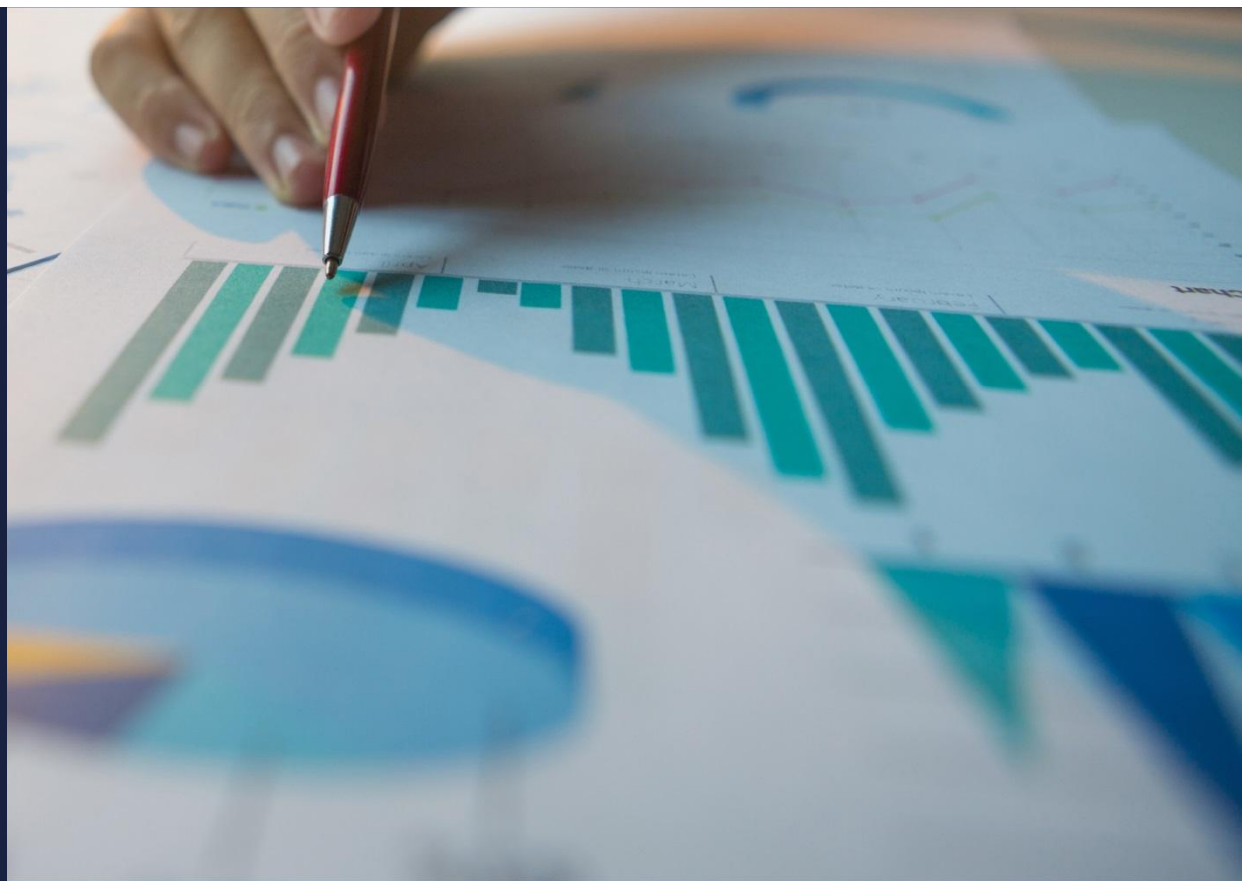


Medical Card Coverage and Benefit Erosion

Date:
NERI Conference,
May 26th 2026
SETU Waterford

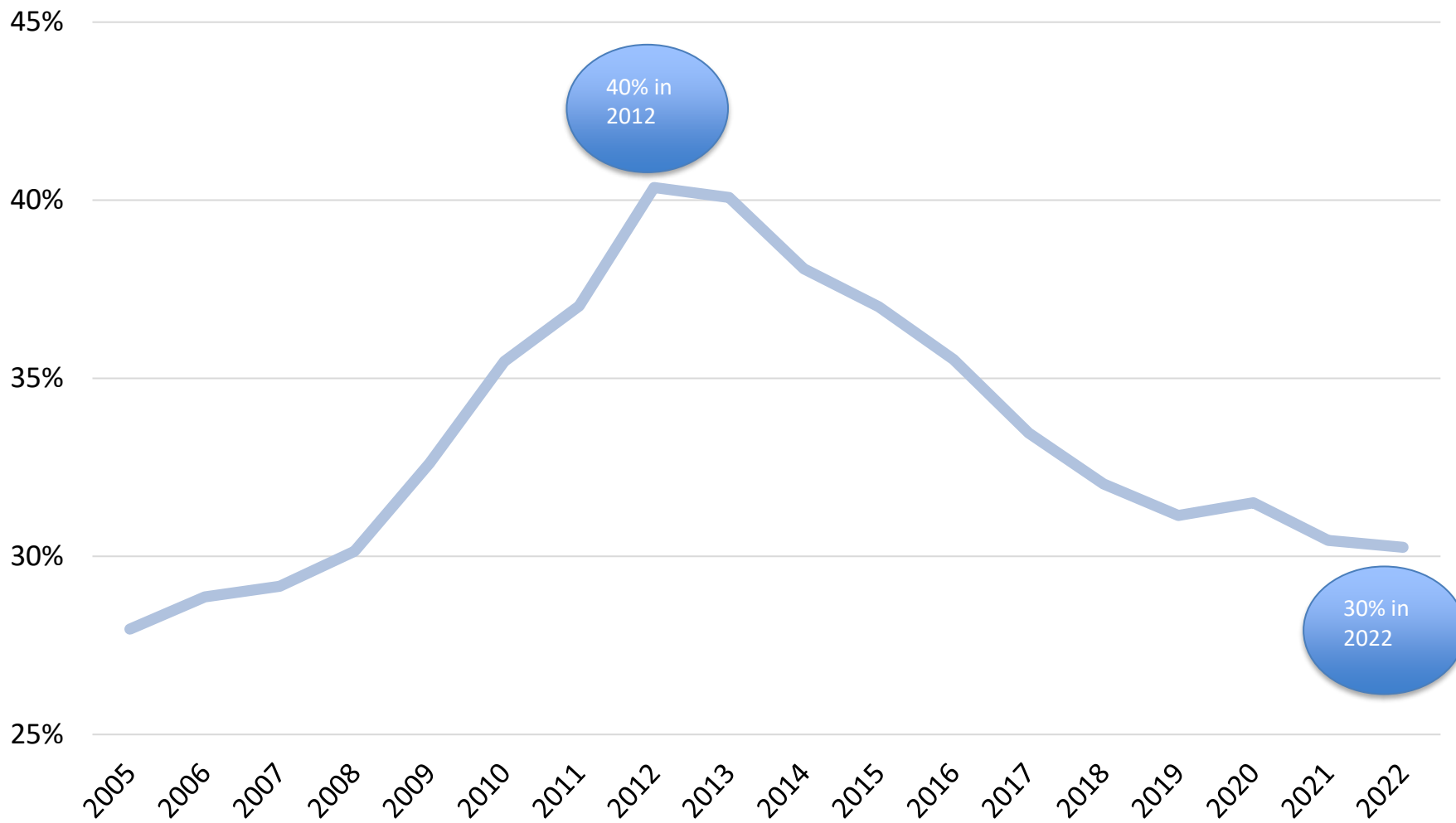
Authors:
Claire Keane
Simona Sándorová
Brendan Walsh



Introduction

- The Medical Card system provides access to free healthcare for those on lower incomes.
- Mainly means tested
 - discretionary Medical Card.
Arbitrary....
 - 100% social welfare rule.
Equity/work disincentive
- The income limits for the cards have remained unchanged for those under 70 since 2005.

Medical Cards recipients as % of total population 2005-2022



Social Welfare rule importance?

Medical Card Income Limits:

Single person aged 70+: €500/€550 per week

Single person aged <66: €164-€184 per week

Social welfare rates	2005	2022	% change
State Contributory Pension (max.)	€179.30/week	€253.30/week	41%
Jobseeker's Allowance/Benefit; Disability Allowance; Illness Benefit	€148.80/week	€208/week	40%

This research:

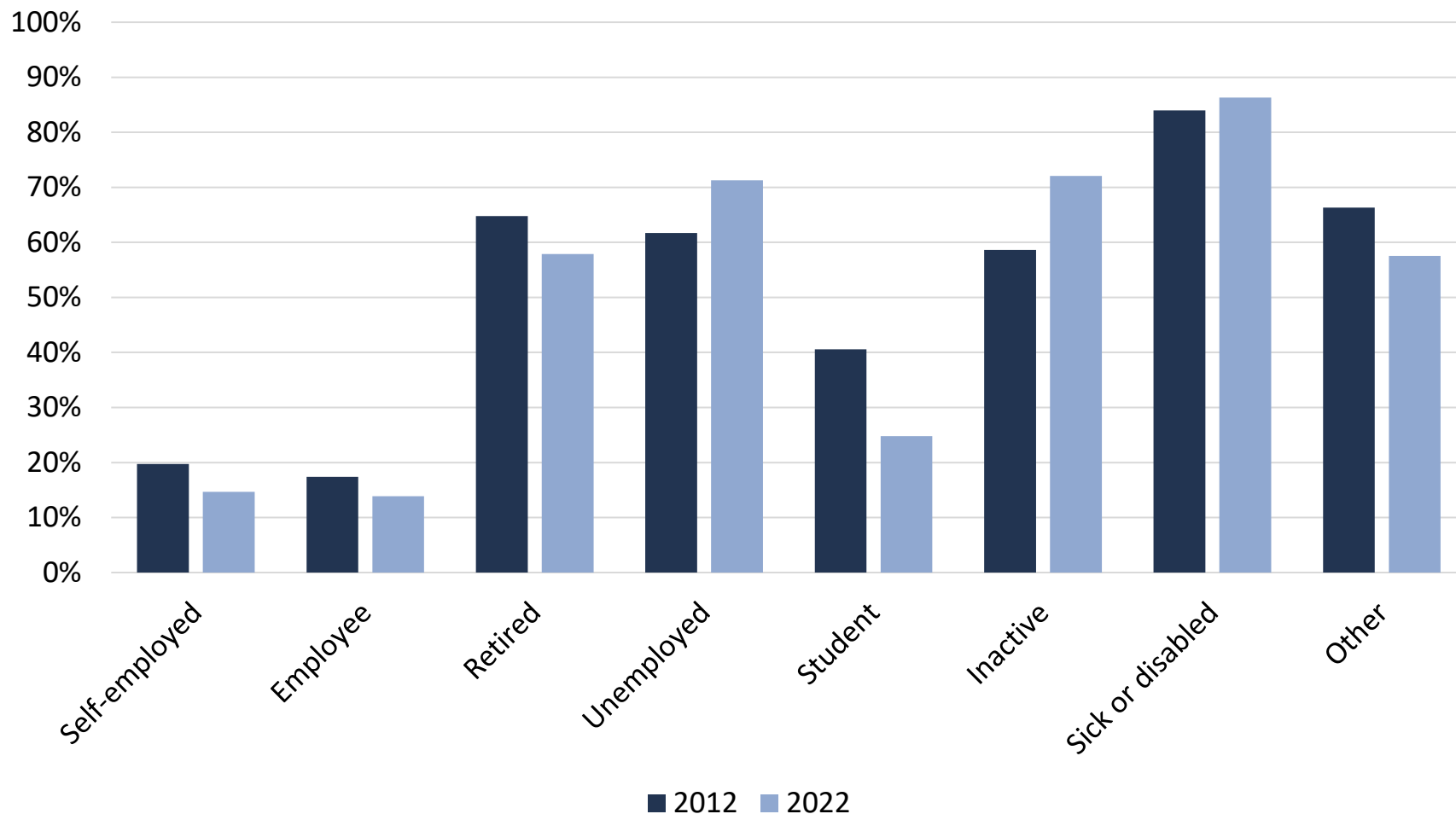
- We examine how card coverage has changed over time across different groups (2012-2022).
→ SILC data.
- We examine what it would look like if income limits had increased in line with inflation since 2005 (prices +26% & wages +45%).

We also examine how important the existence of the 'social welfare rule' is.

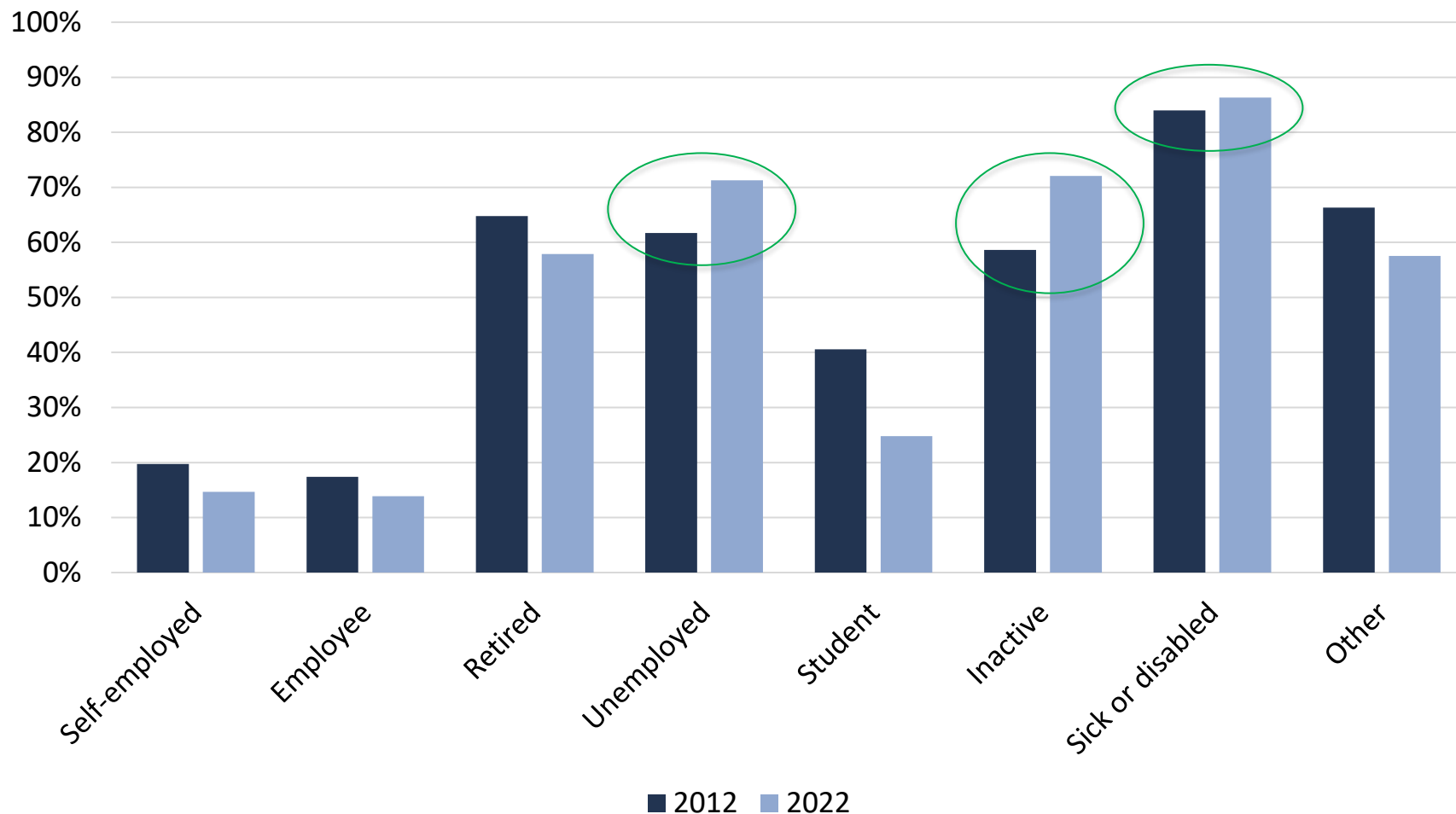
→ SWITCH microsimulation model.

Medical Card Coverage 2012-2022

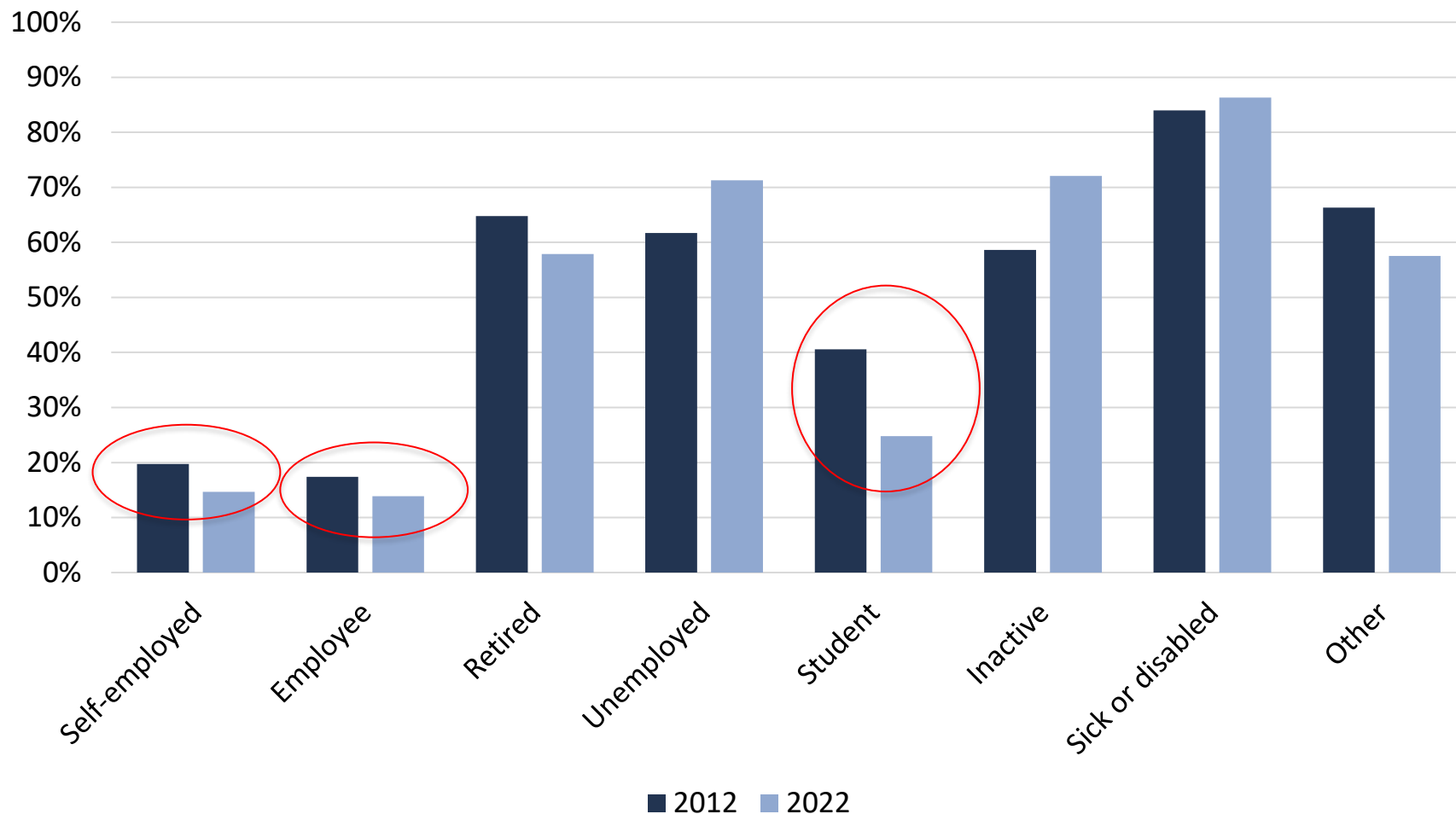
Medical Card coverage by labour market status



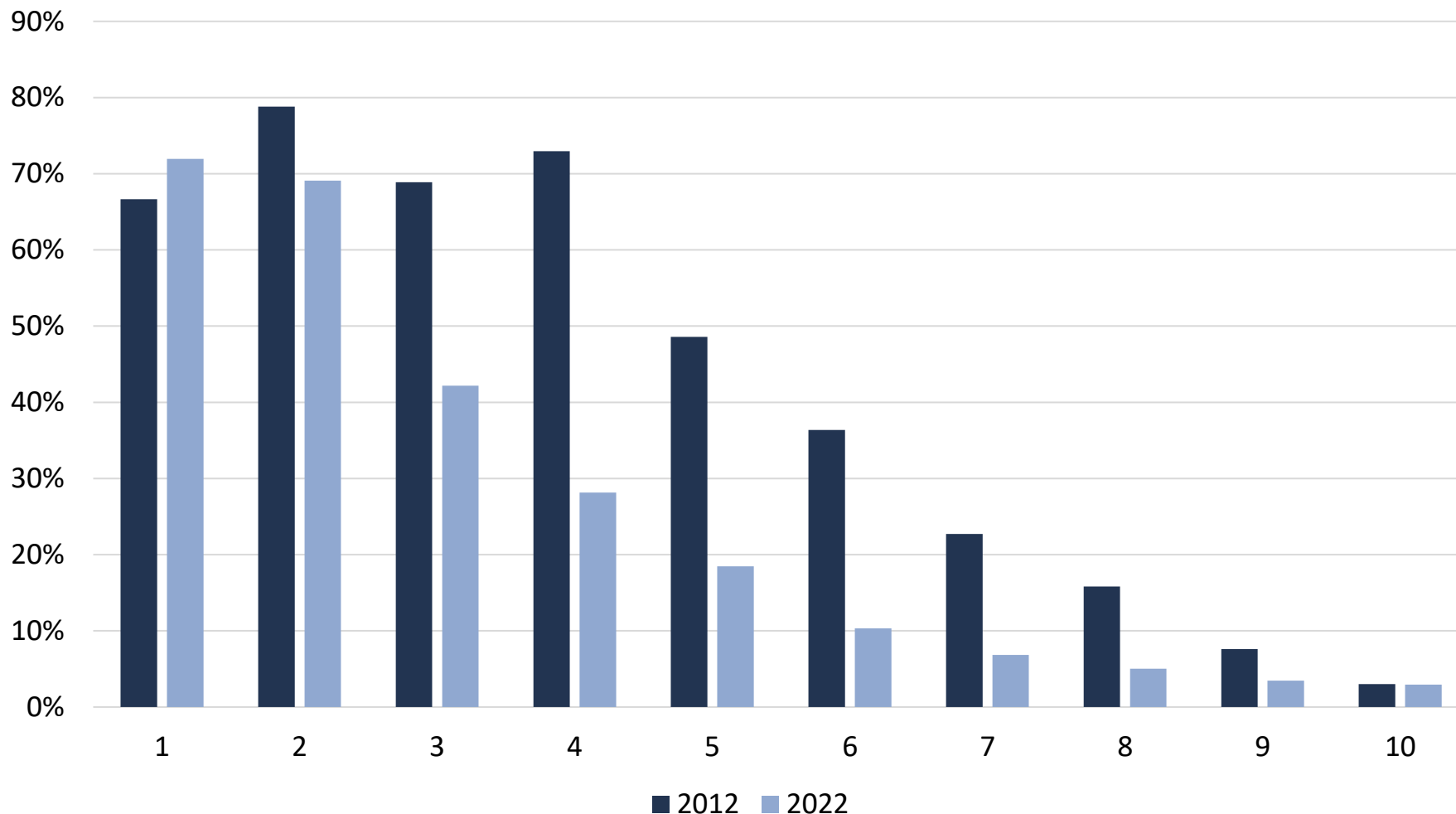
Medical Card coverage by labour market status



Medical Card coverage by labour market status

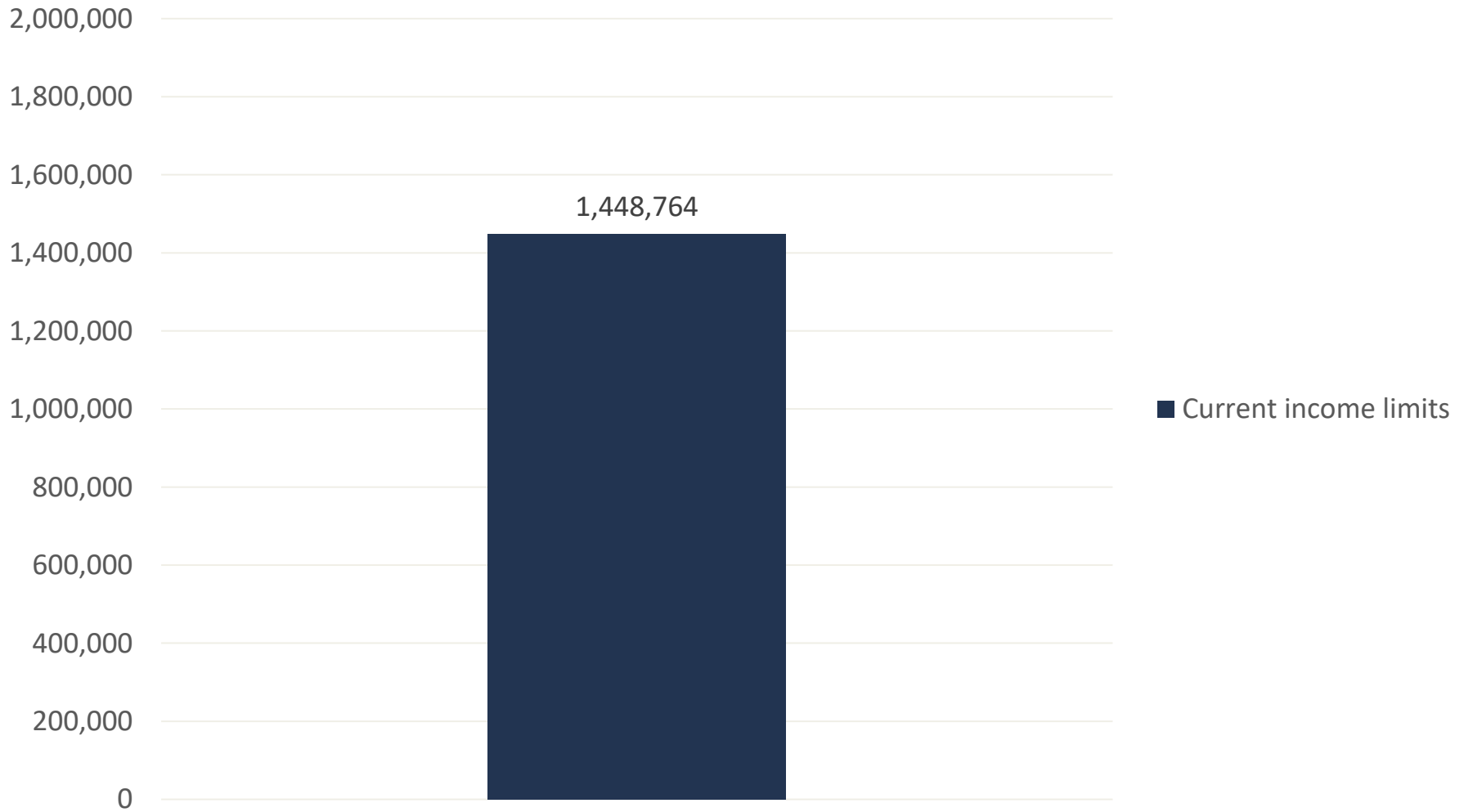


Medical Card coverage by household equivalised disposable income decile

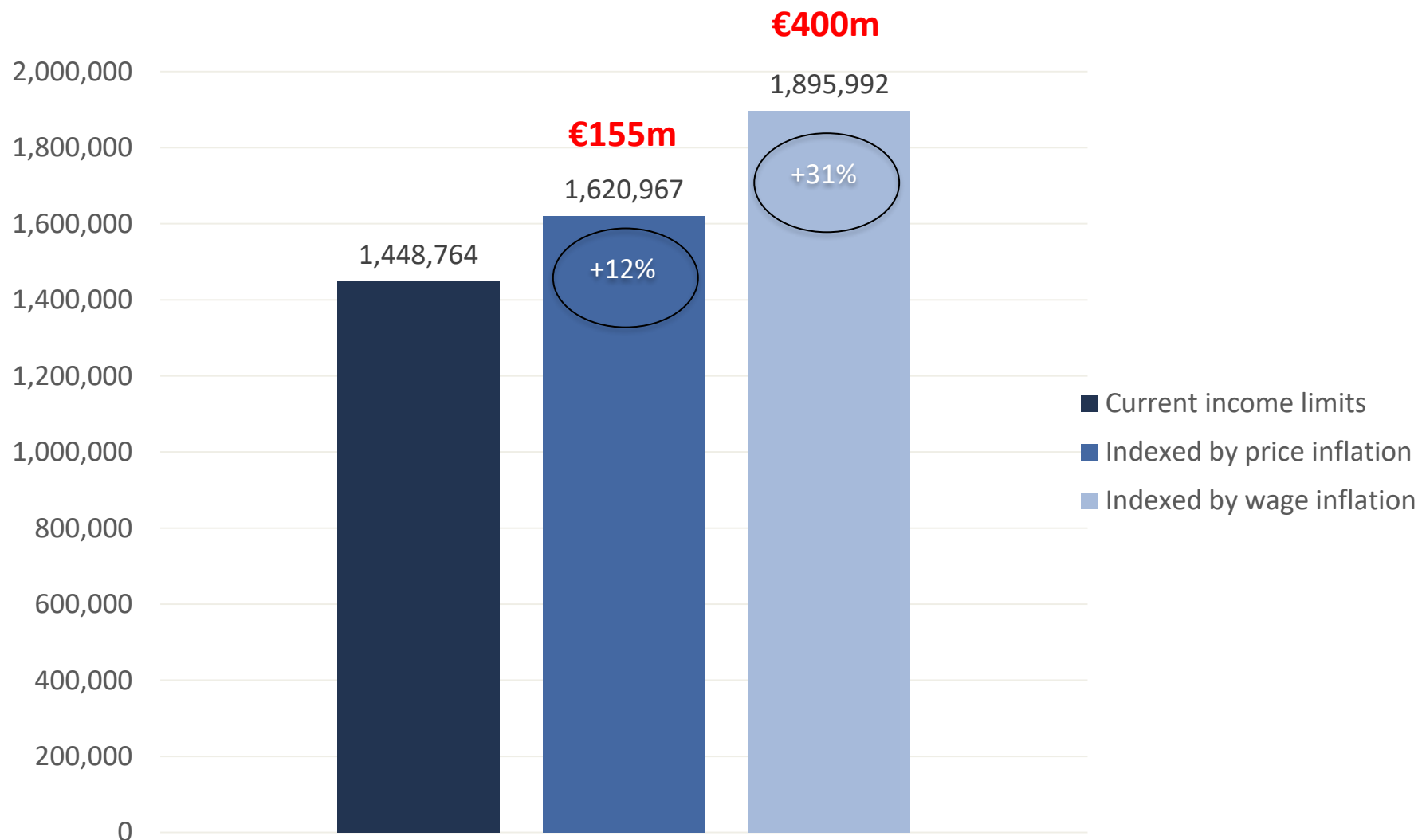


Medical Card Coverage: Adjusted (Price/Wage Inflation) Income Limits

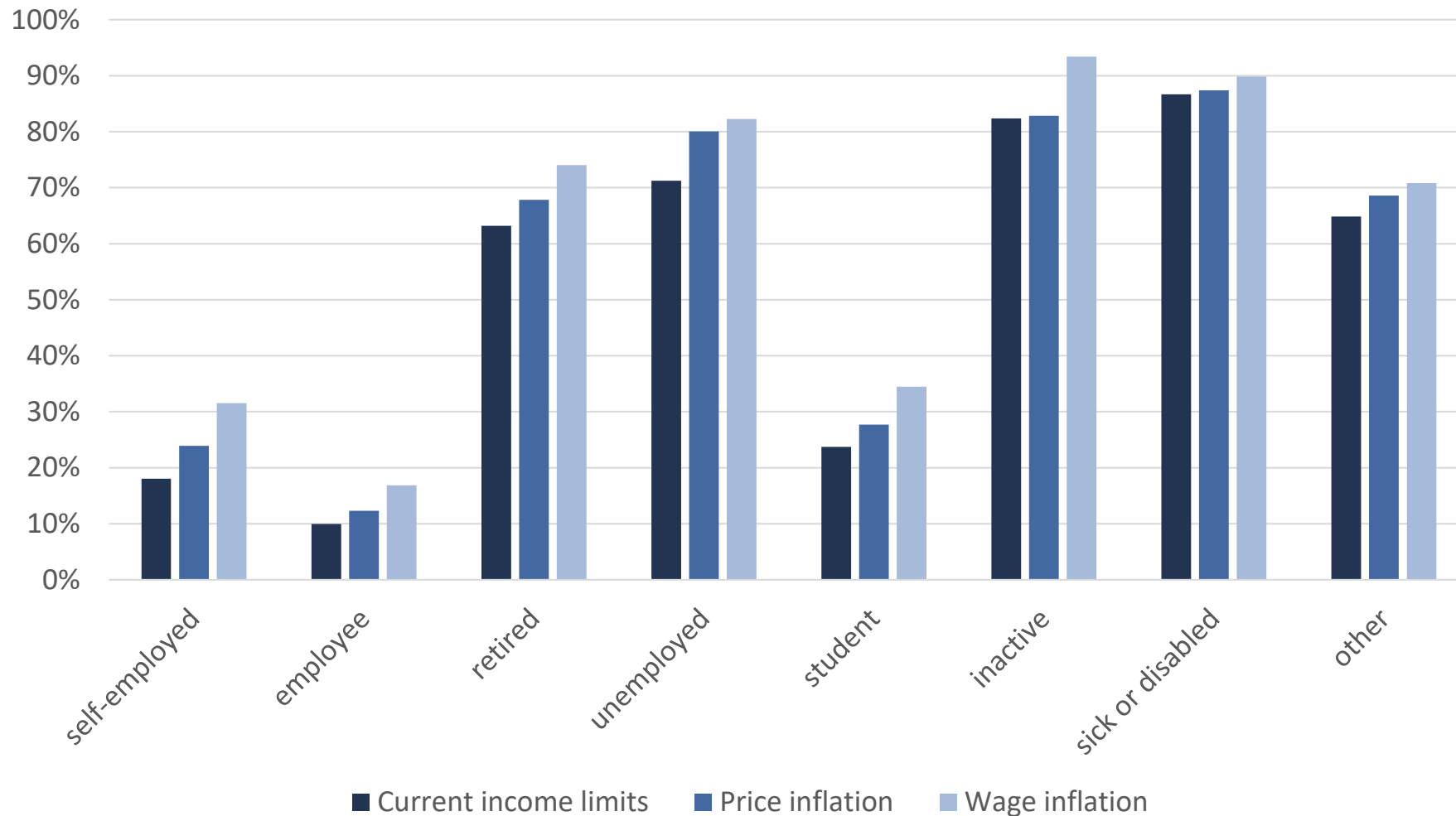
Card Coverage – Increased Income Limits



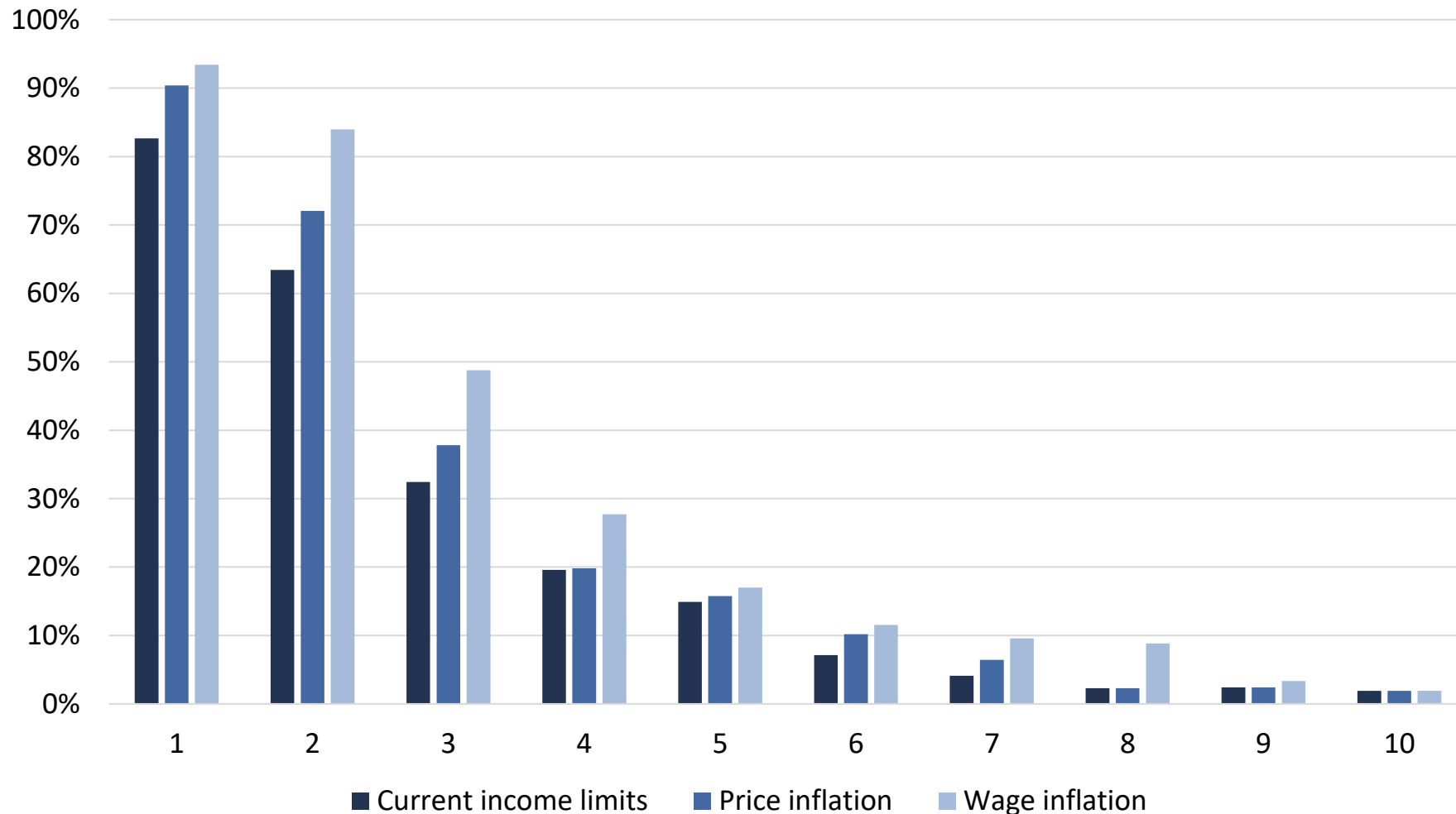
Card Coverage – Increased Income Limits



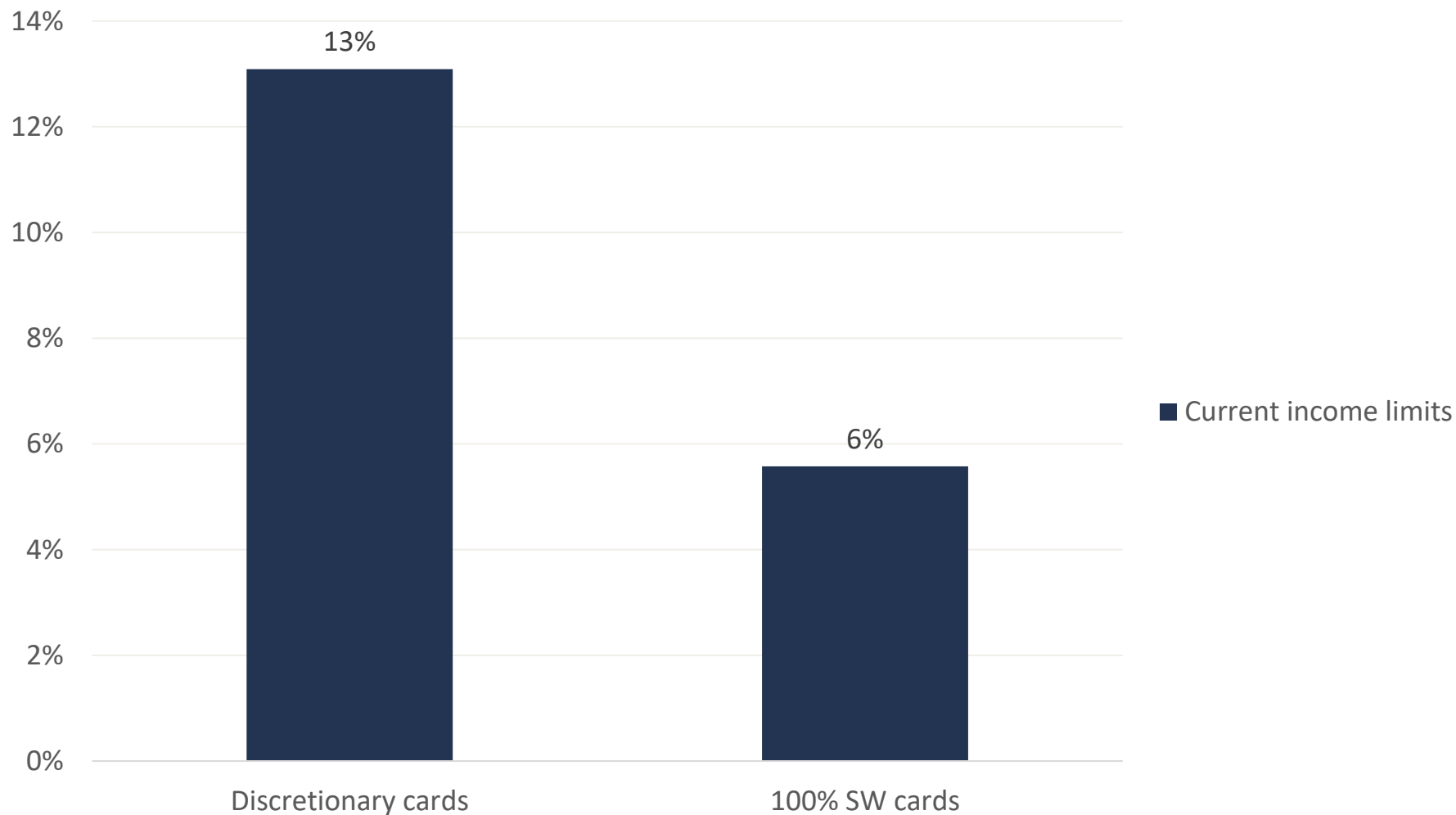
Medical Cards recipients by labour market status



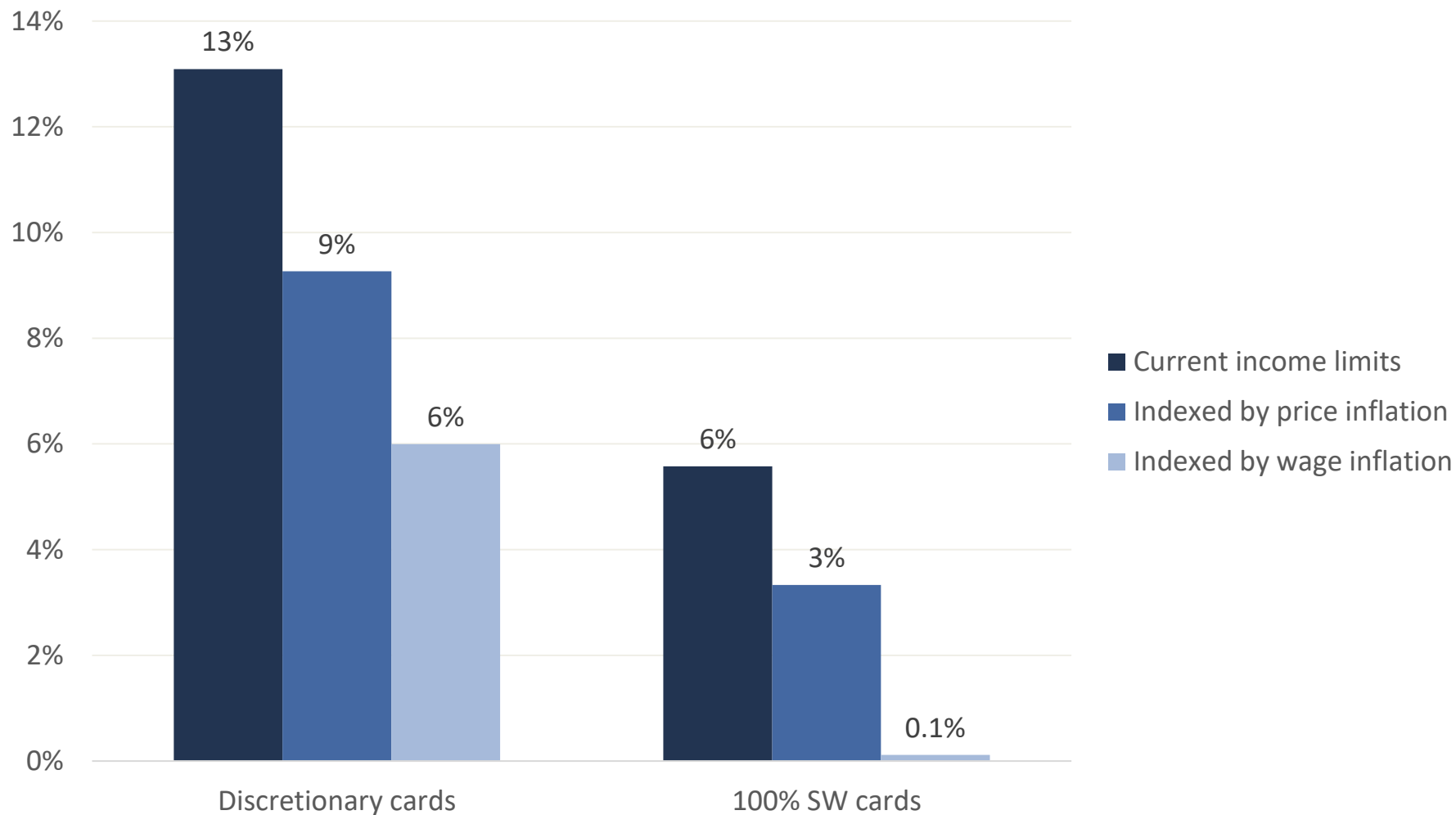
Medical Cards recipients by income decile



Discretionary and 100% Social Welfare Cards as Proportion of Total



Discretionary and 100% Social Welfare Cards as Proportion of Total



Conclusion

- Medical Cards remain the key mechanism to reduce the financial burden on people, especially those on lower incomes. Coverage has been in continuous decline since recovery from the Great Recession.
- Card coverage has declined amongst the economically active but remained constant or increased amongst the unemployed/inactive/disabled.
- We estimate that +12%/+30% would hold a card if limits increased in line with price/wage growth.
- Increasing the limits in line with wage growth would halve the numbers holding a discretionary card and virtually eliminate the need for the 100% social welfare rule.

Questions?

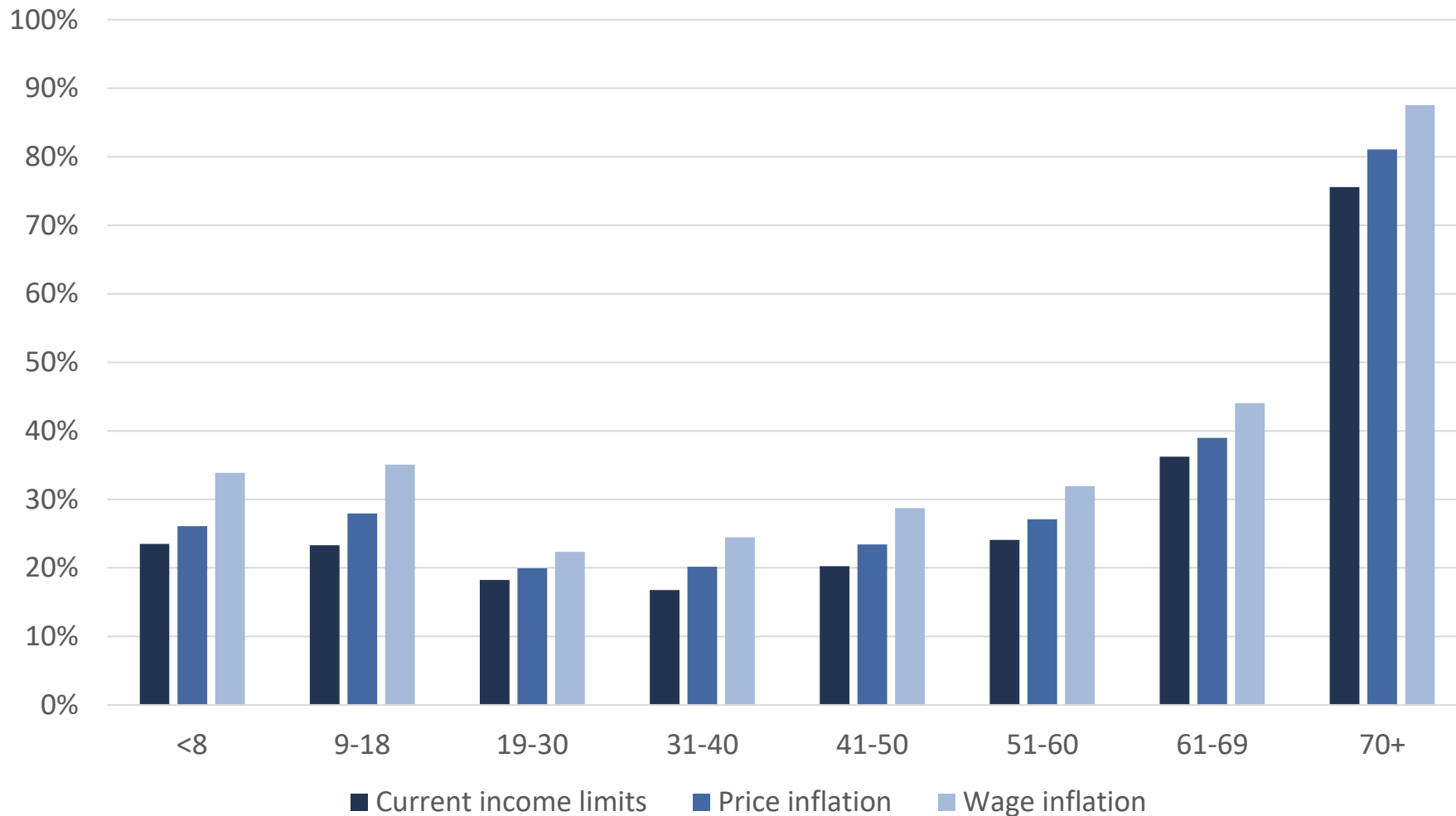


Additional Slides

Medical Card Income Limits

Income limits, allowances and disregards	2005/2022
Single person living alone aged 70 and over	€500/550/week
Married, co-habiting couple/single parent family aged 70 and over	€900/1050/week
Single person living alone aged 66 and over	€201.50/week
Married, co-habiting couple/single parent family aged 66 and over with dependants	€298/week
Single person living with family aged 66 and over	€173.50/week
Single person living alone aged 65 and under	€184/week
Married, co-habiting couple/single parent family aged 65 and under with dependants	€266.50/week
Single person living with family aged 65 and under	€164/week
Allowance for children	€38-78/week

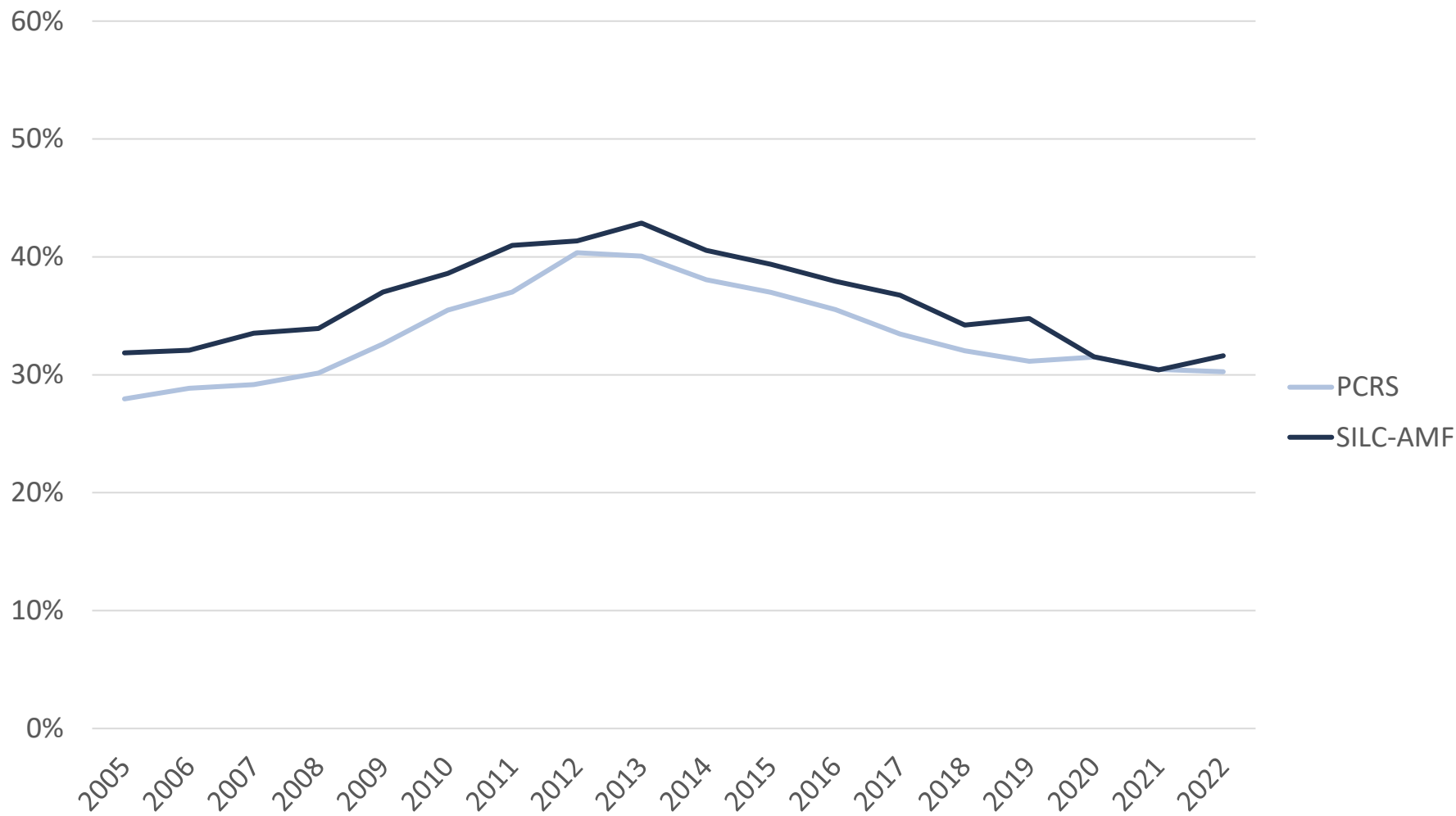
Medical Cards recipients by age



	SWITCH modelling	Reported in SILC RMF (2022)	Reported by PCRS (2022)	% difference of modelled vs. reported in SILC	% difference of modelled vs. reported by PCRS
No. of Medical Card holders	1,448,764	1,543,312	1,568,379	-6.13%	-8.26%

Source: Authors' analyses of SWITCH, 2022 SILC AMF and PCRS administrative statistics.

Medical Cards recipients as % of total population 2005-2022: PCRS and SILC



MC/GPV cost

Age	Medical Card	GP Visit Card	
0-4 yrs	€437	€238	
05-15 yrs	€314	€175	
16-44 yrs	€832	€205	
45-64 yrs	€1,521	€314	
65-69 yrs	€1,973	€380	
Over 70	€2,539	€750	
Average	€1,269	€344	€926