

**What do I do
to see
a doctor
in Ireland?**

**Produced by
Health Information and Advocacy Centre
in partnership with
Ethnic Minority Health Forum**

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Introduction

This is a series of fact sheets produced by the Health Information and Advocacy Centre in Cairde on how to access health services in Ireland. Other topics in the series include:

- **How do I access public hospital services in Ireland?**
- **What do I do when I am pregnant in Ireland?**

About Cairde

Cairde is a community development organisation working to tackle health inequalities among ethnic minority communities by improving ethnic minority access to health services and participation in health planning and delivery.

Disclaimer

This fact sheet has been produced as an information guide only. Every effort has been made to ensure that all information is accurate at the time of publication – June 2007.

If you notice any errors please contact Sarah Duku at: hiac@cairde.ie

Table of contents

1) Doctors in Ireland	Page No.
A) How do I get a doctor in Ireland?	5
B) What services does the doctor provide?	5
C) When are doctors' practices/surgeries open?.....	5
D) What is the cost of visiting a doctor?	6
E) Does everyone have to pay to visit a doctor?	6
2) Medical card	
A) What is a medical card and how do I get it?	6
B) Can I apply for a medical card, how and where can I apply?	6
C) What does a medical card cover?	7
D) What does a medical card <u>NOT</u> cover?	7
E) Does the medical card cover my family?	7
F) How do I choose a medical card doctor?	8
G) Can a doctor refuse to take a medical card holder?	8
H) Where can I use my medical card?.....	8
I) What happens to my medical card if I move to another area in Ireland?	8
J) What do I do when my medical card expires?	8
3) GP visit card	
A) What is a 'GP visit' card?	9
B) What a does GP visit card cover?.....	9
C) How do I choose a doctor?	9
D) How and where do I apply?	9
E) What do I do when it expires?	9
F) Where can I use I use my GP visit card?.....	9
G) What happens to my GP visit card if I move to another area in Ireland?	9
H) What do I do when my GP visit card expires?.....	10
4) Appeal	
A) What happens if I am refused any of the cards?	10
B) What if my appeal is unsuccessful?	10
5) Services and supports for medication and health costs	
A) What services and support are available for medication and health costs?	10
i) What is Drug Payment Scheme?	11
ii) What is Long-Term Illness Scheme?	11
iii) Health/Medical expenses relief.	11
6) Private health insurance	
A) What is private health insurance and who is entitled to buy it?.....	11
B) What are the companies out there, what do they offer and what is the cost?.....	13
7) Useful addresses	14
1) Doctors in Ireland	

A) How do I get a doctor in Ireland?

In Ireland when you fall ill you go to see a family doctor/general practitioner (GP). A family doctor/GP is the official term for a doctor who provides healthcare services to patients outside of the hospital in Ireland. In Ireland, a family doctors' office is called a practice or a surgery. You usually can only get referred to all other services through your GP.

B) What services does a GP provide?

A family doctor/GP provides most of your healthcare needs such as; acute and chronic illnesses, preventative care and health education. Some GPs would also provide maternity and infant care services. Anyone can access a family doctor/GP, even if you do not have papers to be in Ireland.

C) When are GP practices open?

Each family practice has its own opening times; however most of them open from 9:00am – 11:30am and 2:00pm to 5:00pm. It is also important to note that most family doctors work by appointment only and others you just walk in. You will have to find out your GP's opening times by contacting them.

In certain areas, there are doctors who work when their practices are closed. This is a special GP service to cater for medical needs after 6:00pm and weekends. To avail of this service, you will have to ring the doctor. In some cases they will come to your house but sometimes they will ask you to come to a centre near your home. These doctors operate nearly all over the country and they have different names. For example, in north Dublin they are called D-Doc. To access them you should ring the following numbers:

AREA	NAME	NUMBER
Harstown, Swords, Lusk, Rush, Skerries and some Balbriggan, North Strand Ballybum and Coolock	D-Doc	1850 22 44 77
Dublin 8,10,12,20 and Lucan	Dub-Doc	01 4539333 (Southside) 01 8300244 (Northside)
St Michael's	DL Doc	01 6639869/01 8676233
Dublin South East & Dun Laoghaire Rathdown	East Doc	01 2094021
Dublin	Luke Dc	01 4065158
Kildare and West Wicklow	K Doc	1890 599 362

***(Doctors' usually cost 10 euro more than the regular fee at GP practice in the normal hours).**

For more information contact your local GP practice.

D) What is the cost of visiting a GP?

Each GP practice has a different visiting fee. In most GP practices, the cost ranges between €40-60 per visit. This cost is only for seeing the GP. If, for example, the doctor recommends a blood test or x-ray etc. you will have to pay an extra charge. You will have to consult your GP practice to find more on all related charges.

E) Does everyone have to pay to visit a GP?

No. People with **medical cards or GP visit card do not pay** to visit their GP but all other patients have to pay.

2) Medical card

A) What is a medical card?

A medical card is a card given by the Health Service Executive (HSE) to individuals and their dependents that have lived or intend to live in Ireland for more than one year and who have papers to be here, but cannot afford to pay for their medical bills. The HSE is the government office that deals with health issues. A medical card shows your name, date of birth and Personal Public Service Number (PPSN), as well as the date your card expires, if your card is issued for a limited period.

B) Can I apply for a medical card, how and where can I apply?

Everyone who has legal papers to live in Ireland and intend to live in Ireland for more than one year could be entitled to get a medical card. This could include refugees, people seeking asylum, students, non EU members and EU citizens. **DO NOT ASSUME YOU ARE NOT ENTITLED.** So go on and apply.

In order for the HSE to approve you a card, you will have to pass a means test. A means test is a way of checking how much money you and your spouse or partner has to spend each week. The HSE looks at your circumstances, such as your rent/mortgage, childcare and travel costs. If the HSE decides that your income would not be enough, even if your combined income is greater than the income guidelines, they will issue you with a GP visit card. The assessment process will be based on the income of the applicant, and spouse if any, after tax and PRSI have been deducted.

To apply for a medical card, you get an application form and a list of participating doctors from the health centre in your area. Complete it and bring it to the doctor you have chosen. If the doctor accepts you as a patient, he/she signs the form. If you are receiving a social welfare payment, the form has to be stamped at the Social Welfare Local Office. If you are working, your employer also has to sign the form and certify your earnings. Self-employed people have to submit their most recent Tax Assessment Form and audited accounts. You must include evidence of income i.e. P60 or a current wage slip or evidence that you are in

receipt of a social welfare payment. Once all the requirements are put together, you should send the form plus the all the documents to your local health centre. Contact your local health centre or Community Care Office in your area if you have any questions about medical cards and eligibility.

C) What does a medical card cover?

If you have a medical card you can visit your family doctor/GP for free. You will also receive all your treatment free. You will mostly receive free medicines, although some medicines are not covered by the medical card. In such cases, you are entitled to apply to the hardship scheme to cover the cost of the medicine prescribed. (Find out more about this from your family doctor/GP or your local health centre) For example if your family doctor/GP refers you to a hospital, you will receive all services there free, and this includes consultant services.

Your medical card will also cover some services and cost towards dental, optical and aural services and appliances. (For more information contact your health centre). Your card also covers your family doctor/GP visits when you are pregnant and up to six months for you and your baby after the birth of you child.

In your local health centre you will have a wide range of community care services. These services differ from one centre to another. The services may include a family doctor/GP services, public health nursing, child health services, community welfare, chiropody, ophthalmic, speech therapy, social work, addiction counselling and treatment, physiotherapy, occupational therapy, psychiatric services and home help.

D) What does a medical card NOT cover?

GP services which are not provided free to someone with a medical card are services such as medical examinations or reports for legal purposes, examinations relating to insurance policies, examinations relating to fitness to drive including eye test, pre-employment examinations, school entry examinations, examinations in connection with fitness to take part in sports, some vaccination, some family planning services, screening tests including cervical smears, pregnancy test kits and cholesterol testing. If you want any of the above services from your GP, you will have to pay for them.

E) Does the medical card cover my family?

A medical card normally covers you, the card holder, your spouse and any children under 16 or children who are full-time students aged 16-25 and financially dependent on you. Where a husband and wife have separate incomes, their application for a medical card is assessed on the basis of their combined income. If you are aged 70 or over you will get a medical card regardless of your income. If you spouse is under 70, he or she will be assessed according to the guidelines for married couples.

F) How do I choose a medical card doctor?

People generally choose a doctor near where they live. People get information on doctors through their friends who may be visiting the same doctor. If you do not know addresses of doctors in your area, you can go to your local health centre and they will give you a list of all doctors in your area together with a Doctor's Acceptance Form. In general, you must choose a doctor whose surgery is within 7 miles of your home, unless there is no doctor within that area.

G) Can a doctor refuse to take a medical card holder?

No. It could happen that a doctor would be unwilling to take on a new patient because he or she already has too many people on his list. In general, by law doctors are not supposed to have more than 2,000 people on his/her list. If you are unable to find a doctor who is willing to take you on and have had three GPs refuse you service, the Health Service Executive (HSE) will assign you to a doctor. It is a condition that doctors must treat medical card patients in the same way as they treat private patients.

H) Where can I use my medical card?

Your medical card can only be used in Ireland. If you are going to another EU or EEA member state for a temporary stay you should apply for a European Health Insurance Card which is known as EHIC. The EHIC entitles Irish residents to access health services in any EU country and in Switzerland, Iceland and Norway, if they become ill or injured while on a temporary stay in that country.

I) What happens to my medical card if I move to another area in Ireland?

The Health Service Executive (HSE) is divided to different administrative areas. For example, if you live in Tallaght and then decide to move to Blanchardstown, you must re-apply for a new medical card with a new doctor's acceptance form. The existing medical card remains valid for three months. To avail of services during those three months, you should make arrangements with the Local Health Office in the new area.

J) What do I do when my medical card expires?

Some medical cards are issued for a limited period, normally for one year. The expiry date is shown on the card. In general, the HSE will send you a new form to fill, to see if you are still entitled to a card. Once it is approved, you will get a new medical card. You will not be asked to find a new doctor.

3) GP visit card

A) What is a 'GP visit' card?

The GP (General Practitioner) Visit Card scheme provides access free of charge to GP services only, for individuals and families who did not qualify for a medical card because their income is seen to be enough to pay other bills but for whom the cost of visiting a GP is too high.

B) What does my GP visit card cover?

A GP only visit card allows individuals and families to visit their doctor for free. A GP visit card also covers in-patient public hospital services and out-patient public hospital services associated with a medical condition, but sometimes there are some other hospital charges that you have to pay.

C) Who can apply for a GP visit card?

Everyone who is not entitled to a medical card and has legal papers to live in Ireland and intends to live in Ireland for more than one year, even though they are working full time could be entitled to get a GP card. This could include refugees, people seeking asylum, students, non EU members and EU citizens. You will need your Garda National Bureau Number (GNIB) and/or your Personal Public Service Number (PPSN). **DO NOT ASSUME YOU ARE NOT ENTITLED.** So go on and apply.

Everyone who applies for a GP Visit Card has to be means tested. The process is much the same as that of a medical card, except the income guidelines are 50% higher. Broadly speaking, you will qualify for a GP Visit Card if the combined income of you and your partner (if any) is less than the income guidelines set out by the HSE. The HSE looks at your circumstances, such as your rent/mortgage, childcare and travel costs. If the HSE decides that your income would not be enough, even if your combined income is greater than the income guidelines, they will issue you with a GP visit card. The assessment process will be based on the income of the applicant, and spouse if any, after tax and PRSI have been deducted.

D) Does the GP visit card cover my family?

E) How do I choose a doctor?

F) Can a doctor refuse someone with a GP visit card?

G) How and where do I apply?

H) Where can I use my GP visit card?

I) what happens to my GP visit card if I move to another area in Ireland?

J) What do I do when my GP visit card expires?

The same rules apply as of a medical card for all the above. See the medical card section above.

1) Appeal

A) What happens if I am refused any of the cards?

You will receive a letter stating the reason(s) why you have been refused. If you are not satisfied with the decision, you may initially request your local health centre to review your case. When seeking the review you should draw attention to any change in circumstances since you made your original application, and include any relevant issues which you may previously have overlooked. Alternatively, you may appeal to the Appeals Office. The contact details will be contained in your letter of refusal.

B) What if my appeal is unsuccessful?

You can register with a GP as a private patient. You will be required to pay for visiting your GP and for prescribed drugs.

5) Services and supports for medication and health cost

A) What services and support are available for medication and health costs?

There are three types of support available to you: Drug Payment Scheme, Long-term Illness Scheme and Health/Medical expense relief.

i) Drug Payment Scheme

If you are ordinarily resident in Ireland, you are eligible to apply for the Drugs Payment Scheme. The Drug payment Scheme allows individuals and families who do not hold medical cards to limit the amount they have to spend on prescribed drugs. Under the Drug Payment Scheme, you will not pay more than €85 per month for approved prescribed drugs, medicines and appliances. You must not hold a current medical card.

Application forms are available from your local pharmacy, or contact your local Health Service Executive for further information.

ii) Long-Term Illness Scheme

The Long-Term Illness Scheme allows people with certain conditions, who are not medical card holders, to obtain the medicines and medical and surgical appliances they require for the treatment of their condition, without having to pay. You do not have to satisfy a means test.

The conditions included in the scheme are:

- Mental illness (up to age 16 only)
- Mental disability
- Multiple sclerosis
- Diabetes insipidus
- Diabetes mellitus
- Muscular dystrophy
- Spina bifida
- Haemophilia
- Hydrocephalus
- Cerebral palsy
- Parkinsonism
- Epilepsy
- Acute leukemia
- Cystic fibrosis

If approved, you will be issued with a long-term illness book. Your pharmacist will provide you with the necessary drugs free of charge.

iii) Health/Medical expenses relief.

Health/Medical expenses relief is when money is given back to individuals and their dependants who are working and paying tax. The individual will have to collect all their medical receipts during the year and keep them in order to claim the relief. At the end of the year, you will then have to fill form MED 1 and send it to your local tax office. It is important to note that any money paid by your insurance company cannot be claimed for. Find out more about this from your local tax office.

6) Private health insurance

A) What is private health insurance and who is entitled to buy it?

Some people choose to buy private health insurance. Private health insurance is used to pay for your health care in hospital or in GP practices if you are not entitled to a medical card or GP visit card. You pay a certain amount to the company on a monthly or yearly basis. Then, when you fall ill and require treatment, the insurance company will contribute to your bill

depending on your agreement. It is a voluntary choice. You do not get money back if you are not sick.

Anyone living in Ireland can buy private health insurance company as long as you have the papers to live in Ireland.

B) What companies are out there, what do they offer and what is the cost?

A number of companies offer voluntary private health insurance in Ireland.

- The **Voluntary Health Insurance Board** (VHI) is the largest provider of voluntary private health insurance. It is a statutory body whose board is appointed by the Minister for Health and Children.
- **QUINN-healthcare** is the second largest provider of voluntary private health insurance in Ireland.
- **Vivas** is the third voluntary private health insurance provider to operate in Ireland.

All companies offer all health benefits ranging from dental to hospital care. They may sometime choose to offer restricted contracts.

At present, companies that are offering cover for in-patient hospital services must offer a minimum level of benefits. They must provide a minimum level of cover in respect of:

- day care/in-patient treatment
- hospital out-patient treatment
- maternity benefits
- convalescence
- Psychiatric treatment and substance abuse.

Exceptions to the general rules

The health insurance company may not refuse to accept you on the basis of your health status, but it may restrict the cover it gives you in certain circumstances. With regard to waiting periods, at present insurers are entitled to apply an initial waiting period of 26 weeks in respect of persons aged under 55 and 52 weeks in respect of those aged between 55 and 64, and 104 weeks for persons aged 65 or over, before private health insurance cover becomes effective.

In addition, the health insurance company may refuse to cover you in respect of pre-existing conditions for longer periods after you join. So, for example, if you are have diabetes, the insurance company may refuse to provide you with any cover for diabetes for a specified period, but must cover you for any other illnesses once the initial waiting period has expired.

It is a general principle in insurance that you must give all relevant information to the insurance company. If you do not, then the entire contract may be void.

Each health insurance company has its own cost depending on the cover you want. However, unlike motor insurance or life insurance, matters such as age, sex, sexual orientation, health or past record of claims do not affect the price charged for insurance.

Charges for people aged under 18, people aged 18 to 23 who are in full-time education, retired people who have a special arrangement within their company's health insurance scheme and people in group health insurance schemes may all be lower than the normal adult rate.

To find out more on costs, please contact them directly on the following numbers:

- **Voluntary Health Insurance Board (VHI): 1850 44 44 44**
- **QUINN-healthcare Helpline: 1890 700 890**
- **Vivas 1850 717 717**

For more information on private health insurance please contact:

Health Insurance Authority,
Canal House,
Canal Road,
Dublin 6.
Tel: (01) 406 0080
Fax: (01) 406 0081

www.citizeninformation.ie

This is a website developed and maintained by the Citizen Information Board (CIB). The site provides information on the social and civil rights of everyone in Ireland.

www.dohc.ie

This is the website of the Department of Health and Children with responsibility for policy in relation to the Irish health services.

www.hse.ie

The Health Service Executive (HSE) website provides health and personal social service information for everyone living in Ireland.

www.oasis.ie

This is an Irish government website that provides information on public services in Ireland.

Publications

Series one

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