

Mother and Baby Institutions Payment Scheme Bill

REGULATORY IMPACT ANALYSIS

1. Overview

Department / Office: The Department of Children, Equality, Disability, Integration and Youth	Title of Legislation: Mother and Baby Institutions Payment Scheme Bill
Stage: Publication of Bill	Date: 29/09/2022
Related Publications: <ul style="list-style-type: none"> • “Report on pre-legislative scrutiny of the General Scheme of a Mother and Baby Institutions Payment Scheme Bill 2022”(2022) • “General Scheme of a Mother and Baby Institutions Payment Scheme Bill” (2022) • “Action Plan for Survivors and Former Residents of Mother and Baby and County Home Institutions” (2021) • “Mother and Baby Institutions Payment Scheme – Government Proposals” (2021) • “Report of the Interdepartmental Group (IDG) on the development of the Mother and Baby Institutions Payment Scheme” (2021) • “Report of the findings of the Consultation with Survivors of Mother and Baby Homes and County Homes” (2021) • “Final Report of the Commission of Investigation into Mother and Baby Homes (and certain related matters)” (2020) 	
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1.1 Policy Context <p>This Regulatory Impact Analysis (RIA) has been prepared in respect of the Mother and Baby Institutions Payment Scheme Bill.</p> <p>The Final Report of the Commission of Investigation into Mother and Baby Homes (COIMBH) was published on 12 January 2021. The publication resulted in an immediate State apology, delivered by An Taoiseach, to those who spent time in Mother and Baby and County Home Institutions. In responding to the Commission’s findings and recommendations, the Government also approved the development of an Action Plan encompassing a suite of 22 specific measures under the following 8 themes:</p> <ul style="list-style-type: none"> • Theme 1 – A Survivor Centred Approach 	

- Theme 2 – Apology
- Theme 3 – Access to Personal Information
- Theme 4 – Archives and Databases
- Theme 5 – Education and Research
- Theme 6 – Memorialisation
- Theme 7 – Restorative Recognition
- Theme 8 – Dignified Burial

A centrepiece of the Government's Action Plan for Survivors and Former Residents of Mother and Baby and County Home Institutions, and sitting under Theme 7 – Restorative Recognition, is a commitment to establish a Scheme to provide payments and other benefits to defined groups in acknowledgement of suffering experienced while resident in these institutions. An Interdepartmental Group (IDG) was established and tasked with developing detailed and costed proposals for a Scheme comprising two broad dimensions:

- the provision of payments which take account of the Commission's recommendations on redress (but not solely limited to those recommendations), and
- the provision of a form of enhanced medical card to everyone who was resident in a Mother and Baby or County Home Institution for a period of six months or more.

The IDG's work was informed by a national and international consultation, as well as an Advisory Paper from the Irish Human Rights and Equality Commission, the draft Redress Scheme Guidelines developed by the Department of Public Expenditure and Reform and lessons learned from previous schemes. The Group submitted its report to Minister Roderic O'Gorman in November 2021.

On 16th November 2021, the Minister brought proposals for the Scheme to Cabinet. Government approved the proposals and the intention to draft a General Scheme of a Bill to establish the Mother and Baby Institutions Payment Scheme. Under the approved proposals, the Scheme is estimated to benefit approximately 34,000 people at a cost of €800m.

On 29th March 2022 the Minister brought the General Scheme of a Mother and Baby Institutions Payment Scheme Bill to Cabinet securing Government approval for priority drafting of the Bill. The Heads of Bill were referred to the Joint Oireachtas Committee on Children, Equality, Disability, Integration and Youth for pre-legislative scrutiny and the Committee published their report on 12th July 2022.

1.2 What policy objectives are being pursued?

The proposed Mother and Baby Institutions Payment Scheme is a key deliverable of the Government's Action Plan for Survivors and Former Residents of Mother and Baby and County Home Institutions. The overarching objectives are:

- that the Scheme will provide payments and an enhanced medical card to eligible applicants based on the criteria established in terms of periods of residency;
- that the Scheme will be operated on a non-adversarial basis so that eligibility will be determined based on proof of residency in one of the institutions for a defined period of time rather than proof that abuse was suffered;
- that an Executive Office in the Department of Children, Equality, Disability, Integration and Youth (DCEDIY) will be established to administer the Scheme and that decision-making in terms of the eligibility of applicants will be made independently by that Office;
- that the Executive Office will have the authority to access the archive of the Commission of Investigation into Mother and Baby Homes for the purposes of carrying out its functions;
- that the Minister will have the power to engage third party support to carry out certain functions of the Chief Deciding Officer;
- that the application process will be straightforward and applicants will be assisted as much as possible in terms of providing proof of their residency, in the form of relevant records, in one of the institutions;
- that applicants may be prioritised, where possible, based on exceptional health circumstances;
- that those who receive the enhanced medical card will not be liable for charges for acute in-patient services in hospitals and that payments under the Scheme will not be included in the assessment of means under the Nursing Homes Support Scheme Act 2009, also known as the *Fair Deal* scheme;
- that applicants who are deemed entitled to an enhanced medical card but live outside of Ireland will have the option of choosing a once-off health support payment instead;
- that the Scheme will be established as quickly as possible, given the age and health status of many of the intended applicants;
- that applicants to the Scheme will have recourse to an independent appeals process if they are unhappy with decisions made regarding their eligibility for benefits under the Scheme;

- that payments made under the Scheme will be discounted for the purposes of determining entitlement to social welfare benefits, medical and GP visit cards and/or income tax liability ; and
- that the Scheme will encompass a legal waiver so that eligible applicants will be precluded from bringing a case to court if they accept a payment under the Scheme.

1.3 What policy options have been considered?

- A.** Do nothing;
- B.** Legislate as proposed in the Bill to provide for the establishment of a statutory Scheme which will encompass payments and an enhanced medical card and will be operated by an Executive Office in DCEDIY, headed up by a Chief Deciding Officer who will be independent in carrying out his or her functions, and will assist applicants, at their request, to access records to prove their period of residency in one of the institutions;
- C.** Establish the Scheme on a non-statutory basis, to the extent possible, to be operated by officials in the Department and allowing for the provision of payments to eligible applicants on an administrative basis, while proceeding with legislating separately for the provision of enhanced medical cards.

1.4 Preferred option:

Option B

SUMMARY OF OPTIONS APPRAISAL			
	COSTS	BENEFITS	IMPACTS
A: Do nothing	No additional direct financial costs to the Exchequer.	No benefits as this option fails to deliver the benefits of a financial payment and enhanced medical card to eligible persons and, therefore, fails to deliver on the commitment made in the Action Plan.	<p>Reneging on Government commitments made in response to Final Report of the Commission of Investigation.</p> <p>Reputational damage to the State.</p> <p>Risk of increasing volume of legal action taken against State, with associated cost impacts.</p>
B: Legislate as proposed in the Bill to provide for the establishment of a statutory Scheme	An estimated €800m.	<p>Eligible persons will benefit from financial payments and enhanced medical cards under the Scheme.</p> <p>The State will have demonstrated its commitment to recognising and responding to the suffering experienced by many survivors and former residents.</p> <p>All benefits under the Scheme will be provided for as part of one comprehensive piece of legislation rather than providing for payments to be made administratively</p>	<p>There will be a robust statutory underpinning for the scheme, which is proportionate given the planned scale of the Scheme in terms of estimated numbers of applicants and costs.</p> <p>The Scheme will operate for applicants, to the greatest extent possible, as a “one-stop shop” with all benefits provided for under one comprehensive piece of legislation.</p>

		<p>and medical cards to be provided for in legislation.</p> <p>It will be possible for the staff of the Executive Office administering the Scheme to assist applicants in providing records to prove their period of residency. This is because proportionate access to the Commission's archive will be provided for in the legislation.</p> <p>Decisions regarding the eligibility of applicants can be made by a Chief Deciding Officer who will be independent in terms of carrying out his or her functions.</p> <p>Applicants to the Scheme will have recourse to an internal review process and an independent appeals process if they are unhappy with decisions made regarding their eligibility for benefits under the Scheme.</p> <p>The legislation will provide for payments made under the Scheme to be discounted for the purposes of income tax liability; for an amendment to the Health Act 1970 so that those who receive the enhanced medical card will not be liable for charges for acute in-patient services in</p>	<p>Personal data and special category data (relating to health) can be processed under GDPR. The processing of special category data will be important in the context of prioritisation of applications, where possible, based on exceptional health circumstances;</p> <p>All the aspects necessary to operate the Scheme are catered for in one overarching piece of legislation.</p>
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		hospitals; and for an amendment to Part 3 of Schedule 1 to the Nursing Homes Support Scheme Act 2009 so that payments under the Scheme will not be included in the assessment of means for the Fair Deal Scheme.	
C: Establish a non-statutory Scheme, to the extent possible, and proceed with legislating separately for the provision of enhanced medical cards.	<ul style="list-style-type: none"> An estimated €800m. 	<p>Eligible persons will benefit from enhanced medical cards under the Scheme.</p> <p>Could potentially allow for payments to be made to applicants on an administrative basis rather than waiting for the enactment of legislation, although administrative processes could be slower and significantly hampered in the absence of legislation enabling appropriate access to the archive and necessary data sharing.</p>	<p>The same administrative infrastructure would still need to be established to receive applications and make payments considering the expected scale of the Scheme.</p> <p>Less all encompassing. Legislation would still be required to:</p> <ul style="list-style-type: none"> allow for payments to be disregarded for the purposes of establishing social welfare entitlements or tax liabilities. provide for enhanced medical cards under the Scheme and to make amendments to the Health Act 1970 and the Nursing Homes Support Act 2009.

			<p>It would not be possible for the staff of the Executive Office administering the Scheme to assist applicants in providing records to prove their period of residency because proportionate access to the Commission's archive would not be provided for in legislation and nor would there be a lawful basis to assist with obtaining records from other record-holders.</p> <p>The Chief Deciding Officer's decisions regarding the eligibility of applicants for benefits in accordance with the criteria for the Scheme would not be made independently as he or she would not be independent in carrying out his or her functions.</p>
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2. Description of Policy Challenges and Objectives

A centrepiece of the Government's Action Plan for Survivors and Former Residents of Mother and Baby and County Home Institutions is a commitment to establish a Scheme to provide payments and other benefits to defined groups in acknowledgement of suffering

experienced while resident in Mother and Baby and County Home Institutions. The Government approved proposals for the Scheme in November 2021. Under the approved proposals, the Scheme is estimated to benefit approximately 34,000 people at a cost of €800m. The Bill is attached to this document.

Payments

The payments offered as part of the Scheme will comprise:

- A general payment to recognise time spent in the institution, harsh conditions, emotional abuse and all other forms of mistreatment, stigma and trauma experienced while resident in a Mother and Baby or County Home Institution.
- A work-related payment for mothers who were resident for more than 3 months in Tuam Mother and Baby Home, Sean Ross Abbey Mother and Baby Home or a County Home Institution.

The following groups will be eligible for financial payments under the Scheme:

- A person who, while the person was a child was resident in an relevant institution or while the person was an adult, or both, was resident in a relevant institution for reasons relating to her pregnancy, or the birth or care of the child born as a result of the pregnancy;
- Any person who was resident as a child in a Mother and Baby or County Home Institution for a period of six months or more (and who did not receive redress in respect of that institution under the Residential Institutions Redress Scheme).

Overarching payment rates were approved by Government as part of the proposals for the Scheme. Bands have been included in the Bill to ensure that these payments can be administered fairly and equitably and in a manner that is transparent and straight-forward.

Enhanced medical card

The enhanced medical card will be provided to everybody who was resident in a Mother and Baby or County Home Institution for six months or more. The card will provide the same full suite of health services and benefits which was provided under the Magdalen Restorative Justice *ex-gratia* Scheme. Those who are deemed eligible for the card but who live overseas will have the choice to receive an enhanced medical card or a once-off payment of €3,000 in lieu of the card and as a contribution towards their individual health needs.

The policy objectives to be achieved are:

- that the Scheme will be operated on a non-adversarial basis so that eligibility will be determined based on proof of residency in one of the institutions for a defined period of time rather than proof that abuse was suffered;
- that an Executive Office in DCEDIY will be established to administer the Scheme and that decision-making in terms of the eligibility of applicants will be made independently by that Office;
- that the Minister will have the power to engage third parties to carry out certain functions of the Office of the Chief Deciding Officer;
- that the application process will be straightforward and applicants will be assisted as much as possible in terms of providing proof of their residency, in the form of relevant records, in one of the institutions;
- that applicants may be prioritised, where possible, based on exceptional health circumstances;
- that the Scheme will provide payments and an enhanced medical card to eligible applicants based on the criteria established in terms of periods of residency;
- that those who receive the enhanced medical card will not be liable for charges for acute in-patient services in hospitals and that payments under the Scheme will not be included in the assessment of means under the Nursing Homes Support Scheme Act 2009, also known as the *Fair Deal* scheme.
- that applicants who are deemed entitled to an enhanced medical card but live outside of Ireland will have the option of choosing a once-off health support payment instead;
- that the Scheme will be established as quickly as possible, given the age and health status of many of the intended applicants;
- that applicants to the Scheme will have recourse to an independent appeals process if they are unhappy with decisions made regarding their eligibility for benefits under the Scheme;
- that payments made under the Scheme will be discounted for the purposes of determining entitlement to social welfare benefits and/or income tax liability; and
- that the Scheme will encompass a legal waiver so that eligible applicants will be precluded from bringing a case to court if they accept a payment under the Scheme.

Third Party Support

In order to deliver on the Government commitment for the Mother and Baby Institutions Payment Scheme, the Department has concluded that it is necessary to administer the Scheme by way of a 'blended' arrangement. This will entail contracting a third party provider, to undertake elements of processing, with the core Executive Office retained in DCEDIY to manage this contract and perform other critical functions.

It was initially anticipated that the Scheme would be administered wholly by civil servants and that the Executive Office would leverage the support and expertise of key Business Units across the DCEDIY corporate spine to establish this office, in particular, HR, ICT Unit and Facilities Management Unit. The Ukraine crises has had a highly significant impact on the capacity of these Business Units and on general staffing capacity, and this will continue for the medium term. For this reason, a pragmatic alternative approach is required to deliver the Scheme as promised by Government. A blended approach, whereby a third party will support a core Executive Office was recommended to, and has been approved by, the Department's Secretary General and the Minister. A number of functions cannot be performed by third party support. Section 11(6) of the Bill sets out these functions as relating to the preparation of an Annual Report, the appointment of an Appeals Officer to consider an applicant's appeal, and accessing the database and records of the Commission of Investigation.

3. Identification and Description of Options

Option A: Do Nothing

Option A is to take no further action in the development of a Payment Scheme. This option would mean that there would be no additional direct financial costs to the Exchequer.

However, in its response to the Final Report of the Commission of Investigation, Government decided to establish a Scheme and approved proposals for the Mother and Baby Institutions Payment Scheme in November 2021. Reneging on this commitment would mean not delivering on a commitment which was made to survivors based on accepted moral and ethical obligations to respond to Ireland's complex legacy in this area.

Pursuing Option A would incur reputational damage and could also conceivably lead to an increase in litigation against the State, thus risking that the State would incur costs in relation to such cases.

Option A is, therefore, included in this analysis for completeness but is not the preferred course of action.

Option B (Preferred Option): Legislate as proposed in the Bill to provide for the establishment of a statutory Scheme which will encompass payments and the enhanced medical card

Option B provides for the establishment of the Mother and Baby Institutions Payment Scheme as a statutory Scheme. The main policy objectives of this legislation are to:

- Establish the Mother and Baby Institutions Payment Scheme in statute;
- Establish an Executive Office within DCEDIY to administer the Scheme;

- Give powers to a Chief Deciding Officer who will run the Executive Office within DCEDIY;
- Empower the Executive Office will have the authority to access the archive of the Commission of Investigation into Mother and Baby Homes for the purposes of carrying out its functions;
- Ensure the Chief Deciding Officer is independent in the performance of his or her functions;
- Set out the awards and eligibility criteria of the Scheme;
- Set out the administrative detail of the Scheme.

Government has agreed proposals for the design of an ex-gratia Scheme, to be known as the Mother and Baby Institutions Payment Scheme which will include a financial payment and an enhanced medical card. Through this Scheme it is expected that approximately 34,000 people will qualify for a financial payment under the Scheme, with 19,000 also qualifying for the enhanced medical card, at an estimated cost of approximately €800m over the lifetime of the Scheme. In terms of numbers of potential applicants, this Scheme will be the largest of its type in the history of the State. Given the scale and significance of the envisaged Mother and Baby Institutions Payment Scheme, it is preferable that the Scheme should be placed on a statutory footing by means of a single, comprehensive and integrated piece of legislation which encompasses both arms of the Scheme – the financial recognition payments and the enhanced medical card.

This approach has the strongest potential to ensure that gaps are avoided and that there is a consistent and coherent approach. It is also essential in terms of providing the necessary legislative basis for lawful access by the scheme administrator to the copy of the database and related records developed by the Commission.

The development of one overarching piece of legislation to encompass both elements of the Scheme has the strongest potential to ensure that gaps are avoided and significantly mitigates the risks associated with legislating for an enhanced medical card in a vacuum when additional legislation will, in any case, be required to establish an entity to administer the Scheme and to provide the legislative basis for financial payments under the Scheme.

The assessment of eligibility for the Scheme will require access to a large amount of data, which will have to be provided for in legislation and effectively shared and managed across various relevant bodies in accordance with strict data protection protocols. The development of a single and robust legislative basis to encompass the establishment of the appropriate administrative structures and careful management of data, therefore, greatly increases the likelihood of the smooth and secure operation of the Scheme in the longer term.

Option C: Establish a non-statutory Scheme, to the extent possible, and proceed with legislating separately for the provision of enhanced medical cards

Option C would provide for the payments under the Mother and Baby Institutions Payment Scheme to be made administratively. However, considering the anticipated scale of the Scheme, if this option was undertaken the same administrative infrastructure would still need to be established to receive applications and make payments. Notably, however, this option would not allow for the Chief Deciding Officer's determinations regarding the eligibility of applicants for benefits under the Scheme to be made independently as he or she would not be statutorily independent in carrying out his or her functions.

Significantly, this option would not allow for the staff of the Executive Office to be able to assist applicants in providing records to prove their period of residency in one of the institutions because proportionate access to the Commission's archive and mechanisms for necessary data sharing would not be set out in legislation. There could also be difficulties for staff in verifying information provided by applicants.

This option also would not preclude the need for legislation to be developed for other aspects of the Scheme, most noticeably for the provision of enhanced medical cards under the Scheme and to make the necessary amendments to the Health Act 1970 and the Nursing Homes Support Act 2009 to exempt eligible applicants from acute in-patient charges and ensure payments are not assessed under the Fair Deal Scheme. Legislation would also still be required to allow for payments to be disregarded for the purposes of income tax liabilities.

4. Analysis of Costs for ALL Options

4.1 Option A

Pursuing Option A incurs no additional direct financial costs to the Exchequer. However, there is a Government commitment to establish a Scheme on an ex-gratia basis. There is also an increased risk of litigation against the State by former residents of Mother and Baby Institutions in the absence of the promised Scheme.

4.2 Option B (Preferred Option)

The proposals agreed by government will see an estimated 19,000 people qualifying under the Scheme for an enhanced medical card and 34,000 people qualifying for a financial payment. The total cost of this would be of the order of €800m as set out in table below. It is anticipated that the Scheme will operate for 5 years and it is hoped to have it open to applications in early 2023. The costs associated with the financial payment are once-off costs in the year in which they arise, whereas the cost associated with the enhanced medical card are ongoing.

	Year 0 (Set-up) (€m)	Year 1 (€m)	Year 2 (€m)	Year 3 (€m)	Year 4 (€m)	Year 5 (€m)
Financial Payment Categories (a) – (e)		208	83	42	42	42
Financial Payment Mothers 0-3 months		24	10	5	5	5
Financial Payment Mothers 3-6 months		26	10	5	5	5
Financial Payment Commercial Work 0-6 months		1	0.5	0.5	0.25	0.25
Enhanced Medical Card Categories (a) - (e) only		30	42	50	55	54
Total – Financial Payment and Enhanced Medical Card		289	146	102	107	106
Administration and Operation including PCRS	0.90	11.5	4.5	2.4	2.25	2.25
Communication and Publicity		1.00	0.5	0.25	0.50	0.50
Legal Costs	0.15	11.5	4.5	2.4	2.25	2.25
Total – Administration, Communications and Legal	1.05	24	9.5	5.05	5	5
All Costs (rounded)	1	313	156	107	112	111
For all years	€800m					

4.3 Option C

The costs associated with Option C and Option B are the same.

5. Consultation

5.1 Interdepartmental Group

An Interdepartmental Group (IDG) was established and tasked with the development of detailed and costed proposals for the Mother and Baby Institutions Payment Scheme. The Group was chaired by the Secretary General of the Department of Children, Equality, Disability, Integration and Youth and was composed of representatives from:

- Department of Education
- Department of Health
- Department of Public Expenditure and Reform
- Department of the Taoiseach
- Office of the Attorney General
- State Claims Agency

Its work was informed by a public consultation, as well as an Advisory Paper from the Irish Human Rights and Equality Commission, the draft Redress Scheme Guidelines developed by the Department of Public Expenditure and Reform and the lessons learned from previous experience.

5.2 Public Consultation

Extensive consultation with stakeholders was undertaken in the design of the Mother and Baby Institutions Payment Scheme. In giving effect to the Minister's commitment to an inclusive and survivor centred approach, the IDG organised a facilitated consultation with survivors and their advocates as an integral element of its work.

Following a procurement process, OAK Conflict Dynamics ('OAK') were appointed to undertake the consultation process on behalf of the IDG. The consultation was launched on 10th March 2021. An information campaign was put in place to advertise the process, both in Ireland and abroad. Information on the consultation first issued via a press release to local and national media outlets. Information was also made available on the Department's website, through its extensive mailing list and was promoted on social media to further broaden the reach of the awareness campaign. A 'Call for Submissions' was made in national and local media publications. Analysis shows that, through both online and print advertising, this campaign reached 2.5 million people.

Working with the Department of Foreign Affairs (DFA) and utilising the Embassy and Consular network, the consultation was publicised with Irish community groups in the UK, USA, Canada and Australia. The call for submissions was also advertised in a number of newspaper publications abroad.

As part of the Consultation Process, views were sought under 5 distinct headings:

1. Eligibility for the Scheme
2. Financial Payments and Access to a form of Enhanced Medical Card
3. The Application Process
4. Administration of the Scheme
5. A Survivor Centred Scheme

There was a very strong response, with approximately 450 written submissions received and 17 online meetings held with survivors and interested parties. OAK prepared a report of the

consultation findings and submitted it to the IDG to assist the Group in preparing their proposals for the Scheme. The consultation report is available to view on the DCEDIY website.

5.3 Pre-legislative Scrutiny

The General Scheme was referred to the Oireachtas for Pre-Legislative Scrutiny in March 2022. Officials from the Department attended a public hearing session of the Committee at the Committee's request. The Committee published its report on 12 July 2022. Officials and the Minister considered the report of the pre-legislative process carefully and have reviewed the Bill with a view to addressing the report's recommendations to the greatest extent possible.

6. Impacts

The Mother and Baby Institutions Payment Scheme, as part of the overall Government Action Plan response, will provide further acknowledgement and recognition on behalf of the State of the suffering experienced by survivors while resident in Mother and Baby and County Home Institutions. Therefore, it is considered that it demonstrates a positive action in respect of the impact on the lives of vulnerable groups and also represents a positive action in terms of the rights of citizens/human rights, as it will provide recognition to survivors in terms of their experience while resident in Mother and Baby and County Home Institutions.

Furthermore, in respect of the rights of citizens, while it is intended that this legislation will provide the Executive Office with access to the Commission's Database and related records, this access and the processing of personal data in this regard is deemed to be proportionate and necessary to the public interest being pursued which is to assist applicants in making an application to the Scheme and to verify information.

There is no impact on the following areas: national competitiveness including employment; the environment; impacts on competition and consumers; North-South, East-West relations; Compliance burden on third parties e.g. citizens and business.

7. Enforcement and Compliance

The Executive Office will be headed up by a Chief Deciding Officer who will be accountable to the Secretary General, as Accounting Officer of the Department, on financial matters. The legislation will also enable the Minister to make regulations in relation to the operation of a number of aspects of the Scheme.

The legislation makes it an offence to disclose confidential information obtained by a person while performing functions under the Bill, other than in limited circumstances. The Bill also

makes it an offence for a person to knowingly give false information when applying for the Scheme.

The staff administering the Scheme whether working in the core Executive Office or with a third party will be performing the functions of the Chief Deciding Officer under his or her superintendence and control as set out in the draft Bill. Any third party support engaged to administer elements of the Scheme will enter a formal contract with the Department and will be bound by the terms of that contract.

8. Review

The Chief Deciding Officer will be required to publish annual reports, which will be laid before the Houses of the Oireachtas. There will also be a review conducted after the Scheme's first year of operation and upon the Scheme's closing.

9. Publication

The Bill will be published on the Department's website.