limited exceptions do apply, to essential supply chain workers (air and ship crew and hauliers) or accredited diplomats. Anyone travelling onwards to Northern Ireland has to fill out a portion of the form.

From Wednesday 26th August 2020, the existing Passenger Locator Form (PLF) process will move online.

Link to the online PLF; <https://www.gov.ie/en/publication/ab900-covid-19-passenger-locator-form/>

In making the announcement the online process, Minister for Health, Stephen Donnelly T.D said, "The public health advice remains that all non-essential travel overseas should be avoided, but we understand that some people need to travel for essential personal and family reasons". It is hoped that the online process will facilitate this travel and make the completion of the form easier for those who do need to travel. Plans will be put in place for enhanced engagement with people coming into the country which will include issuing targeted public health advice by text message. The PLF is aimed at helping public health officials carry out follow-up checks on those arriving into the State and to facilitate contact tracing efforts in the event of a suspected or confirmed case of COVID-19 on a flight or ship that has landed in Ireland.

Note! The on-going Government/public health advice to passengers who arrive into Ireland, from non-Green List countries, is to restrict their movements for 14 days.



Government of Ireland
Emigrant Support Programme
An Buidéal Gobhaí Eagraíochta agus Trádála
Department of Foreign Affairs and Trade