

March 2025 – Issue 270

Welcome from our CEO

Welcome to the March edition of our E-Bulletin. We hope you all had a lovely St. Patrick's Day, whether you celebrated here in Ireland or abroad.

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**Thinking of returning or
moving to Ireland?
Get in touch!**

Safe Home Programme CLG
trading as Safe Home Ireland
Charity No: 20049119
Company Reg No: 351678

This month, we travelled to London and hosted two **Information Clinics on Moving/Returning to Ireland**—one in partnership with the [London Irish Centre](#) in Camden and another with [Ashford Place](#) in Cricklewood. We were delighted to meet people who are 'thinking about' moving to Ireland and just need some information to make an informed decision, as well as have the opportunity to visit some of our current housing applicants. Thank you to everyone for the hospitality and warm welcome that we received.

Last month, we jointly launched a Campaign in partnerships with [individuals and organisations from the U.S. and Ireland](#) to secure the **reciprocal exchange of U.S./Irish Drivers Licence** with eight U.S. States initially (Pennsylvania, Delaware, New York, Massachusetts, Illinois, California, New Jersey and Oklahoma). As mentioned last month, we are seeking your support in both Ireland and in the U.S - this may include reaching out to political representatives in both countries. You can join the Campaign mailing list [HERE](#) and keep up to date with media coverage too. The good news is that there is a commitment to advancing reciprocity in Ireland's current [Programme for Government](#) (page 141).

We are looking forward to walking [The National Famine Way](#) again this May, from [EPIC The Irish Emigration Museum, Dublin](#) to [Strokestown Park House and National Famine Museum, Co. Roscommon](#). This will be our third year taking part, and this year with a different approach! The Walk will take place over the weekend of **May 24th-25th**, following a relay-style format across **eight stages**. On **Saturday, May 24th**, groups will set off and walk one stage each, approximately 20km per stage. Then on **Sunday, May 25th**, all participants will walk together from **Tarmonbarry** to Strokestown Park, Co. Roscommon where our Ambassador, [Seán Keane](#), will hold a short **Homecoming Concert** on arrival in Strokestown. Please see [Eventbrite](#) for more information and registration details.



The National Famine Way is a 165km trail that traces the footsteps of the Strokestown tenants, men, women and children who were marched from Roscommon to Dublin in 1847 after they failed to pay their rent. In Dublin, they boarded a ship to Liverpool before journeying to North America on board some of the worst coffin ships of the time. Not all of them made it alive. They became known as the 'Missing 1490'. To symbolise our work supporting returning Irish emigrants we will be doing the walk in reverse, from Dublin to Roscommon.

Until next month, we wish you all a **lovely Easter** from the staff, board, friends and Ambassador of Safe Home Ireland.



Frequently Asked Question – Private Health Insurance – Ireland

I am returning to live in Ireland later this year. I have researched access to public health care on my return. I will be over the income limit so will not qualify for the [Medical Card](#). I am therefore looking into private health insurance.

Q. Can you give me any information on companies operating in Ireland and advise on waiting times for pre-existing conditions and price comparisons?

A. Researching options within the private health insurance market in Ireland can be confusing and off-putting for some people. Operators can offer quite a range of products with varying levels of cover and price points. The best place to start your research would be via the Health Insurance Authority (HIA) [website](#). The Health Insurance Authority is an independent State body that regulates the private health insurance market in Ireland. On the HIA site, it outlines the various companies operating in Ireland as well as providing price comparisons on plans and information on the regulations surrounding private health insurance cover.

Waiting Periods

A waiting period is the length of time you need to have health insurance before you can make a claim. As is common practice internationally, when an individual takes out health insurance for the first time in this country, they may have to serve a waiting period before they are fully covered (but accident and injury will be covered immediately).

The maximum waiting periods which may apply in the Irish insurance market are as follows:

New Customer Maximum Waiting Periods

Accident and Injuries – None
Illnesses that commence after you join – 26 weeks
Illnesses that commence before you join – 5 years
Maternity related claims – 52 weeks

Returning Emigrants and Lifetime Community Rating (LCR)

From 1 May 2015, late entry loadings of 2% per annum apply for people who buy health insurance for the first time at the age of 35 and older. The Health Insurance (Amendment) Act 2017, enacted on 21 December 2017, includes a specific provision that anybody returning to take up residence in Ireland, **having been outside the State for a period of not less than 6 months, will have 9 months to purchase private health insurance without incurring loadings for the period residing outside of the State.** The Lifetime Community Rating (LCR) provision relating to returning emigrants became effective on 1 November 2018. Unlike waiting periods, insurers are not permitted to waive LCR loadings under any circumstances.

For more information, Tel: +353 1 406 0080; Email: info@hia.ie





Finding a GP practice in Ireland

Unfortunately, due to a shortage of GPs in the Irish system, people who have recently returned/moved to Ireland are still experiencing on-going difficulties in trying to register with a GP practice. The Health Service Executive (HSE) have published an online database of registered GPs.

This may prove a helpful starting point for anyone starting their research in this area. You can search GP details on a county by county basis, please see [HERE](#)



Prescription Charges in Ireland

Medical Card holders in Ireland do not have to pay for their prescribed medications. However, although the medication itself is free, there is a prescription charge in place

If you are under the age of 70 years, there is a prescription charge of €1.50 for each item. This is up to a maximum of €15 per month, for each person or family unit.

For those aged 70 years or over, there is a prescription charge of €1 for each item. This is up to a maximum of €10 per month, for each person or family unit.

Your local pharmacy can offer guidance regarding the prescription charge.

You can read more about Prescription Charges [HERE](#)



Exploring Social Housing Options in the North of Ireland


Safe Home Ireland does not operate in the North of Ireland.

If you wish to explore housing options in the North, the best avenues to try are;

Housing Executive N.I – If applying from outside Northern Ireland, please see info [HERE](#)

For a listing of **Housing Associations operating in the North** (including some sheltered housing schemes), please see [HERE](#)

As well as guidance on housing matters, for a general overview on the 'system' in the North, (health care, benefits etc), linking in with the **Citizens Advice Bureau** may also prove helpful. Please see [HERE](#)



Free Travel Scheme – Ireland

Did you know? Changes to the Free Travel Scheme in Ireland came into effect in July 2024, specifically in relation to people who have been deemed medically unfit to drive.

In summary, the expansion;

- Relates to people over 17 and under 66 years who are medically certified as unfit to ever drive, due to a disability
OR
- People aged 17 and under 66 years who have been medically certified as unfit to drive for at least 12 months

The relevant application form Free Travel for applicants in this category is called the FTM (medically certified unfit to drive – FTM form) and can be downloaded [HERE](#). The FTM form will need to be signed and stamped by the applicant's GP, confirming that they are medically unfit to drive for at least one year. Once this has been done, there is no requirement for any additional medical documentation to be provided.

Notes!

- There is no means test involved
- Applicants must be permanently resident in the State

For more information, you can contact the Free Travel Section directly;

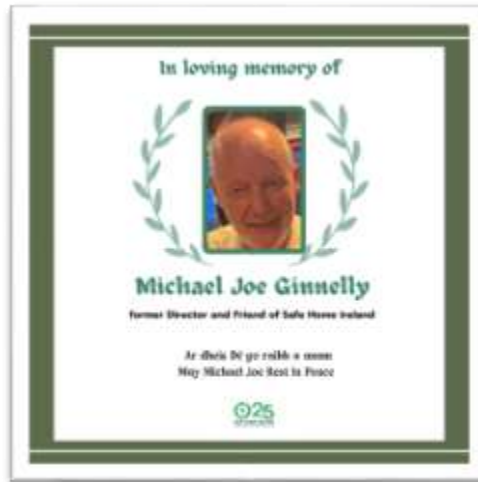
- By post to: Free Travel Section, Department of Social Protection, College Road, Sligo
- By email: freetravelqueries@welfare.ie
- By phone: 0818 200 400 or 071 915 7100.

Returned Emigrants Network

Our Returned Emigrants Network will meet again on Saturday 5th April (2-3pm). The Network meets bi-monthly in Portlaoise, Co. Laois as well as virtually. It is intended to act as a social hub to promote wellbeing, a chance for returnees to meet and support each other, and raise issues and challenges especially during the early days of resettlement. The Network also addresses some of the challenges and difficulties people have encountered on their return and advocates for change at a policy level. If you are unable to attend in person but would like to join online, contact us for the Zoom link.



A tribute to Michael Joe Ginnelly (RIP)



It is with sadness that we share the news of the sudden passing of Michael Joe Ginnelly, following a short illness this month. Michael Joe was a dear friend and a former Director of Safe Home Ireland. He was involved with Safe Home in various capacities since our inception in 2000 and held the role of Company Secretary and Treasurer over the years. In line with succession planning Michael Joe retired from the Board in November 2024 but joined *Friends of Safe Home* to ensure he continued to support our mission. His dedication and commitment to Safe Home was unwavering and he will forever be in our memories.

Michael Joe knew first-hand the experiences of both leaving and returning to Ireland and all the challenges (and opportunities) on that path. He, like many others from the west of Ireland, had to leave Ireland for work opportunities. He worked in London for many years and met his wife in The Galtymore - the famous Irish dance-hall in Cricklewood. They eventually returned to Ireland with their children to a small farm in Mayo, where he lived and farmed up to his sudden passing.

Michael Joe was also a gifted playwright of international renown. Some of his best known plays are 'A Wake in the West'; [Pretend Sick](#) and 'Separate Table' and were performed across Ireland, England, Australia and America. Michael Joe also performed at a few of our Facebook Live concerts during Covid.

Michael will be remembered for his unassuming and gentile nature, his kindness, and his deep dedication to his family, his friends and his local community. He was involved in many charities, always giving his time and energy to support others. His generosity, warmth, and unwavering spirit left a lasting impact on everyone who had the privilege of knowing him.

**Ar dheis Dé go raibh a anam
May Michael Joe rest in peace**