



# Seniors & Pensioners Kit

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**Please note:** This booklet is designed as a guide and is subject to change and individual circumstances. Please consult with your local Services Australia (Centrelink) Branch or government department before making any decisions.

# Message from the Minister

Older Australians helped build this country. The least we can do is treat you with the respect and dignity you deserve.

The Albanese Government is proud to continue the strong Labor tradition of support for older Australians. We are protecting the pension, improving aged care and strengthening Medicare. We are working every day to ease cost of living pressures to help you keep more of your money.

Thanks to Labor, already more than 21,000 extra self-funded retirees are now able to access the Commonwealth Seniors Health Card after we increased the income thresholds as promised on coming to Government.

In September 2023, we increased the income thresholds for access to the card yet again to \$95,400 a year for singles and \$152,640 a year for couples. If you think you may now be eligible, I urge you to apply. It offers cheaper medicine under the Pharmaceutical Benefits Scheme and bulk-billed doctor visits amongst other benefits.

Since July last year, pensioners and concession cardholders received a huge cut to the amount they pay across the year for their medicines, with the maximum payable across a 12 month period slashed by 25 per cent.

Concessional patients now reach the safety net after 36 fully priced prescriptions with further PBS scripts free for the balance of the year (plus any applicable premiums).

We've also introduced measures to make it easier for older Australians wanting to downsize their homes, in an effort to minimise the burden and free up housing stock for younger families.

We've frozen social security deeming rates at their current levels for two years to 30 June 2024, helping to protect pensioners from interest rate rises, and introduced legislation to permanently enhance the settings of the pension work bonus.

Labor believes that after long lives of working and providing for their families and contributing to their nation, older Australians deserve a fulfilling and secure retirement.

This Seniors Kit sets out ways we are supporting our 4.2 million older Australians. You'll find lots of information about services, general safety tips and ways to keep hold of more of your money, as well as the latest pension payment rates.

I hope you find it a valuable resource.



**Amanda Rishworth**

Minister for Social Services



# Message from Senator Jana Stewart

In this kit you will find a range of useful information relating to the latest pension payment rates as well as information relating to services and general safety tips.

Costs of living have soared under the previous Morrison Government and too many older Australians are finding it harder and harder to get by.

The Albanese Labor Government has committed to helping older Australians keep more money in their pockets, and we are already working on lowering the cost of living by giving more older Australians access to the Commonwealth Seniors Health Card and delivering cheaper medicines, and more affordable housing.

We've also put an end to the Morrison Government's neglect of aged care, to make sure older Australians are treated with the respect they deserve.

The last couple of years living through the Covid-19 pandemic have been tough for our community. The restrictions on movement to limit the spread of the virus has meant missing out on important social, family and community gatherings, and it has been an isolating time for many older Australians.

I am here to help you in any way I can—including connecting you to local services and supports. Please do not hesitate to call my office on (03) 9070 1920 if we can be of any assistance.

Yours sincerely,



**Senator Jana Stewart**

Mutthi Mutthi and Wamba Wamba  
Labor Senator for Victoria



# Government Services

## Health Care and Complaints

If you think you need an ambulance or your injury or illness is critical or life threatening, call triple zero (000) for an ambulance immediately.

For health advice or to find a health service near you, call the healthdirect helpline on [1800 022 222](tel:1800022222) or visit [healthdirect.gov.au](http://healthdirect.gov.au)

Registered nurses are available 24 hours a day, 7 days a week to provide advice when you're not sure what to do — whether you should see a local GP, manage the condition at home, or go to an emergency department.

## Medical Costs Finder

[medicalcostsfinder.health.gov.au](http://medicalcostsfinder.health.gov.au)

The Medical Costs Finder helps patients find the typical cost of private specialist medical services. It covers common services in and out of hospital.

## Medicare

[servicesaustralia.gov.au/medicare](http://servicesaustralia.gov.au/medicare)  
132 011

Medicare and its related programs provide Australians with access to a range of health services. Additional programs are available to families, Indigenous Australians, older Australians and people living in remote areas.

Visit the website, call the phone number above or visit a Medicare office to find out what is covered by Medicare, or to claim a Medicare benefit.

## Complaints

To make a complaint about a health provider or service, contact the Health Complaints Commission in your state or territory:

ACT	(02) 6205 2222
New South Wales	1800 043 159
Northern Territory	1800 004 474
Queensland	133 646
South Australia	1800 232 007
Tasmania	1800 001 170
Victoria	1300 582 113
Western Australia	1800 813 583

## Australian Tax Office

[ato.gov.au](http://ato.gov.au)

The ATO can assist with your taxation enquiries. This may include lodging your annual tax return, locating and using your Tax File Number, or assistance looking for lost superannuation.

Many Australians have been victims of fraud schemes that appear to be from the ATO.

If you are in doubt about contact from someone claiming to be from the ATO, you can phone the ATO on 1800 008 540, 8.00am–6.00pm Monday to Friday to check.

## Australian Financial Complaints Authority

[afca.org.au](http://afca.org.au)  
1 800 931 678

The Australian Financial Complaints Authority (AFCA) replaces the older Financial Ombudsman Service, the Superannuation Complaints Tribunal and the Credit and Investments Ombudsman.

AFCA aims to provide consumers and small businesses with fair, free and independent dispute resolution for most financial complaints. Including credit, finance and loans, insurance, banking deposits and payments, investments and financial advice and superannuation.

## My Aged Care

[MyAgedCare.gov.au](http://MyAgedCare.gov.au)  
1800 200 422

My Aged Care is the starting point to help you find out what Australian Government-funded aged care services may be available to help you.

My Aged Care can provide:

- information on the different types of aged care services available
- an assessment of needs to identify eligibility and the right type of care
- referrals and support to find service providers that can meet your needs
- information on what you might need to pay towards the cost of your care.

## Older Persons Advocacy Network

[www.opan.org.au](http://www.opan.org.au)  
1800 700 600

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy support, information and education services to older people across Australia. OPAN is a free service that supports older people and their representatives to address issues related to Australian Government funded aged care services.

You can contact OPAN by phone Monday to Friday 8am to 8pm and 10am to 4pm on Saturday.

## National Disability Insurance Scheme

[www.ndis.gov.au](http://www.ndis.gov.au)  
1800 800 110

The National Disability Insurance Scheme (NDIS) is Australia's first national scheme for people with disability.

It provides funding directly to individuals. The NDIS aims to support a better life for hundreds of thousands of Australians with a significant and permanent disability and their families and carers.

To find out whether you are eligible for the NDIS, visit the website or call the hotline.

People must be under 65 when they first enter the NDIS.

## Carer Gateway

[www.carergateway.gov.au](http://www.carergateway.gov.au)  
1800 422 737

If you care for a family member or friend with disability, a medical condition, mental illness or who is vulnerable due to age, then Carer Gateway can help you.

Through Carer Gateway, the Australian Government works with a range of health and carer organisations across Australia to deliver services and supports no matter where you are.

Call the number above or visit the website to find out more about the supports and services that are available to carers, including emergency respite.



# Age Pension

The Age Pension is the primary social security payment for people who have reached Age Pension age.

Australia has a non-contributory age pension system.

This means you are usually eligible if you are:

- Over Age Pension age (67 years, as of 1 July 2023).
- Under the income and assets test limits.
- An Australian resident (an Australian citizen or permanent visa holder residing in Australia), normally for more than 10 years.

Current Age Pension rates (as of 20 September 2023):

Per fortnight	Single	Couple (each)	Couple (combined)	Couple apart due to ill health (each)
Maximum basic rate	\$1,002.50	\$755.70	\$1,511.40	\$1,002.50
Maximum Pension Supplement	\$80.10	\$60.40	\$120.80	\$80.10
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
<b>Total</b>	<b>\$1,096.70</b>	<b>\$826.70</b>	<b>\$1,653.40</b>	<b>\$1,096.70</b>

A single pensioner can currently receive a maximum rate of \$28,514.20 per year, including supplements. A pensioner couple can currently receive a maximum rate of around \$42,988.40 per year combined, including supplements.

## Income and Assets Test

To be eligible for the Age Pension you must be under the Income and Assets Test limits.

If both the Income and Assets Test apply to you, your payment will be determined by whichever test gives you the lowest Age Pension rate.

You are required to report your income and assets to Centrelink.

You need to report employment income regularly, generally every two weeks, but for other income and assets you need to report when there has been a change in circumstances or when Centrelink asks you to confirm the information they have.

## Income Test

The income test applies to you and your partner's income.

Income from all sources is assessed, including work, financial assets, savings, and superannuation.

Your income from financial assets is calculated using the deeming rates, not the actual income the assets produce. See the section on deeming rates for more information.

Once you earn more than \$204 per fortnight for a single, or more than \$360 per fortnight for a couple, your pension will start to reduce and you will receive a part-pension.

If you are a single person

If your income per fortnight is..	Your pension will reduce by
Up to \$204	\$0
Over \$204	50 cents for each dollar over \$204

If you are a pensioner couple

If your combined income per fortnight is..	Your pension will reduce by
Up to \$360	\$0
Over \$360	50 cents for each dollar over \$360

Your income cut off point may be higher if you receive Rent Assistance, or lower if you live overseas. You can also earn additional employment income by using the Work Bonus. See the section on the Work Bonus for more information.

Age Pension fortnightly cut off points

Your situation	Income cut off point per fortnight
Single	\$2,397.40
A couple living together	\$3,666.80 combined
A couple living apart due to ill health	\$4,746.80 combined

## Deeming Rates

Deeming is used to work out your income from financial investments for social security purposes. This is added to income from other sources to work out your payment rate using the income test.

Deeming assumes that your financial investments earn a certain amount of income, no matter what they really earn.

Financial investments include shares, savings accounts and term deposits, superannuation, managed investments and loans, and some gifts.

If your investments earn more than the deeming rates, the extra amount does not count as your income.

## Current Deeming Rates

**If you're single – the first \$60,400 of your financial assets is deemed to earn 0.25 per cent. Anything over \$60,400 is deemed to earn 2.25 per cent.**

If you're a member of a couple and at least one of you receives a pension – the first \$100,200 of your combined financial assets is deemed to earn 0.25 per cent. Anything over \$100,200 is deemed to earn 2.25 per cent.

If you're a member of a couple and neither of you receive a pension – the first \$50,100 of each of your own and your share of joint financial assets is deemed to earn 0.25 per cent. Anything over \$50,100 is deemed to earn 2.25 per cent.

## Work Bonus

Pensioners over Age Pension age receive a \$300 Work Bonus concession each fortnight.

This means that when your eligible income is \$300 per fortnight or less it will be reduced to zero for the purposes of the Age Pension income test.

Any unused portion of your fortnightly Work Bonus concession will accrue in an income bank. You can draw down on this bank in the fortnights you earn more than \$300. Since 1 December 2022, all eligible pensioners over Age Pension age have received a \$4,000 up-front credit in their Work Bonus income bank, and the maximum income bank balance has increased from \$7,800 to \$11,800 until 31 December 2023. Subject to the passage of legislation, these enhancements will be made permanent from 1 January 2024. From this date, all new pension entrants over Age Pension age will receive a \$4,000 Work Bonus starting balance, and the \$11,800 maximum balance will be retained for all new and existing recipients.

To be eligible for the Work Bonus, the income earned must be from employment, or self-employment that involves active effort e.g. bookkeeping or plumbing. It does not include passive income from investments or the management of investments.

The Work Bonus applies to individuals only. Couples cannot pool the Work Bonus.

You do not apply for the Work Bonus – all you need to do is contact Centrelink and declare your income.

## Assets Test

**There are limits to how much you can have in assets before they affect how much Age Pension can be paid.**

Your principal home – and up to the first 2 hectares of land it is on – is not included in the assets test. Assets include:

- Superannuation and managed funds.
- Shares, savings accounts, term deposits, money loaned and financial investments.
- Home contents and personal effects e.g. cars, boats, jewellery, furniture and appliances
- Real estate.
- Annuities, income streams and superannuation pensions.
- Gifts or assets given away.
- Businesses including sole traders, partnerships, private trusts, and private companies.

For the **full pension**, assets must be less than:

Your situation	Homeowner	Non-homeowner
Single	\$301,750	\$543,750
Couple combined	\$451,500	\$693,500
Illness separated (couple combined)	\$451,500	\$693,500
A couple, one partner eligible, combined	\$451,000	\$693,500

Assets above this amount reduce your pension by \$3 per fortnight for every additional \$1,000 (singles and couples combined).

For a **part pension**, assets must be less than:

Your situation	Homeowner	Non-homeowner
Single	\$667,500	\$909,500
Couple combined (including one partner eligible)	\$1,003,000	\$1,245,000
Illness separated, couple combined	\$1,183,000	\$1,425,000
A couple, one partner eligible, combined	\$1,003,000	\$1,245,000

**If you get Rent Assistance with your pension, your cut off point is higher.**

## Age Pension Age

The Age Pension age has increased gradually from 65 to 67. It has increased by 6 months every 2 years until it reached 67 on 1 July 2023. There are no further plans to increase the Age Pension age.

Birthdate	Age Pension age	Date of Age Pension change
1 January 1954 — 30 June 1955	66 years	1 July 2019
1 July 1955 — 31 December 1956	66 years and 6 months	1 July 2021
On or after 1 January 1957	67 years	1 July 2023

## Residency Rules

To get the Age Pension you generally need to have been an Australian resident for at least 10 years. For at least 5 of these years, there must be no break in your residency.

There are exemptions to these residency rules, including for:

- People who have lived and worked in some countries Australia has a social security agreement with
- Some New Zealanders
- Refugees and former refugees

## Home Equity Access Scheme

The Home Equity Access Scheme allows people of Age Pension age or older who own real estate in Australia to supplement their retirement income by accessing a voluntary, non-taxable loan from the Federal Government. You do not need to be receiving a pension to access the Home Equity Access Scheme, but you must meet additional criteria such as residency.

The loan is secured against real estate, usually your home. You can use other suitable real estate assets. You can repay the loan at any time, but voluntary repayments are not required. The loan will be repaid when you sell the property used to secure the loan, or from your estate.

You and your partner may use the Home Equity Access Scheme to access up to 150 per cent of the maximum fortnightly Age Pension rate.

- If you already receive a pension payment, you can receive a fortnightly loan payment of up to 150 per cent of the maximum Age

Pension rate, less any pension payment you already receive.

- For example, if you are a maximum rate pensioner, you can receive an additional 50 per cent of the fortnightly pension rate as a loan. If you are a self-funded retiree, you can receive 150 per cent of the maximum Age Pension rate as a loan.

A no negative equity guarantee means that you won't have to repay more than the market value of the property secured against the loan, minus any other mortgages or legitimate encumbrances.

You can receive payments from the Home Equity Access Scheme on a fortnightly basis. You are also able to access two lump sum advance payments in any 12-month period of up to 50 per cent of the annual maximum rate of the Age Pension.

As at date of publication the interest rate for the Home Equity Access Scheme is 3.95 per cent.

## Overseas Travel

The Age Pension can generally be paid while you are overseas, regardless of whether you leave Australia temporarily or permanently.

However, the payment rate may change depending on time spent overseas. For instance, if you are travelling overseas temporarily, the Pension Supplement will reduce to the basic rate after six weeks. If you are moving overseas permanently, the Pension Supplement will reduce to the basic rate on your departure.

Before travelling or moving overseas, contact Centrelink to see how it will impact your pension.

If you are overseas for longer than six months and you were an Australian resident for less than 35 years during your working life (age 16 to Age Pension age), your payment rate may be reduced.

Australia has social security agreements with many countries. In some cases, these agreements determine how much pension you will get if you live overseas. If you have lived in both countries, you may receive a part-pension from Australia and from the other country you have lived in.

Before travelling or moving overseas, contact Centrelink to see how it will impact your pension.

## Rent Assistance

You may be eligible for Rent Assistance if you pay rent to a landlord or community housing organisation. Rent Assistance may also be available to age pensioners who pay fees in a retirement village, board and lodging, or site and mooring fees if your main home is a caravan, relocatable home or a boat.

If you own your own home, or live in state/territory government public housing, you cannot get Rent Assistance.

### Current Rent Assistance Rates

	You are eligible for Rent Assistance if your fortnightly rent is more than	To get the maximum rate of Rent Assistance your rent must be more than	The maximum fortnightly Rent Assistance payment is
Single	\$143.40	\$389.80	\$184.80
Single, sharer	\$143.40	\$307.67	\$123.20
Couple, combined	\$232.40	\$464.40	\$174.00

# Common Questions

For the pension assets test, does it matter how much your principal residence is worth?

No. Your principal place of residence is not included in the Age Pension Assets Test.

On what day is the pension paid?

You can choose what day of the fortnight the pension is paid on. If you would like to set or change your payment day, contact Centrelink.

How often is the pension indexed?

The pension is indexed on 20 March and 20 September each year.

How is pension indexation calculated?

The rate of the Age Pension is indexed by the higher of the Consumer Price Index or the Pensioner and Beneficiary Living Cost Index. The pension is then benchmarked to a per cent of Male Total Average Weekly Earnings (MTAWE).

The single rate is benchmarked to 27.7 per cent of MTAWE and the combined couple rate to 41.76 per cent.

If pension rates are below the relevant per cent of MTAWE, they will be increased to the benchmark.

The Consumer Price Index and Pensioner and Beneficiary Living Cost Index are measures of price changes that impact pensioners. Benchmarking the pension to MTAWE helps keep it in line with community living standards.

Can I apply for the Age Pension if I am living overseas?

You can, if you live in a country with a social security agreement that permits applications for the Age Pension from outside Australia. Otherwise you will need to be a resident of Australia when you apply. This means Australia needs to be your settled or usual place of residence.

Contact Centrelink for more advice on your personal situation.

Australia currently has international social security agreements with: Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, the Republic of North Macedonia, the Netherlands, New Zealand, Norway, Poland, Portugal, the Slovak Republic, Slovenia, Spain, Switzerland, and the United States of America.

Can Centrelink pay bills on my behalf?

Yes. Centrepay is a free bill paying service operated by Centrelink. You can arrange for Centrepay to automatically pay regular bills like rent, electricity and phone. Contact Centrelink to set up Centrepay.

Can I speak to Centrelink in a language other than English?

Yes. Centrelink has a free translation and interpreter service in over 200 languages.

This includes international languages, Auslan and Aboriginal and Torres Strait Islander languages.

The Multilingual Phone Service can be contacted on 131 202 – Monday to Friday 8 am to 5 pm.

What if I disagree with a Centrelink decision?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

1

As a first step you should contact Centrelink. A Centrelink officer will check your details and explain the reason for the decision and clear up any misunderstandings. This will also provide you with the opportunity to tell Centrelink about any new information which may be helpful.

2

Secondly, you can ask for an Authorised Review Officer to review the decision. The Authorised Review Officer will not have had any involvement in the original decision. If they think the initial decision was wrong, they can change it.

3

If the Authorised Review Officer has not found in your favour, you can appeal the Centrelink decision to an independent body, the Social Services and Child Support division of the Administrative Appeals Tribunal.

4

If the Authorised Review Officer has not found in your favour, you can appeal the Centrelink decision to an independent body, the Social Services and Child Support division of the Administrative Appeals Tribunal.

5

You can appeal to the Administrative Appeals Tribunal for a second review.

6

Finally, you can appeal a decision to the Federal Court and then the High Court.

If you are not satisfied with any aspect of the service that Services Australia is providing, you can contact the Commonwealth Ombudsman on **1300 362 072**.



# Concession Cards, Medicare and Health

## Pensioner Concession Card

If you receive one of the following payments, you will automatically be sent a Pensioner Concession Card:

- Age Pension
- Carer Payment (excluding Carer Payment recipients with either episodic or short term care of the child)
- Parenting Payment – Single
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, principal carers of a dependent child and looking for work

If you are over 55, you can also get a Pensioner Concession Card if you have been getting one of the following payments for more than 9 months: JobSeeker Payment, Parenting Payment partnered, and Special Benefit.

You may also get a card if you have a partial capacity to work and you're getting any of the following payments:

- JobSeeker Payment
- Parenting Payment partnered
- Youth Allowance as a job seeker



The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to \$7.30 instead of the general rate of \$30.00
- Access to the lower, concessional threshold of the Pharmaceutical Benefits Scheme Safety Net
- Bulk billed doctor visits – at the discretion of your doctor
- Extra refunds for medical costs when you reach the Extended Medicare Safety Net threshold
- Free hearing tests, fully or partially subsidised devices, fittings, annual reviews, and other services through the Hearing Services Program
- Discounts on Australia Post mail redirection; and
- Other concessions on utility bills, rates, drivers licenses, motor vehicle registration charges, ambulance subscriptions and public transport – depending on your state or territory.

If your pension payment was cancelled on 1 January 2017 because of changes to the assets test, you will also receive a Pensioner Concession Card.

## State Concessions for Concession Card Holders

State governments offer concessions for common expenses such as car registrations (including compulsory third party), council rates on your home and a range of other State government costs. Check with your State service provider to see what concessions are available to you.

## Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) is a concession card to get cheaper health care and some discounts if you've reached the Age Pension age.

You can get a card if you meet a number of conditions, including that you are not receiving another payment from Services Australia or the Department of Veterans' Affairs.

On 20 September 2023 the income limits for the CSHC were increased due to annual indexation. To meet the income test, you must earn no more than the following:

- \$95,400 a year if you're single
- \$152,640 a year for couples
- \$190,800 a year for couples separated by illness, respite care or prison.

Add \$639.60 to these amounts for each child in your care.



The Albanese Labor Government has delivered on its election commitment to significantly increase the CSHC income limits and as a result, as at October 2023, more than 21,000 extra self-funded retirees have been granted the Commonwealth Seniors Health Card who would not have been eligible previously.

## Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of \$183 that assists eligible people with the additional home energy costs of operating essential medical equipment or medically necessary heating and cooling.

The payment is available in addition to any other existing state and territory government medical equipment rebate schemes. To claim, you must have a Commonwealth concession card and the person with medical needs and their carer must live at home together in Australia.

To access this payment, you need to apply to Centrelink. You may be asked to provide evidence of the medical need for equipment and proof that you pay the relevant energy bill.

People with listed medical conditions will be automatically assessed as eligible for the scheme. Contact Centrelink for more information.

## Pharmaceutical Benefits Scheme Safety Net Card

If you spend a lot on medicines you can get a Pharmaceutical Benefits Scheme (PBS) Safety Net Card that will give you access to cheaper medicines. On 1 January 2023, the PBS Safety Net thresholds were updated to:

- \$262.80 for concession card holders; and
- \$1,563.50 for general patients

Concession Card Holders reach the safety net after 36 fully priced prescriptions and thereafter their PBS scripts are free for the balance of the year (plus any applicable premiums).

Above these thresholds, your PBS Safety Net Card will give you access to cheaper medicines. Your medicine will:

- Be free for concession card holders; and
- Cost up to \$7.30 for general patients

To get a PBS Safety Net Card, ask your pharmacist to keep track of you and your family's prescriptions. When you reach the threshold, your pharmacist can give you a card.

If you do not always use the same pharmacist, you can keep track of your expenditure using PBS/Repatriation PBS Safety Net prescription record form and application for a Safety Net card form (PB240) available from Services Australia.

If you do not always use the same pharmacist, you can keep track of your expenditure using the PBS Safety Net record and the application for a Safety Net card form available from Centrelink.

## Private Health Insurance Rebate

If you have private health insurance, you may be eligible for the Private Health Insurance Rebate.

The Private Health Insurance Rebate is means tested. Your rebate rate also depends on the age of the oldest person covered by the policy. It provides a rebate for a proportion of your hospital and general treatment (extras) cover.

You can claim the rebate as a reduction to your health insurance policy, or as a tax offset in your annual tax return.

From 1 July 2023, new income thresholds will apply.

Tier	Family and income status	< Age 65	Age 65-69	Age 70+
<b>Base tier</b>	Single ≤\$93,000 Family ≤\$186,000	24.608%	28.710%	32.812%
<b>Tier 1</b>	Single \$93,001-108,000 Family \$180,001-210,000	16.407%	20.507%	24.507%
<b>Tier 2</b>	Single \$108,001-144,000 Family \$210,001-280,000	8.202%	12.303%	16.405%
<b>Tier 3</b>	Single ≥\$144,001 Family ≥\$280,001	0%	0%	0%

Source: [https://privatehealth.gov.au/health\\_insurance/surcharges\\_incentives/insurance\\_rebate.htm](https://privatehealth.gov.au/health_insurance/surcharges_incentives/insurance_rebate.htm)

Note: Single parents and couples (including de facto couples) are subject to family tiers. For families with children, the income thresholds are increased by \$1,500 for each child after the first.

The PHI Rebate is not provided on the Lifetime Health Cover loading component of a PHI policy.

## Medicare Safety Nets thresholds

The Medicare Safety Nets can lower your out of pocket medical costs, including the cost of seeing a doctor or specialist, as well as many tests and scans.

When your out of pocket costs exceed one of the Medicare Safety Net thresholds, you'll start getting higher Medicare benefits.

If you have a Pensioner Concession Card or a Commonwealth Seniors Health Card, you are eligible for the Extended Medicare Safety Net – Concessional. This means you can get up to 80 per cent of your out of pocket costs back.

You do not need to register for the Medicare Safety Nets as an individual. Your out-of-pocket-costs will be automatically calculated by Medicare and the money you get back from Medicare will be automatically adjusted.

However, if you register as a couple or family, you can combine your costs for the Medicare Safety Nets. This means you will reach the thresholds sooner and receive more back from Medicare. Contact Services Australia to register as a couple or a family.

See Table 3 for the 2023 thresholds, which can be found on Services Australia's website.

### 2023 Medicare Safety Nets thresholds

Thresholds	Threshold amount	Who it's for	What counts towards the threshold	What benefit you'll get back
<b>Original Medicare Safety Net (OMSN)</b>	\$531.70	Everyone in Medicare	Your gap amount for the calendar year.	100% of the schedule fee for out of hospital services.
<b>Extended Medicare Safety Net (EMSN)- General</b>	\$2,414.00	Everyone in Medicare	Your out-of-pocket amount for the calendar year.	80% of out-of-pocket costs or the EMSN benefit caps for out of hospital services.
<b>Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A</b>	\$770.30	Concession cardholders and families eligible for Family Tax Benefit Part A	Your out-of-pocket amount for the calendar year.	80% of out-of-pocket costs or the EMSN benefits caps for out of hospital services.

Source: *What are the Medicare Safety Nets thresholds - Medicare Safety Nets - Services Australia*

The Medicare Safety Net threshold amounts are indexed to the Consumer Price Index on 1 January each year when patient threshold accumulations are reset.

- The Original Medicare Safety Net (OMSN) increases the 85% Medicare rebate to 100% of the MBS fee for the remainder of the year once the threshold is reached. The current 2023 OMSN threshold for everyone enrolled in Medicare is \$531.70.
- The Extended Medicare Safety Net (EMSN) provides an increase in benefits of up to 80% of out-of-pocket costs once an annual threshold has been reached. All out-of-hospital out-of-pocket costs (the difference between the MBS out-of-hospital rebate and the doctor's charge) contribute to the EMSN. There are two 2023 EMSN thresholds. The EMSN non-concessional threshold is \$2,414 and the concessional threshold/Family Tax Benefit Part A threshold is \$770.30.

It is important to note that Medicare safety nets do not apply to in-hospital services, which may be partially or fully covered by private health insurance.

# Carers Payment & Carer Allowance

## Carer Payment

The Carer Payment can help people who are providing constant care to someone who has a severe disability, illness, or an adult who is frail aged.

The Carer Payment is paid to people who, because of the demands of their caring role, are unable to support themselves through paid employment.

The Carer Payment is paid at the same rate as the Age Pension. It is subject to the same income and asset tests at the Age Pension. See the Age Pension section for more information.

Carer Payment recipients are eligible for the Pensioner Concession Card. In order to get the Carer Payment you must be:

- An Australian resident
- Providing constant care for someone who is an Australian resident with an illness or disability likely to last 6 months or more (unless they are terminally ill); and
- The care is provided in the home of the person being cared for.

A 104-week waiting period applies to most new Australian residents before they can receive Carer Payment.

To qualify for Carer Payment, the person receiving care must also pass an income and asset test (if they don't receive a pension or benefit from Services Australia).

Care Receiver's Income and Assets Test	
<b>Income Limit</b>	\$127,962
<b>Assets Limit</b>	\$789,500

If the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes the income test and liquid asset test.

Note: the carer must also meet the pension income and assets tests (these are the same as for the Age Pension).

If you are caring for more than one child or an adult and a child, each with disability or a medical condition, this will be taken into account when determining your eligibility.

Contact Centrelink to determine if your caring responsibilities make you eligible for Carer Payment.



## Carer Allowance

Carer Allowance helps Australian residents (Australian citizens and permanent visa holders residing in Australia) who provide daily care and attention at home to a child (under 16 years) or an adult (16 years and over) with disability or a medical condition, or who is frail aged. A 52-week waiting period applies to most new Australian residents before they can receive Carer Allowance.

The amount of care you need to provide in order to receive Carer Allowance is lower than for Carer Payment.

Carer Allowance can be paid on top of other income support payments, such as Carer Payment or the Age Pension, or as a stand-alone payment. If you receive Carer Payment for a child, you will automatically receive Carer Allowance.

Carer Allowance is \$144.80 per fortnight. A carer can receive Carer Allowance for each child they care for that meets the eligibility criteria, and for a maximum of two adults.

An additional payment of up to \$1,000 (Child Disability Assistance Payment) annually is also available for each child under 16 years who qualifies the carer for Carer Allowance.

You do not need to be receiving a social security payment to get Carer Allowance, but an income test of \$250,000 applies to you and your partner. There is no assets test.

## Carer Supplement

Carer Supplement is an annual payment for carers who receive a qualifying payment on 1 July each year. Eligible payments are:

- Carer Payment
- Carer Allowance
- DVA Carer Service Pension
- DVA Partner Service Pension with Carer Allowance

An additional \$600 is paid if you are receiving Carer Payment or one of the DVA pensions listed above.

You do not need to apply for Carer Supplement. Centrelink will automatically make the payment into your bank account.

The payment is made in July of each year.

# Disability Payments

## Disability Pension

The Disability Support Pension helps people who are unable to work or be retrained for work of at least 15 hours per week due to a physical, intellectual or psychiatric impairment.

To receive the Disability Support Pension, you must:

- Be an Australian resident (an Australian citizen or permanent visa holder residing in Australia), usually for at least 10 years or have a qualifying exemption, e.g. because your continuing inability to work occurred while you were an Australian resident
- Be aged at least 16 and under the Age Pension age at the date of claim
- Have an impairment that has been assessed to be at least 20 points or more using the Impairment Tables, or be permanently blind;
- Be assessed as having a continuing inability to work 15 hours per week now, or in the next 2 years or be participating in the supported wage system.

You also need to meet the income and asset test thresholds.

For people over 21, the Disability Support Pension is paid at the same rate as the Age Pension.

If you are receiving the Disability Support Pension when you reach Age Pension age, you can choose which payment to receive.

Contact Centrelink to find out if you are eligible for the Disability Support Pension

## Mobility Allowance

A payment to help with travel costs for work, study or looking for work if you have a disability, illness or injury that means you can't use public transport.

Mobility Allowance is \$109.30 per fortnight to help with travel costs for work, study or looking for work if you can't use public transport. You can get it if you do one or more of the following things for at least 32 hours every 4 weeks on a continuing basis:

- Paid work
- Volunteer
- Self-employment
- Vocational training
- Independent living
- Life skills training

If you are doing more than 15 hours of paid work per week or seeking work for 15 hours or more a week through an Employment Services Provider, you may qualify for a higher rate of \$152.80 per fortnight.



# Other Payments

## Crisis Payment

Crisis Payment is a one-off support payment for people who experienced certain extreme events and are in severe financial hardship. Extreme events include:

- Natural or other disaster not covered by a disaster relief payment
- Being forced to leave home due to domestic and family violence, or where the perpetrator has left
- Serving at least 14 days in prison or in psychiatric confinement
- A humanitarian entrant who entered Australia on a certain visa subclass.

To be eligible for the payment you must qualify for an income support pension, benefit or allowance. The Crisis Payment is equal to seven days (one week) of the maximum basic rate of the person's pension, benefit or allowance.

## Special Benefit

Special Benefit is available to people in financial hardship with no other means of supporting themselves or their family because of:

- Age or physical or mental disability
- Domestic circumstances
- Any other reason for which the person has no control

Special Benefit is only available to people who are not entitled to any other income support payment and residency rules apply.

Special Benefit payment is generally equal to the maximum rate of JobSeeker or Youth Allowance (depending on the person's age).

# Aged Care

The Albanese Government is working hard to improve the quality of aged care for older people and to make aged care equitable, sustainable and trusted. The Royal Commission into Aged Care Quality and Safety made it clear that more needs to be done to improve the standard of care and that is what our Government focused on doing.

We are determined to improve the experience of older Australians throughout the aged care system and ensure they receive high quality, safe care, and we have made great progress already.

Older people, along with their families and carers, are at the heart of these changes and I want to assure you: we are listening. We are ambitious for aged care and I strongly encourage everyone to get involved in the reform process and have their say.

Together we can make positive, lasting changes to aged care that deliver safety, dignity and respect for older people.

## Have your say on how we can continue to improve aged care

Phone **1800 318 209**

(aged care reform free-call phone line)

or visit:

**[AgedCareEngagement.health.gov.au](https://agedcareengagement.health.gov.au)**



# Aged Care Services

## My Aged Care

My Aged Care is the starting point to help you find out what Australian-Government-funded aged care services may be available to help you.

My Aged Care can provide:

- information on the different types of aged care services available
- an assessment of needs to identify eligibility and the right type of care
- referrals and support to find service providers that can meet your needs
- information on what you might need to pay towards the cost of your care.

To make an appointment at one of the 80 Services Australia service centres nationally, call **1800 227 475** (Monday–Friday, 8am to 5pm).

For translating and interpreting services (TIS National), call **131 450** and ask for **1800 200 422**.

To use the **National Relay Service**, visit [nrscat.nrscall.gov.au/nrs](http://nrscat.nrscall.gov.au/nrs) to choose your preferred access point on their website, or call the NRS Helpdesk on 1800 555 660.

**myagedcare.gov.au**  
1800 200 422  
Weekdays: 8am to 8pm  
Saturdays: 10am to 2pm (closed Sunday and public holidays)

## Planning for your future

It's never too early or too late to talk about aged care. Talking about getting some extra help doesn't mean you can't live an independent or active life.

**My Aged Care can assist you in understanding what kind of care you need:**

<b>Help at home</b>	If you're finding it harder to do the things you used to, you can ask for some help.
<b>Short-term care</b>	Maybe you need some help after a hospital stay, or support if your regular family carer is taking a holiday. Short-term care can help you cope with life's interruptions.
<b>Aged care homes</b>	You might be at a stage where you no longer feel able to live independently at home, even with carer support or home care services to help you.

Eligibility is based on factors like your health, how you're managing at home, and any support you currently receive.

Star Ratings for aged care homes are now available through the 'Find a provider' tool on the My Aged Care website. Star Ratings allows you to compare the quality of aged care homes. Residential aged care homes receive an overall Star Rating as well as ratings against 4 sub-categories: Residents' Experience, Compliance, Staffing and Quality Measures.

Find out more by visiting [myagedcare.gov.au/quality-aged-care](http://myagedcare.gov.au/quality-aged-care)

## How to access aged care services

### Step 1 Contact My Aged Care

You can call on 1800 200 422 or apply for an online assessment at [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

- You will be asked questions to help work out your needs and existing care arrangements — this takes at least ten minutes.
- You will need your Medicare card.
- If you would like someone to call My Aged Care for you, you will need to give them your consent.
- If you're calling for someone else, they will need to give their consent.

### Step 2 Have a face-to-face assessment

If you are eligible for aged care, My Aged Care will arrange for a trained assessor to come to your home.

- With your consent they will assess your care needs and eligibility for services and work with you to develop a support plan which addresses your needs, goals and preferences.
- You can ask the assessor any questions you may like, for example: what services are available locally? And, how long will I have to wait?
- Someone else can be with you during this visit.

### Step 3 Find out about costs

Most people will need to contribute to their cost of care. My Aged Care and service providers can give you information about costs. You will also be told if you need a financial assessment.

### Step 4 Following your assessment

You will receive a letter that will let you know if you are eligible for Government subsidised aged care services and if so, what services you are eligible for.

### Step 5 Choose services

The service finders on the My Aged Care website can help you locate and compare some services in your area once you know which type of care you are eligible for.

Your assessor and My Aged Care can also help you find services in your local area that meet your needs.

# Commonwealth Home Support Programme

## Commonwealth Home Support Programme

The Commonwealth Home Support Programme (CHSP) is an entry level home help program for older people who need some help with daily tasks to live independently at home.

### Eligibility

You may be eligible for services under the Commonwealth Home Support Programme if you are:

- 65 or over, 50 or over and an Aboriginal and Torres Strait Islander person, or 50 years or over and on a low income, experiencing homelessness or at risk of homelessness;
- still living at home; and
- in need of help at home to continue to live independently.

The aim of the Commonwealth Home Support Programme is to help older people live as independently as possible — with a focus on working with you, rather than doing for you. It is about building on your strengths, capacity and goals to help you remain living independently and safely at home.

If you have been injured or hospitalised you may be eligible for additional services through the program for a short period of time to help you get back on your feet after you return home. Speak to your service providers in the first instance.

## Assessment for Commonwealth Home Support Programme

To find out if you need an assessment and if you are eligible for help at home services, call My Aged Care on **1800 200 422**. The My Aged Care staff will ask you questions about your current needs and circumstances so they can refer you to appropriate aged care services.

You will need to have a Regional Assessment Service assessment before you can be approved for care. You are entitled to have a family member, friend or carer present during the assessment.

When the assessor arrives at your home, they will ask if you agree to have the assessment. The assessor will have a copy of your client record which includes the information you gave to the My Aged Care contact centre. They may also ask for your permission to talk to people who support you, such as a family member or carer.

### The assessor will ask questions about:

- What support you already have and if that will continue
- Your health and lifestyle and any health concerns
- If you have problems with your memory
- How you are going with daily tasks and activities around the home
- Any issues with home and personal safety
- Speaking to your GP or other health professionals

## Services Available through the Commonwealth Home Support Programme

Depending on your needs, support services that you may be eligible for include:

### Community and home support

- Domestic assistance – household jobs like cleaning, laundry
- Personal care – help with bathing, showering or getting dressed
- Home maintenance – minor general repairs and care of your house or garden, for example, changing light bulbs or replacing tap washers.
- Home modification – minor installation of safety aids such as alarms, ramps and support rails in your home
- Nursing care – a qualified nurse to dress a wound or provide continence advice in your home
- Social support – social activities in a community-based group setting
- Transport – help getting people out and about for shopping or appointments

### Food services

- Providing meals at a community centre
- Helping with shopping for food
- Help with making meals and storing food in your home
- Assistance with learning to cook
- Delivering meals to your home

### Allied Health Support

- Physiotherapy (exercises, mobility, strength and balance)
- Podiatry (foot care)
- Speech pathology
- Occupational therapy (help to recover or maintain your physical ability)
- Advice from a dietitian (healthy eating)
- Other allied health and therapy services

If your carer is in need of additional support, contact the Carer Gateway on 1800 422 737.



# Home Care Packages

## Home Care Packages

The Home Care Packages are one of the ways that you can access affordable aged care services at home. The Home Care Packages Program supports older people with complex care needs to live independently in their own homes. It uses a person-directed care approach to make sure the support suits a person's assessed needs and goals.

The support is provided through a Home Care Package – a coordinated mix of services that can include:

- help with household tasks
- equipment (such as walking frames)
- minor home modifications
- personal care
- clinical care such as nursing, allied health and physiotherapy services.

There are 4 levels of Home Care Packages – from level 1 for basic care needs to level 4 for high care needs.

Eligibility is based on your care needs as determined through an assessment. To be eligible you must be:

- 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people) and need services to remain at home, or
- 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people) with a disability, dementia or other care needs that aren't met through other specialist services.

To check your eligibility for an assessment, you can call **1800 200 422** or do this online at **[myagedcare.gov.au/am-i-eligible](https://myagedcare.gov.au/am-i-eligible)**

Depending on the level of Home Care Package you receive, you can get assistance with a range of different services, including:

- bathing, hygiene and grooming to help you maintain your personal hygiene and grooming standards;
- nursing to help you treat and monitor medical conditions at home;
- podiatry, physiotherapy and other therapies to help you maintain movement and mobility;
- food preparation to help ensure that you continue to eat well;
- help with impairments or continence to manage particular conditions and maximise independence at home;
- cleaning, laundry and other chores to help keep your home clean and liveable;
- home or garden maintenance to help keep your home and garden in a safe condition;
- changes to your home to increase and maintain your ability to move around your home safely and independently;
- aids to stay independent to help you with mobility, communication, reading and person care limitations;
- transport to get you out and about to appointments and community activities; and
- social outings, groups and visitors to help you remain social and interact with your community.

For more information on Home Care Packages inclusions and exclusions, you can read the program manual online: **[myagedcare.gov.au/publications/home-care-packages-manual](https://myagedcare.gov.au/publications/home-care-packages-manual)**

# Home Care

## Home Care Packages

There are four levels of Home Care Packages. The package level assigned to you is based on your needs.

Package level	Level of care needs
Level 1	Basic care needs – \$9,179.75 a year
Level 2	Low care needs – \$16,147.60 a year
Level 3	Intermediate care needs – \$35,138.55 a year
Level 4	High care needs – \$53,268.10 a year

## Home Care Package subsidy

The Home Care Package program provides a subsidy towards a package of care, services and case management to meet your individual needs.

Each level of Home Care Package provides a different subsidy amount. This amount is paid to an approved home care provider that you have selected. The subsidy contributes to the total cost of your service and care delivery. It is also expected that you will contribute to the cost of your care.

## Package costs

There are three different fees you may be asked to pay:

<b>1. The basic daily fee</b>	Nearly everyone receiving a home care package is asked to pay this fee
<b>2. An income tested care fee</b>	People whose income is over the maximum income for a full pensioner will probably be asked to pay this
<b>3. Additional fees</b>	This is a fee you may be asked to pay if you would like more services than are covered through your home care package

## Home Care Packages pricing changes

We have taken significant steps to make sure older people will no longer be charged excessive administrative and management costs as part of their Home Care Package. From 1 January 2023, care management and package management charges are capped at 20 per cent and 15 per cent of the respective package levels. We have banned exit fees, improving provider choice for care recipients, while also stopping providers from charging separate brokerage and subcontracting fees in the program. More than 37,000 older people will no longer be charged for changing providers or exiting the program.



# Other Useful Contacts

## Aged Care Quality and Safety Commission

The Aged Care Quality and Safety Commission makes sure that aged care services provide the best care and services possible and meets the Aged Care Quality Standards. The Commission's information and resources can help you understand the care and services you should receive from your provider. The Commission can also help you to resolve any concerns you might have about aged care service. It does this by:

- checking aged care services to make sure they meet the Aged Care Quality Standards
- looking into complaints about services made by people receiving care, their families and others
- requiring aged care providers to make changes when they are not meeting the standards or respecting the rights of aged care consumers
- making sure that aged care providers manage your fees and contributions properly, as well as the government funding they receive
- making sure that new organisations that want to provide aged care services are suitable
- investigating serious incidents that happen in aged care services
- publishing information about our findings when we check on services
- explaining what good quality care is, and what you can expect from services.

Phone: **1800 951 822**

Website: **agedcarequality.gov.au**

Post: Aged Care Quality and Safety Commission  
GPO Box 9819, In Your Capital City

## Food, Nutrition and Dining Hotline

For concerns about food, nutrition or the dining experience at an aged care home, you can call the dedicated Food, Nutrition and Dining Hotline.

The hotline can be reached on **1800 844 044** between 9am and 5pm AEST Monday to Friday.

The Food, Nutrition and Dining Hotline is run by the Aged Care Quality and Safety Commission. The hotline can give people receiving aged care, their families, carers and advocates direct access to a dedicated team to discuss issues about food, nutrition and dining in aged care.

## Support for Carers – Carer Gateway

The Carer Gateway is a single entry-point for carers to access help and advice, including respite.

The Carer Gateway can be found at **carergateway.gov.au** or contacted on **1800 422 737**.

Whilst changes are being made to improve the interaction between MyAgedCare and the Carer Gateway, at the moment, you will need to contact the Carer Gateway separately to MyAgedCare.

## National Dementia Support Program

The National Dementia Support Program aims to help people living with dementia and their carers and families understand more about dementia. It also aims to connect people living with dementia, their families and carers with services that support them to self-manage and live well with dementia for as long as possible.

Find out more by contacting the National Dementia Helpline on **1800 100 500**.

## Translating and Interpreting Service (TIS National)

If you are receiving care, you can get immediate phone interpreting through TIS National for the cost of a local call. Call **131 450**, 24 hours a day, every day of the year or to book an interpreter, visit: **tisnational.gov.au**

## Have your say on how we can continue to improve aged care

Have your say on how we can continue to improve aged care.

Phone 1800 318 209 (aged care reform free-call phone line) or visit **www.agedcareengagement.health.gov.au**



# Support for Carers

## Help for Grandparent Carers

Many grandparents care for children through formal or informal care arrangements. Help for grandparent carers depends on your individual circumstances and includes:

- Payments to help with the cost of raising children
- No-cost or low-cost child care
- Health care cards to reduce the cost of medical care and pharmaceuticals

You do not need to have a formal foster care arrangement in place to access Commonwealth Government support. Generally, all that is required is that you are the primary carer for the child and make day-to-day decisions for the child.

## Can grandparents access Family Payments?

Yes. Grandparents can access Family Tax Benefit Part A and Part B if they care for a child at least 35 per cent of the time. You do not need to be a child's legal guardian to be eligible for social security purposes. Family Tax Benefit is a payment that helps eligible families with the cost of raising children. The Family Tax Benefit residence and income tests apply.

There are two parts to the Family Tax Benefit – Part A and Part B.

## Family Tax Benefit – Part A

Family Tax Benefit – Part A is paid per child. Families with a combined income of \$62,634 or less can access the maximum rate of the payment. Age Pensioners, including those on a part-pension, generally receive the maximum rate of

Family Tax Benefit – Part A

Maximum rate for each child	Fortnight
Under 12	\$213.36
13 to 15	\$277.48
16 to 19 (secondary student or exempt from requirement)	\$277.48
0 – 19 years of age in an approved care organisation	\$68.46

## Family Tax Benefit – Part B

Pensioners and other social security recipients, including part-pensioners, may be eligible for Family Tax Benefit – Part B. The payment rate starts to taper off once the secondary income earner earns more than \$6,497 per year.

This means that people who are single and receive the Age Pension or other social security payment will be eligible for the maximum rate. Couple Age Pensioners will usually be eligible for a part-rate of Family Tax Benefit – Part B.

Family Tax Benefit – Part B is also paid to grandparent and non-parent carers who do not receive social security payments. In these circumstances, Family Tax Benefit – Part B is payable when the primary income earner has an income of under \$112,578 or less per year. The payment rate starts to taper off once the secondary income earner earns more than \$6,497 per year.

The payment is paid per family, not per child. Payment rates depend on the age of the youngest child.

There is no assets test for Family Tax Benefit – Part B.

Maximum rate of Family Tax Benefit – Part B

Maximum rate for each child	Fortnight
Under 5 years of age	\$181.44
5 – 15 years of age (must be a full-time secondary student if aged 16–18)	\$126.56

## Do Family Tax Benefit payments give you access to Commonwealth Rent Assistance, if you are paying rent to a landlord or community housing provider?

Yes. Age pensioners and other social security recipients, including part-pensioners, who receive Family Tax Benefit – Part A, are eligible for Rent Assistance (Family Tax Benefit).

Grandparent and non-parent carers who do not receive a social security payment may be eligible for Rent Assistance (Family Tax Benefit) if they qualify for more than the basic rate of Family Tax Benefit – Part A. If you are in this situation, contact Centrelink to determine your eligibility

## Rent Assistance (Family Tax Benefit) rates

Family Situation	No payment unless fortnightly rent is more than	Maximum payment if fortnightly rent is at least	Maximum payment per fortnight
<b>Single</b>			
One or two children	\$188.44	\$478.15	\$217.28
Three or more children	\$188.44	\$515.67	\$245.42
<b>Couple</b>			
One or two children	\$278.46	\$568.17	\$217.28
Three or more children	\$278.46	\$605.69	\$245.42

### Can grandparents access Parenting Payment if they are under the Age Pension age?

If a grandparent is the principal carer of a child under 8, they may be eligible to access Parenting Payment. The Parenting Payment income and asset tests apply.

### Can grandparents access Carer Payment if they are under the Age Pension age?

Yes. Grandparent and non-parent carers who are looking after a child with severe disability or a severe medical condition are eligible for Carer Payment.

There are other circumstances where you might be eligible for Carer Payment or Carer Allowance, including if you are an adult with disability looking after a child with a disability. Or if you are looking after more than one child with disability or illness that is not classified as severe.

Carer Payment is paid at the same rate as the Age Pension. Income and assets tests apply.

For more information contact Centrelink Cares Line on **132 717**



### Can grandparents access Carer Allowance if they are looking after a child with disability or an illness?

Yes. Carer Allowance is automatically payable to grandparents looking after a child whose disability appears on a list of disabilities and conditions, or if the disability/condition causes the child to function below the standard for his or her age level. Contact Centrelink to determine your eligibility.

The current rates of Carer Allowance per child, are:

- \$144.80 per fortnight
- Up to \$1,000 Child Disability Assistance Payment, paid annually on 1 July for each child being cared for under 16 years of age

Carer Allowance is paid on top of other social security payments.

You do not need to be receiving a social security payment to get Carer Allowance, but an income test of \$250,000 applies to you and your partner. There is no asset test.

Children who are not eligible for Carer Allowance may be eligible for a Health Care Card if they require substantially more care and attention than a child of the same age without disability.

### Can grandparents get a Health Care Card to help with the cost of medical appointments and prescription medicine for children they are looking after?

Yes. Grandparent carers can access a Foster Child Health Care Card.

You do not need to be a formal foster carer to be eligible and the card is available to grandparents in both formal and informal care arrangements.

The Foster Child Health Care Card gives children access to cheaper prescription medicines, medical services and other concessions, depending on your state or territory. There is no income or assets test.



## Can grandparents get help with the cost of child care?

Yes. Grandparent carers can access 100 hours per fortnight of subsidised child care for a grandchild.

The Additional Child Care Subsidy (Grandparent) is available to carers who receive an income support payment, such as the Age Pension.

Support is available equal to the actual fee charged, up to 120% of the Child Care Subsidy hourly rate cap.

There are no requirements for grandparents to be working or undertaking other activities to be eligible for this child care assistance. There is no time limit on how long you can get the additional subsidy.

For many grandparent carers this means there will be no out-of-pocket cost for child care.

Grandparents who don't receive an income support payment can still access up to 100 hours per fortnight of the Child Care Subsidy without any activity test requirement.



### Need to know more?

Every grandparent carer's situation is different.

The Centrelink Grandparent Adviser Line can give you specialist advice relating to your circumstances.

**Grandparent Adviser Line**  
1800 245 965

## Useful Numbers

<b>Aged Care Complaints Investigation Scheme</b>	1800 550 552	<b>Emergency Respite</b>	1800 059 059
<b>Aged Care Quality and Safety Commission – Lodging Complaints</b>	1800 951 822	<b>Diabetes Australia</b>	1300 136 588
<b>AI Anon Family Groups</b>	1300 252 666	<b>Domestic Violence (1800 RESPECT)</b>	1800 737 732
<b>Arthritis Australia</b>	1800 011 041	<b>Elder Abuse Helpline</b>	1800 628 221
<b>Asthma Australia</b>	1800 278 462	<b>Financial information</b> (pensions and allowances) <b>Centrelink</b> (financial assistance for carers)	13 27 17
<b>Australian Taxation Office</b>	13 28 65	<b>Multilingual information</b>	13 12 02
<b>Australian Taxation Office – Scams Hotline</b>	1800 008 540	<b>Get Healthy Information and Coaching Service</b>	1300 806 258
<b>Beyond Blue</b>	1300 224 636	<b>Grief Line</b>	1300 845 745
<b>Bowel Cancer Australia Helpline</b>	1800 555 494	<b>Hearing Australia</b>	134 432
<b>Cancer Council Helpline</b>	13 11 20	<b>Health Services for Veterans</b>	13 32 54
<b>The Carer Experience</b> An essential guide for carers of people with dementia is a very popular and practical booklet for carers that can be ordered, free of charge, by calling	1800 200 422	<b>Heart Health Information Line</b>	13 11 12
<b>Centrelink: Carers Payments</b>	13 27 17	<b>Hepatitis Australia National Information Line</b>	1800 437 222
<b>Centrelink: Older Australians</b>	13 23 00	<b>Home Support and Care – Call MyAgedCare</b>	1800 200 422
<b>Commonwealth Respite and Carelink Centres</b>	1800 052 222	<b>Immunisation Programs for Older Australians: Immunise Australia Information Line</b>	1800 671 811



Kidney Health Australia	1800 454 363
Lifeline	13 11 14
Medicines Line	1300 633 424
MensLine Australia	1300 78 99 78
My Aged Care	1800 200 422
National Bowel Cancer Screening Program	1800 118 868
National Cervical Screening Program	13 15 56
National Continence Helpline	1800 330 066
NDIS Hotline	1800 800 100
National Dementia Helpline	1800 100 500
National Relay Service Helpdesk	1800 555 660
National Stroke Foundation Stroke Line	1800 787 653
Older Persons Advocacy Network	1800 700 600
Osteoporosis Australia	1800 242 141
Poisons Information Centre	13 11 26
Quitline	113 QUIT or 13 78 48
Reading and Writing Hotline	1300 655 506
Telecommunications Industry Ombudsman	1800 062 058
Translating and Interpreting Service (TIS)	13 14 50

Victims Access Line	1800 633 063
Vision Australia	1300 847 466

## Veterans & Veterans' Families Counselling Services

**Veterans' Home Care** 1800 011 046

To arrange an assessment call a **VHC Assessment Agency** on 1300 550 450.

For information about services available for veterans, war widows and war widowers, contact the **Department of Veterans' Affairs** on 13 32 54 or 1800 555 254.

Help is also available through the **Veterans' Affairs Networks (VANs)**.

They provide up-to-date information for veterans, war widow(er)s and their carers, and are located in all capital cities and in areas with large veteran communities.

For more information contact 13 32 54, or for the nearest **VAN office**, call 1800 555 254.

## Note:

Calls to 1800 numbers are generally free to the caller when made from a land line.

Calls to 13 or 1300 numbers are charged at a low fixed amount to the caller when made from a land line.

All calls made from mobile phones are charged at the rates applicable to each telephone provider.

All calls made from public phones are charged at the rates applicable to each telephone provider

# Delivering for Victorians

## NURSE-ON-CALL

**Tel: 1300 606 024 2 73**

Seniors needing immediate health advice have it at their fingertips with Victoria's NURSE-ON-CALL

NURSE-ON-CALL is a phone service that provides immediate, expert health advice from a registered nurse, 24 hours a day, 7 days a week. If you think your situation is an emergency, you should always call 000 or go to an emergency department at a hospital.

NURSE-ON-CALL puts you directly in touch with a registered nurse for caring, professional health advice around the clock.

You may need NURSE-ON-CALL when:

- you or someone you're caring for is feeling unwell
- you are not sure if you should seek medical help
- you're away from home or situated a long way from medical help
- you simply want advice or information about health services in your area.

NURSE-ON-CALL gives all Victorians the peace of mind of knowing that professional health advice is only a phone call away, any time of the day or night.

## Health Complaints Commissioner

**Level 26, 570 Bourke Street, Melbourne 3000**

**Tel: 1300 582 113**

**Web: [www.hcc.vic.gov.au](http://www.hcc.vic.gov.au)**

The Health Complaints Commissioner (HCC) is an independent statutory authority established to investigate and review complaints about health service providers. The HCC also handles complaints about disclosure of health information and access to health information.

## Seniors Online Victoria

**Web: [www.seniorsonline.vic.gov.au](http://www.seniorsonline.vic.gov.au)**

Seniors Online Victoria is an online community filled with useful information for older people in Victoria.

Seniors Online is a website developed by the Victorian Government. It aims to be the first port-of-call for Victorian seniors looking for information online.

## Seniors Rights Victoria

**Tel: 1300 368 821**

**Web: [www.seniorsrights.org.au](http://www.seniorsrights.org.au)**

Seniors Rights Victoria provides information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people. Services include a helpline, specialist legal services, support and advocacy for individuals and community and professional education.

## Victorian Ombudsman

**2/570 Bourke Street, Melbourne 3000**

**Tel: 1800 806 314**

**Web: [www.ombudsman.vic.gov.au](http://www.ombudsman.vic.gov.au)**

The Victorian Ombudsman investigates complaints about administrative actions taken by Victorian government agencies, including departments, most statutory authorities and local government.

## Disability Services Commissioner

**Level 30, 570 Bourke Street; Melbourne 3000**

**Tel: 1800 677 342**

**Web: [www.odsc.vic.gov.au](http://www.odsc.vic.gov.au)**

The Disability Services Commissioner provides a free, confidential and supportive complaints resolution process.

## Council on the Ageing Victoria (COTA Vic)

Level 2, Suite 2.5, 424 St Kilda Road, Melbourne 3000

Tel: 9655 2100

Web: [www.cotavic.org.au](http://www.cotavic.org.au)

COTA is a leading advocate, educator, and source of trusted information for older Victorians.

## Consumer Affairs Victoria (CAV)

Web: [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

Tel: 1300 558 181 for advice.

CAV is Victoria's consumer regulator.

Consumer Affairs provides:

- information to business, consumers, landlords and tenants about their rights and responsibilities
- registers and licences organisations and occupations
- enforces compliance with consumer laws, and
- reviews and advises government about Victoria's consumer protection framework.

## Victoria Legal Aid (VLA)

570 Bourke Street, Melbourne 3000

Tel: 1300 792 387

Web: [www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)

VLA provides phone advice and referral, as well as casework services for those eligible for legal assistance in relation to criminal law, family law and some civil law matters.

## Tenants Victoria

55 Johnston Street, Fitzroy 3065

Tel: 9416 2577

Web: [tenantsvic.org.au](http://tenantsvic.org.au)

Free and confidential advice, assistance and advocacy for tenants and residents renting residential accommodation in Victoria.

## Utility Relief Grant Scheme

Department of Health and Human Services

Tel: 1800 658 521

The Utility Relief Grant Scheme and the Non-Mains Utility Relief Grant Scheme provide assistance to eligible customers who are unable to pay their utility bills due to a temporary financial crisis.

For further information and to check eligibility telephone the Concessions Information Line on 1800 658 521.

## Victorian Energy Compare

Web: [compare.energy.vic.gov.au](http://compare.energy.vic.gov.au)

Victorian Energy Compare is an independent Victorian Government energy price comparison website that helps families and small businesses save money on their energy bills.

Under new rules in Victoria, energy providers must also tell you on your bill, at least once every three months for electricity bills and once every four months for gas bills, whether you are on their best offer.

Save money on your energy bills by looking out for the 'best offer' information on your bill or simply call your retailer.

## Accessible Parking Permit

Web: [www.accessibleparking.vic.gov.au/permits/individuals/](http://www.accessibleparking.vic.gov.au/permits/individuals/)

Permits give parking concessions to those with impaired mobility. There are three types of Accessible Parking Permits available to Victorian residents:

- An Australian Disability Parking (ADP) Permit (for individuals)
- A Victorian Double Time Permit (for individuals)
- An Australian Disability Parking (ADP) Permit (for organisations)

To check eligibility, apply for a new permit, renew a permit or replace a permit use the link above.

Alternatively, paper based applications are available from your GP or local council.

## VicRoads

Tel: 131 171

Web: [www.vicroads.vic.gov.au](http://www.vicroads.vic.gov.au)

It is important that older drivers are aware of and accept the physical changes that come with ageing, and adapt their driving to accommodate these changes.

How ageing can affect your driving information and factsheets are available at the VicRoads website: [www.vicroads.vic.gov.au/licences/health-and-driving/how-ageing-can-affect-yourdriving](http://www.vicroads.vic.gov.au/licences/health-and-driving/how-ageing-can-affect-yourdriving)

Concessional vehicle registration is available to Pension Concession Card, DVA Gold Card (not dependants) and Health Care Card holders.

### Short Term Rego

Owners of cars, utes, vans, motorcycles and other light vehicles are able to make the switch to shorter term registration, or continue with an annual registration fee.

The options will allow you to pay less upfront and spread the cost of registration renewal across the year to better suit your budget.

How to apply - set up a myVicRoads account online and select your chosen registration period from three, six or 12 months. Alternatively, phone my office on 9548 5644 for assistance.

## Public Transport

Tel: 1800 800 007

Web: [www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/seniors](http://www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/seniors)

If you're a Victorian senior, you may be eligible for a free Seniors myki and 50% discount on travel, as well as other benefits.

Your Seniors myki gives you:

- A 50% discount on trains, trams and buses, including V/Line trains and coaches.
- Free weekend travel in any two consecutive zones and on regional town buses.
- Free travel during the annual Victorian Seniors Festival.
- Access to free travel vouchers.
- You're also eligible for concession fares with a Pensioner Concession Card.

You must have a Victorian Seniors Card, available to permanent residents of Victoria aged 60 or over who work less than 35 hours a week.

The Seniors Business Discount Card doesn't give discounted public transport.

## Free Travel Vouchers

Web: [www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/free-travelvouchers/](http://www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/free-travelvouchers/)

Tel: 1800 800 007

You're eligible for annual free travel vouchers if you're a Victorian resident and a Victorian Seniors Card holder.

Depending on where you live you're eligible for two or four off-peak free travel vouchers every year. Eligible customers need to register to receive their allocation of free travel vouchers.

### Interstate Seniors Card holders

Seniors from other states aren't eligible for a Seniors myki, but can travel with a Concession myki. They can also buy concession V/Line paper tickets and concession tickets for regional bus services.

### How to travel

When you apply for your Victorian Seniors Card, you'll automatically receive your first Seniors myki free.

Always carry your Seniors Card and Seniors myki when you travel.

If you need to sit down when you travel, look for the priority seat signs and ask for a seat. You'll find priority seats on every train, tram and bus.

## Travel Pass

Web: [www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/free-travel-vouchers/](http://www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/free-travel-vouchers/)

Tel: 1800 800 007

Seniors can exchange their free travel vouchers for a Travel Pass.

