

Eligible	1. Ireland	1,044
Survivors	2. UK	3,009
	3. EU	719
	4. ROW	748
Total		14,982
Applicants to CaraNua		1,000

USA	29
CAN	107
AUS	306
Other	30
Total	748

NOTE: Discrepancies may be due to rounding

Model A

DRAFT MODEL FOR DISCUSSION ONLY as at

10/12/2013 10:03

Important Information:

- CaraNua will fund a GP assessment for all Irish signed-up that includes 2 GP visits
- Our research highlighted that 93% of medical cardholders availed of services covered under the scheme (source: PCRS 2011). This means that 7% of all medical cardholders never availed of any services.
- When we judged this to be relevant we used it to inform our maximum sign-up percentages.
- All the calculations below are based on making interventions / services available to non medical cardholders for services already covered by the medical card (with the exception of CaraNua Funded GP Visits) and for the whole population for services not covered by the medical card.
- For all interventions that are not included in this scenario (i.e. interventions where the cost assumption is €0), CaraNua will have to make assumptions as to what calculations these interventions will be based on.

CaraNua estimate that 85% of the Irish population of survivors are already in receipt of a medical card.
 CaraNua estimate that 15% of the Irish population of survivors currently are not in possession of a medical card.

1. IRELAND: Sample Interventions	Cost in Euro (based on a one off intervention for each of the items, unless otherwise stated)			Note	Assumptions	Potential Sign Ups in Ireland			Total Euro Cost at % Sign Up							
	Sample Intervention	"Market" Price	Budget Yes / No			Low Sign Up	Budget	Hi Sign Ups	Low Sign Up	Budget	Hi Sign Ups					
GP Visit	CaraNua Funded GP Visit	2 Visits (80% in Clinic, 20% @ Home)	Consultation Fee	€ 70.21	€ 70.21	Consult fee from Hep C Scheme using 20% of home visits and 80% GP surgery (source of costs: PCRS, 2011)	Every signed-up survivor is eligible to 2 GP assessments.	70.0%	85.0%	100.0%	€ 444,302	€ 539,509	€ 634,716			
Ireland: Follow Up Interventions																
Eyes	Eye Test / Grant for Glasses - Lenses	Eye Test Only	Consult Fee	€ 37.50	€ 37.50	Covered by Medical Card. The "Consult Fee" proposed is based on the mid-point from one private provider (Specsavers) and a maximum price sample in a report from the National Consumer Agency (2011) "Opticians - Levels of Fees Charged and Price Display". A GP Assessment and contact with the relevant Liaison Officer is required prior to a survivor applying for an eye test.	Calculations based on the provision of services to a maximum of 1,266 non medical cardholders, at a cost of €38 per person. Model assumes that 7,171 Irish survivors are entitled to an eye test on the medical card.	50.0%	75.0%	93.0%	€ 25,425	€ 38,138	€ 47,291			
		Glasses Frame	Grant	€ 90.00	€ 90.00	The "Grant" proposed is based on the amounts available under the HAA Scheme (source: Information Guide to Primary Care and Hospital Service under HAA 1996, 2013). The survivor's level of need has to be assessed via an Eye Test prior to applying for a grant or top-up.	Calculations based on a percentage of non-medical card survivors taking an eye test above. Not all survivors taking an eye test will require glasses. Where a non-medical card survivor does require glasses, they can apply for a basic grant for a maximum of €249 (€90 max for frames, €159 max for lenses).	40.0%	60.0%	80.0%	€ 43,121	€ 97,022	€ 160,409			
		Lenses	Grant	€ 159.00	€ 159.00			40.0%	60.0%	80.0%	€ 34,036	€ 114,870	€ 235,499			
		Top Up for non medical cardholders	€ 251.00	€ 251.00	Calculations based on the percentage of non-medical card survivors that take an eye test AND require glasses. Of this cohort, we assume a percentage of survivors will require frames and lenses that are more expensive than the maximum grant outlined above.	50.0%	75.0%	93.0%	€ 385,737	€ 867,908	€ 1,434,941					
		Glasses Frame / Lenses Top Up	€ 251.00	€ 251.00	The "Top Up" proposed is based on the cost difference between medical card grant and total grant available through Hep C scheme. The survivor's level of need has to be assessed via an Eye Test prior to applying for a grant or top-up.	50.0%	75.0%	93.0%								
Ears	Hearing Test / Grant for Hearing Aid / Top Up for Hearing Aid	Hearing Test	Consult Fee	€ 40.00	€ 40.00	Covered by Medical Card. The "Consult Fee" is based on the mid-point from two private providers (Ann Kelly Hearing and Specsavers). A GP Assessment and contact with the relevant Liaison Officer is required prior to a survivor applying for a hearing test.	Calculations based on the provision of services to a maximum of 1,266 non medical cardholders, at a cost of €40 per person. Model assumes that 7,171 Irish survivors are entitled to a hearing test on the medical card.	50.0%	75.0%	93.0%	€ 27,120	€ 40,680	€ 50,443			
		Hearing Aid Grant (per Ear)	Grant	€ 500.00	€ 500.00	Covered by Medical Card. The "Grant" is based on the maximum grant available for medical card holders for hearing aids. Total cost based on 1 hearing aid per person. The survivor's level of need has to be assessed via a Hearing Test prior to applying for a grant or top-up.	Calculations based on a percentage of non-medical card survivors taking a hearing eye test above. Not all survivors taking a hearing test will require a hearing aid. Where a non-medical card survivor does require a hearing aid, they can apply for a basic grant for a maximum of €500.	40.0%	60.0%	80.0%	€ 135,600	€ 305,100	€ 504,432			
		Top Up for non medical cardholders	€ 250.00	€ 250.00	Calculations based on the percentage of non-medical card survivors that take a hearing test AND require a hearing aid. Of this cohort, we assume a percentage of survivors will require a hearing aid that is more expensive than the maximum grant outlined above.	50.0%	75.0%	93.0%	€ 33,900	€ 114,413	€ 234,561					
		Better Hearing Aid Top Up	€ 250.00	€ 250.00	The "Top Up" proposed is based on the cost difference between basic hearing aid provided to medical card holders (at €500 per ear) and the cost of the next level package from a sample private provider (Celtic Hearing) at €750.	Calculations based on the percentage of non-medical card survivors that take a hearing test AND require a hearing aid applied to the medical card survivors. Of this cohort, we assume a percentage will require a hearing aid that is more expensive than the maximum grant outlined above.	50.0%	75.0%	93.0%	€ 384,200	€ 864,450	€ 1,429,224				
Dental	Dental Examination / Prosthetics / Top Up	Oral Examination	Consult Fee	€ 40.00	€ 40.00	Covered by Medical Card. The "Consult Fee" proposed is based on a sample price received from Smiles Dental. A GP Assessment and contact with the relevant Liaison Officer is required prior to a survivor applying for an oral dental examination.	Calculations based on the provision of services to a maximum of 1,266 non medical cardholders, at a cost of €40 per person. Model assumes that 7,171 Irish survivors are entitled to an oral dental examination on the medical card.	50.0%	75.0%	93.0%	€ 27,120	€ 40,680	€ 50,443			
		Prosthetics (e.g. full upper or lower denture, partial upper or lower acrylic denture, complete upper or lower denture)	Grant	€ 278.44	€ 278.44	Covered by Medical Card. The "Grant" proposed is based on the mid-point of sample of costs of services from the PCRS report (2011). The survivor's level of need has to be assessed via an Oral Examination prior to applying for a grant or top-up.	Calculations based on a percentage of non-medical card survivors getting an oral dental examination above. Not all survivors visiting the dentist will require prosthetics / dentures. Where a non-medical card survivor does require prosthetics, they can apply for a basic grant for a maximum of €278.	40.0%	60.0%	80.0%	€ 75,513	€ 169,904	€ 280,908			
		Crown, bridges, implants etc.	Grant	€ 933.33	€ -	The "Grant" proposed is based on the mid-point of sample of costs of services from Ranetagh Village Dental for a crown and a bridge. The survivor's level of need has to be assessed via an Oral Examination prior to applying for a grant or top-up.	Not in the proposed budget €27 million. Calculations based on a percentage of non-medical card survivors getting an oral dental examination above. Not all survivors visiting the dentist will require crowns / bridges.	40.0%	60.0%	80.0%	€ -	€ -	€ -			
		Top Up for non medical cardholders	€ 200.30	€ 200.30	Calculations based on the percentage of non-medical card survivors that visit the dentist AND require prosthetics. Of this cohort, we assume a percentage of survivors will require better prosthetics that are more expensive than the maximum grant outlined above.	50.0%	75.0%	93.0%	€ 27,161	€ 91,667	€ 187,930					
		Better Prosthetics Top Up	€ 200.30	€ 200.30	The "Top Up" proposed is based on the cost difference between the mid-point cost of services and the most expensive service outlined in the PCRS Report (2011). The survivor's level of need has to be assessed via an Oral Examination prior to applying for a grant or top-up.	Calculations based on the percentage of non-medical card survivors that visit the dentist AND require prosthetics, applied to the medical card survivors. Of this cohort, we assume a percentage will require better prosthetics that are more expensive than the maximum grant outlined above.	50.0%	75.0%	93.0%	€ 307,821	€ 692,597	€ 1,145,094				
Feet	1 Chiropody Visit	Consult Fee	€ 55.00	€ 55.00	Covered by Medical Card if over 65 year olds. Covered by HAA Card. Also covered if survivor is diagnosed with diabetes, arthritis, or specific disabilities. The "Consult Fee" proposed is based on a sample price from Spectrum Health. GP Assessment and contact with the relevant Liaison Officer is required prior to a survivor applying for a Chiropody appointment. Cost based on extended footcare session from Spectrum Health.	Calculations based on the provision of services to a maximum of 5,534 non-medical cardholders under the age of 65, at a cost of €55 per person.	0.0%	0.0%	0.0%	€ -	€ -	€ -				
Feet	1 Podiatry Visit	Consult Fee	€ 40.00	€ 40.00	Covered by Medical Card if over 65 year olds. Covered by HAA Card. Also covered if survivor is diagnosed with diabetes, arthritis, or specific disabilities. The "Consult Fee" proposed is based on a sample price from Spectrum Health. GP Assessment and contact with the relevant Liaison Officer is required prior to a survivor applying for a Podiatry appointment. Cost based on podiatry assessment for medical card holders from Spectrum Health.	Calculations based on the provision of services to a maximum of 5,534 non-medical cardholders under the age of 65, at a cost of €40 per person.	0.0%	0.0%	0.0%	€ -	€ -	€ -				
Counselling	Counselling Session	Consult Fee	€ 50.00	€ 50.00	Covered by Medical Card. The "Consult Fee" proposed is based on a sample of consultation fees for Counselling Services in the Dublin region. GP Assessment and contact with the relevant Liaison Officer is required prior to a survivor applying for a Counselling appointment.	Calculations based on the provision of one counselling session to a maximum of 1,266 non medical cardholders, at a cost of €50 per person per session. Model assumes that 7,171 Irish survivors are entitled to counselling services on the medical card.	30.0%	40.0%	60.0%	€ 20,340	€ 30,510	€ 40,680				
	Psychological Assessment	1 Assessment (One off)	Fee	€ 500.00	€ 500.00	Not Covered by Medical Card - price sample provided by CaraNua (Fiona Coyne). GP Assessment, contact with the relevant Liaison Officer and at least one Counselling Session is required prior to a survivor applying for a Psychological Assessment.	For Survivors with a high amount of counselling sessions, and for where the Counsellor / Psychologist / GP believes the survivor would benefit from a psychological assessment.	10.0%	20.0%	30.0%	€ 135,600	€ 408,800	€ 813,600			
Home Care / Home Adaptation	Home Care / Home Adaptation	Home Care Hours (Nursing / Care Hours)	Average Cost per Hour	€ 29.44	€ -	Home care cost is based on the average true cost per hour to the HSE from "The analysis of Irish home care market" February 2009, PA Consulting. It would be prudent to get a more recent figure based on average cost per homecare hour. However, this is very hard to predict and agree until we know the sign up levels and the amount of hours needed.	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from below.	5.0%	10.0%	15.0%	€ -	€ -	€ -			
		Telecare Package (One year)	Grant	€ 835.00	€ 835.00	Cost sample for 2 of the most popular packages: the Reassurance or the Falls & Mobility package believed to suit best the needs for survivors.	Calculations based on the provision of services to a maximum of 8,437 survivors, at a cost of €755 initial outlay plus €80 monitoring charge per annum.	5.0%	10.0%	15.0%	€ 377,420	€ 754,840	€ 1,132,260			
		Home Adaptation	Grant	€ 10,500.00	€ 1,000.00	Covered under housing aid for Older People Scheme - details of grant amounts received from the Citizens Information Board.	Aid for Older People Scheme is means-tested grant for people over 60 year olds. Maximum grant available is €10,500. Propose maximum CaraNua grant of €1,000 for people below the age of 60.	5.0%	10.0%	15.0%	€ 228,700	€ 457,400	€ 686,100			
	Other Interventions	Education	Leaving Cert / Degree	Grant	€ 15,000.00	€ 1,000.00	Covered by SUSI (student Universal Support Ireland) - Grant amount from Statutory Instruments, Student Grant Scheme 2013	Not in the proposed budget €27 million. Maximum covered by SUSI is €15,000 over 3 years with a maximum of €6,000 per year for the course's timeframe (for people with up to €30,000 income) - Threshold to avail for service 40k. Propose maximum CaraNua Grant of €1,000.	0.0%	0.0%	0.0%	€ -	€ -	€ -		
			Social Clubs	€ -	€ -	Very hard to predict and agree until we know the sign up levels	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -			
			Personal Development	€ -	€ -	Very hard to predict and agree until we know the sign up levels	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -			
		Other Health and Personal Social Services	Leisure Activities	Leisure Activities	€ -	€ -	Very hard to predict and agree until we know the sign up levels	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -		
				Hospital Treatment Service	Hospital Treatment Service	€ -	€ -	Very hard to predict and agree until we know the sign up levels	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	10.0%	20.0%	30.0%	€ -	€ -	€ -	
					Pharmacy Service	€ 761.51	€ -	Pharmacy Service Cost is based on the average pharmacy cost under the GMS scheme from the Primary Care Reimbursement Service (PCRS) Report 2011	Not in the proposed budget €27 million. Sign up potential based on the scenario for people getting hearing aid / glasses / dental following consultation with GP and then relevant specialist.	40.0%	60.0%	80.0%	€ -	€ -	€ -	
			Chiropactic		€ 60.00	€ -	The Chiropactic cost proposed is based on a private provider sample price for an initial consultation (Clontarf Chiropactic)	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -		
			Occupational Therapy	Occupational Therapy	€ 250.00	€ -	The Occupational Therapy cost proposed is based on a mid-point of sample prices received from a private provider for an assessment (CATTS Ireland).	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -		
				Physiotherapy	€ 62.50	€ -	The Physiotherapy cost proposed is based on the mid-point for the minimum and maximum sample price for an initial assessment and treatment consultation received from a sample of Dublin based private providers. The sample price estimated was then tested against a sample price for an initial consultation and treatment received from The Mater Private.	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -		
				Speech Therapy	€ 265.00	€ -	The Speech Therapy cost proposed is based on a mid-point from 2 private providers sample prices for an assessment (Beacon Hospital and Spectrum Health)	Not in the proposed budget €27 million. Sign up potential based on the lowest sign up scenarios from above.	5.0%	10.0%	15.0%	€ -	€ -	€ -		
			Average Cost per Capita in Ireland (excluding Hardship Grant)													
									1. Ireland	€ 684	€ 1,200	€ 1,721				
1. IRELAND: Hardship Grants																
Cost in Euro over 3 Year Timeframe			Notes			Assumptions			Ireland Average Spend per Capita			Total Euro Cost at % Sign Up				
Hardship Grants	Multiple / % of Population	5.0%	5.0%	Assumes 5% of the Irish Population will apply for hardship grants worth 5 times the average above. For calculation we use N-1 multiple to avoid double counting above.	Hardship cases grant is based on the assumption that the intervention answers specific survivor need(s) not covered within the approved list of interventions, but that will have a positive improvement on the health and well-being of former residents with no negative impact on them in the long term when the Fund ceases.	Low	Medium	High	€ 684	€ 1,200	€ 1,721	Low	Medium	High		
						30.0%	75.0%	93.0%	€ 3,441,722	€ 5,162,584	€ 6,401,604	€ 1,235,849	€ 2,168,798	€ 3,112,187		
						Cost of Enhanced Medical Card (Source: PCRS 2011):	€ 254									
						Cost of Fast Tracking for Enhanced Medical Card - Very Hard To Quantify										
Illustrative Totals (WITHOUT TOP UP):						1. Ireland	€ 6,242,240	€ 10,266,882	€ 14,005,871							
Top Ups ONLY						1. Ireland	€ 1,172,854	€ 2,745,905	€ 4,667,249							
Illustrative Totals (INCLUDING TOP UP):						1. Ireland	€ 7,415,094	€ 13,012,787	€ 18,673,121							

Model A

DRAFT MODEL FOR DISCUSSION ONLY as at

10/12/2013 10:03

Eligible	1. Ireland	1,040
Survivors	2. UK	3,000
	3. EU	100
	4. RoW	748
Total		14,982
Applicants to CaraNua		1,000

USA		29
CAN		107
AUS		300
Other		30
Total		748

NOTE: Discrepancies may be due to rounding

Important Information:

- CaraNua will fund a GP assessment for all Irish signed-up that includes 2 GP visits
- Our research highlighted that 93% of medical cardholders availed of services covered under the scheme (source: PCRS 2011). This means that 7% of all medical cardholders never availed of any services.
- When we judged this to be relevant we used it to inform our maximum sign-up percentages.
- All the calculations below are based on making interventions / services available to non medical cardholders for services already covered by the medical card (with the exception of CaraNua Funded GP Visits) and for the whole population for services not covered by the medical card.
- For all interventions that are not included in this scenario (i.e. interventions where the cost assumption is €0), CaraNua will have to make assumptions as to what calculations these interventions will be based on.

*CaraNua estimate that 85% of the Irish population of survivors are already in receipt of a medical card.
 *CaraNua estimate that 15% of the Irish population of survivors currently are not in possession of a medical card.

2. UK:		Cost in Euro over 3 Year Timeframe		Notes	Assumptions	Potential Sign Ups in UK			Total Euro Cost at % Sign Up		
						50.0%	75.0%	93.0%	50.0%	75.0%	93.0%
UK	Grant Fund (e.g. local tuition, medical treatment)	Grant	€ 1,199.58	Grant amount based on the "budget" sign up scenario average Ireland cost per capita (i.e. equal distribution of the Ireland cost per capita across the UK, EU and RoW)		2,544	3,816	4,732	€ 3,051,671	€ 4,577,507	€ 5,676,109

2. UK: Hardship Grant		Cost in Euro over 3 Year Timeframe		Notes	Assumptions	UK Average Spend per Capita			Total Euro Cost at % Sign Up		
						Low	Medium	High	Low	Medium	High
Hardship Grants	Multiple / % of Population	5.0	5.0%	Assumes 5% of the UK Population will apply for hardship grants worth 5 times the Irish average cost per capita above. For calculation we use N-1 multiple to avoid double counting above.	Hardship cases grant is based on the assumption that the intervention answers specific survivor need(s) not covered within the approved list of interventions, but that will have a positive improvement on the health and well-being of former residents with no negative impact on them in the long term when the Fund ceases.	€ 684	€ 1,200	€ 1,721	€ 695,575	€ 1,220,669	€ 1,751,638
Illustrative Totals:						2. UK			€ 3,747,246	€ 5,798,175	€ 7,427,746

3. EU		Cost in Euro over 3 Year Timeframe		Notes	Assumptions	Potential Sign Ups in EU			Total Euro Cost at % Sign Up		
						50.0%	75.0%	93.0%	50.0%	75.0%	93.0%
EU	Grant Fund (e.g. local tuition, medical treatment)	Grant	€ 1,199.58	Grant amount based on the "budget" sign up scenario average Ireland cost per capita (i.e. equal distribution of the Ireland cost per capita across the UK, EU and RoW)		53	80	99	€ 63,576	€ 95,365	€ 118,252

3. EU: Hardship Grant		Cost in Euro over 3 Year Timeframe		Notes	Assumptions	EU Average Spend per Capita			Total Euro Cost at % Sign Up		
						Low	Medium	High	Low	Medium	High
Hardship Grants	Multiple / % of Population	5.0	5.0%	Assumes 5% of the EU Population will apply for hardship grants worth 5 times the Irish average cost per capita above. For calculation we use N-1 multiple to avoid double counting above.	Hardship cases grant is based on the assumption that the intervention answers specific survivor need(s) not covered within the approved list of interventions, but that will have a positive improvement on the health and well-being of former residents with no negative impact on them in the long term when the Fund ceases.	€ 684	€ 1,200	€ 1,721	€ 14,491	€ 25,431	€ 36,492
Illustrative Totals:						3. EU			€ 78,068	€ 120,795	€ 154,745

4. Rest of the World (RoW)		Cost in Euro over 3 Year Timeframe		Notes	Assumptions	Potential Sign Ups in RoW			Total Euro Cost at % Sign Up		
						50.0%	75.0%	93.0%	50.0%	75.0%	93.0%
RoW	Grant Fund (e.g. local tuition, medical treatment)	Grant	€ 1,199.58	Grant amount based on the "budget" sign up scenario average Ireland cost per capita (i.e. equal distribution of the Ireland cost per capita across the UK, EU and RoW)		374	561	696	€ 448,634	€ 672,951	€ 834,459

4. Rest of the World: Hardship Grant		Cost in Euro over 3 Year Timeframe		Notes	Assumptions	RoW Average Spend per Capita			Total Euro Cost at % Sign Up		
						Low	Medium	High	Low	Medium	High
Hardship Grants	Multiple / % of Population	5.0	5.0%	Assumes 5% of the Rest of the World Population will apply for hardship grants worth 5 times the Irish average cost per capita above. For calculation we use N-1 multiple to avoid double counting above.	Hardship cases grant is based on the assumption that the intervention answers specific survivor need(s) not covered within the approved list of interventions, but that will have a positive improvement on the health and well-being of former residents with no negative impact on them in the long term when the Fund ceases.	€ 684	€ 1,200	€ 1,721	€ 102,258	€ 179,454	€ 257,513
Illustrative Totals:						4. RoW			€ 550,892	€ 852,405	€ 1,091,972
Illustrative Totals (INCLUDING TOP UPS):						5. Global			€ 11,791,300	€ 19,784,163	€ 27,347,584

