



PENSIONS GUIDE

INFORMATION FOR OLDER AUSTRALIANS



With Compliments

Julian Hill MP
Federal Member for Bruce



Julian Hill MP

Federal Member for Bruce

As your representative in the Australian parliament and the Albanese Labor government, Julian Hill is here to help you with anything involving the federal government.

Julian is always keen to hear about your concerns, views, and ideas – for our local area and the nation.

He is also available to assist you if you encounter problems with government services.

When Julian is away at the parliament in Canberra, his staff are always happy to help you on his behalf and keep him fully informed.

Julian Hill will continue to stand up for older Australians to ensure they receive the respect and dignity they deserve.

Please don't hesitate to call Julian on **9791 7770** or email **julian.hill.mp@aph.gov.au**

Congratulations

Depending on the occasion, messages can be arranged from the Prime Minister, Governor-General, Premier of Victoria, Governor of Victoria, and the King for

- 90th birthdays
- 100th birthdays
- 50th (Golden) wedding anniversaries
- 60th (Diamond) wedding anniversaries
- 65th wedding anniversaries.

Please contact Julian at least six weeks before the special event.



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Every effort has been made to ensure the information in this booklet is correct. Payment rates and thresholds are current from November 2022.

GOVERNMENT SERVICES

Contacting Centrelink

Centrelink offices provide a range of information and services to deliver income support payments. They also provide social worker and financial counselling, usually by appointment.

In order to claim a payment, you will need to visit Centrelink to fill in a claim form. You can also get forms online at www.servicesaustralia.gov.au or apply using your myGov account.

Centrelink Older Australians Line
☎ 132 300

Centrelink Multilingual Line
☎ 132 202

Local Offices

Dandenong:
27-29 Robinson St, Dandenong 3175

Fountain Gate:
71 Webb St, Narre Warren 3805

Springvale:
324-334 Springvale Rd, Springvale 3171

Centrelink Financial Information Service

The Centrelink Financial Information Service (FIS) is a free service to help anyone improve their standard of living by using their own resources to their best advantage. FIS officers can explain how income and assets will be treated under the social security income and assets tests. Information provided by FIS officers is intended to give pensioners an idea of the financial options that may be available and of the general principles pensioners need to take into account when making investment decisions.

☎ 132 300

National Disability Insurance Scheme

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.

🌐 www.ndis.gov.au
☎ 1800 800 110

Congratulatory messages and certificates

Julian Hill is always very pleased to organise messages and certificates to help celebrate significant milestones in our community.

Please contact Julian if you would like to organise a congratulatory message for a significant birthday or anniversary e.g. 21st, 90th and 100th birthdays or 50th and 60th marriage anniversaries.

Messages from the King can also be arranged for 60th wedding anniversaries and 100th birthdays. It can take some time to organise messages from the King, so please contact Julian at least two months in advance.

Australian Tax Office

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.

🌐 www.ato.gov.au
☎ 132 861

Medicare

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 below or visit a Medicare office to find out what is covered by Medicare, or to claim a Medicare benefit.

🌐 www.humanservices.gov.au/individuals/medicare
☎ 132 011

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) combines and succeeds the older Financial Ombudsman Service Australia, the Superannuation Complaints Tribunal and the Credit Ombudsman Service.

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.

🌐 www.afca.org.au
☎ 1800 931 678

My Aged Care

My Aged Care can help you find and access the right government-funded aged care services. The My Aged Care contact centre is open Monday to Friday, 8am to 8pm and on Saturdays 10am to 2pm. It is closed on Sundays and public holidays. Information can also be found by visiting the website.

🌐 www.myagedcare.gov.au
☎ 1800 200 422

Older Persons Advocacy Network

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy, 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 Commonwealth funded aged care services. You can contact OPAN by phone Monday to Friday 8am to 8pm and 10am to 4pm on Saturday.

🌐 www.opan.org.au
☎ 1800 700 600

Carer Gateway

Carers can be family or friends, of any age or background that look after another person. Depending on their situation a number of payments are available, and there may also be programs that provide support for the person you care for. Some come from government, and others from the non-government sector. Call the number below or visit the website to find out more about the available support and services that are available to carers.

🌐 www.carergateway.gov.au
☎ 1800 422 737

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
- Under the Income and Assets Test limits
- An Australian resident, normally for more than 10 years.

Current Age Pension rates:

| Per fortnight | Single | Couple (each) | Couple (combined) | Couple apart due to ill health (each) |
|----------------------------|-------------------|-----------------|-------------------|---------------------------------------|
| Maximum basic rate | \$936.80 | \$706.20 | \$1412.40 | \$936.80 |
| Maximum Pension Supplement | \$75.60 | \$57.00 | \$109.60 | \$75.60 |
| Energy Supplement | \$14.10 | \$10.60 | \$21.20 | \$14.10 |
| Total | \$1,026.50 | \$773.80 | \$1488.80 | \$1,026.50 |

A full rate single pensioner currently receives around \$26,689 per year, including supplements. And a full rate pensioner couple currently receives around \$38,708.80 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 \$190 per fortnight for a single, or more than \$336 per fortnight for a couple, your pension will start to reduce and you will receive a part-pension.

AGE PENSION

If you are a single person:

| If your income per fortnight is... | Your pension will reduce by... |
|------------------------------------|-------------------------------------|
| Up to \$190 | \$0 |
| Over \$190 | 50 cents for each dollar over \$190 |

If you are a pensioner couple:

| If your income per fortnight is... | Your pension will reduce by... |
|------------------------------------|-------------------------------------|
| Up to \$320 | \$0 |
| Over \$320 | 50 cents for each dollar over \$320 |

If you earn more than the cut off point in a fortnight, your pension will be reduced to \$0 for that fortnight.

Your 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 cut off points:

| Your situation | Income cut off point per fortnight |
|---|------------------------------------|
| Single | \$2,243.00 |
| A couple living together | \$3,431.20 Combined |
| A couple living apart due to ill health | \$4,442.00 Combined |

WORK BONUS

Age Pensioners have a \$300 Work Bonus each fortnight.

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

Any unused portion of your Work Bonus will accrue each fortnight, up to \$7,800. You can then draw down on this balance in fortnights you earn more than \$300.

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. 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.

Deeming Rates

Deeming is used to work out your income from financial assets. This is added to income from other sources to work out your payment rate using the Income Test.

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

Financial assets include:

- Shares
- Savings accounts and term deposits
- Superannuation
- Managed investments and loans
- Some gifts

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

Current Deeming Rates

If you're single – the first \$56,400 of your financial assets is deemed to earn 0.25 per cent. Anything over \$56,400 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 \$93,600 of your combined financial assets is deemed to earn 0.25 per cent. Anything over \$93,600 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 \$46,800 of each of your own and your share of joint financial assets is deemed to earn 0.25 per cent. Anything over \$46,800 is deemed to earn 2.25 per cent.

Home Equity Access Scheme

The Home Equity Access Scheme allows people over Age Pension age to supplement their retirement income by getting a voluntary, non-taxable loan from the Federal Government. You do not need to be receiving an Age Pension to access the Home Equity Access Scheme.

The loan is secured against real estate, usually your home. You can repay the loan at any time, including from your estate.

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

You can receive payments from the Home Equity Access Scheme on a fortnightly basis. You can also choose to access two lump sum advance payments in any twelve month period of up to 50 per cent of the maximum annual value of the Age Pension. Based on current Age Pension rates this would be up to \$13,344.50 for a single, and \$19,354.40 for a couple (combined).

You can stop or change the value of Home Equity Access Scheme payments at any time. At the date of publication, the interest rate for the Home Equity Access Scheme is 3.95 per cent.

Assets Test

There are limits to how much your assets can be worth before they affect how much Age Pension you 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
- Real estate
- Home contents and personal effects e.g. cars, boats, jewellery, furniture and appliances
- 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:

| | Homeowner | Non-homeowner |
|---|-----------|---------------|
| Single | \$280,000 | \$504,500 |
| Couple combined (inc. 1 partner eligible) | \$419,000 | \$643,000 |
| Illness separated, couple combined | \$419,000 | \$643,000 |

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:

| | Homeowner | Non-homeowner |
|---|-------------|---------------|
| Single | \$622,250 | \$846,750 |
| Couple combined (inc. 1 partner eligible) | \$935,000 | \$1,159,500 |
| Illness separated, couple combined | \$1,103,500 | \$1,328,000 |

If your assets are above these amounts your pension will be reduced to zero.

Age Pension Age

The Age Pension age is increasing gradually from 65 to 67. It will increase by 6 months every 2 years until it reaches 67 on 1 July 2023.

| Birthdate | Age Pension age | Date of Age Pension change |
|---------------------------------|-----------------------|----------------------------|
| 1 January 1954 to 30 June 1955 | 66 years | 1 July 2019 |
| 1 July 1955 to 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 residence.

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; a woman whose partner has died.

To find out more, contact Centrelink.

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.

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 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 can get Rent Assistance if you pay rent to a landlord or community housing organisation. Rent Assistance is also 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 | \$135.40 | \$337.54 | \$151.60 |
| Single, shared | \$135.40 | \$270.16 | \$101.07 |
| Couple, combined | \$219.20 | \$409.60 | \$142.80 |

COMMON QUESTIONS

Q For the Pension Assets Test, does it matter how much your principal residence is worth?

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

Q On what day is the pension paid?

A 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.

Q How often is the pension indexed?

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

Q How is pension indexation calculated?

A 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 – the single rate is benchmarked to 27.7 per cent of Male Total Average Weekly Earnings and the combined couple rate to 41.76 per cent. If pension rates are below the relevant per cent of Male Total Average Weekly Earnings, 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 Male Total Average Weekly Earnings helps keep it in line with community living standards.

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

A 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.

Q Can Centrelink pay bills on my behalf?

A 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.

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

A 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.

Q What if I disagree with a Centrelink decision?

A 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 the person who made the decision and ask for the decision to be reviewed. This person should also explain why the decision was taken and give you an opportunity to provide Centrelink with any new information you might have.

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. An Administrative Appeals Tribunal review can only commence once the Authorised Review Officer has completed their review. The Administrative Appeals Tribunal has the power to change decisions.

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 Centrelink 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
- Parenting Payment single
- Disability Support Pension

If you are over 60, 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, Partner Allowance, Special Benefit or Widow Allowance.

The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of \$6.80 instead of the general rate of \$42.50
- Bulk billed doctor visits – depending on your doctor
- Extra refunds for medication costs when you reach the Medicare Safety Net threshold
- Free hearing assessments and hearing rehabilitation (including hearing aids) through the Hearing Services Program
- Discounts on Australia Post mail redirection
- Other concessions on utility bills, rates, drivers licences, motor vehicle registration charges, ambulance subscriptions and public transport. Contact the Victorian Concessions Information Line on 1800 658 521 to check your eligibility.

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

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is a concession card to get cheaper health care and some discounts if you've reached 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.

To be eligible you must:

- Have reached Age Pension age
- Meet the residency requirements
- Provide your Tax File Number to Centrelink; and
- Meet the income test

To meet the income test, from 4 November 2022, you must have an adjusted taxable income of no more than:

- \$90,000 a year if you're single
- \$144,000 a year for couples
- \$180,000 a year for couples separated by illness, respite care or prison.

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

For the purposes of the Commonwealth Seniors Health Card, adjusted taxable income includes:

- taxable income
- target foreign income
- total net investment losses
- employer provided benefits
- and reportable superannuation.

If you have an account-based income stream, speak to Centrelink about how the income test will apply to you.

Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of \$164 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.

UNIVERSITY OF THE THIRD AGE - U3A

U3A is a university in the original sense of the word: a community of people devoted to learning.

They are a volunteer co-operative of older people who share many educational, creative and leisure activities. Being in your Third Age is the only qualification needed to participate in U3A.

Dandenong U3A - Paddy O'Donoghue Centre, 18 Buckley St, Noble Park - Ph: 03 9546 2997

Casey U3A - Fiddlers Green Retirement Village, 57 Gloucester Ave, Berwick - Ph: 03 9769 9732

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.

The table below shows the proportion of your private health insurance costs you can get back, depending on your family income and the age of the oldest person covered by the policy.

Current Private Health Insurance Rebate - Tiers

| | Income and family situation | Private Health Insurance Rebate | | |
|-----------|--------------------------------|---------------------------------|---------|-------------------|
| | | Under 65 | 65 – 69 | 70 years and over |
| Base tier | Single \$0 - \$90,000 | 24.608% | 28.710% | 32.812% |
| | Families \$0 - \$180,000 | | | |
| Tier 1 | Single \$90,001 - \$105,000 | 16.405% | 20.507% | 24.608% |
| | Families \$180,001 - \$210,000 | | | |
| Tier 2 | Single \$105,001 - \$140,000 | 8.202% | 12.303% | 16.405% |
| | Families \$210,001 - \$280,000 | | | |
| Tier 3 | Single \$140,001+ | nil | nil | nil |
| | Families \$280,001+ | | | |

Pharmaceutical Benefits Scheme Safety Net Card

If you spend a lot on medicines you can get a Pharmaceutical Benefits Scheme Safety Net Card that will give you access to cheaper medicines. From 1 July 2022 the annual Safety Net Thresholds are:

- \$244.80 for concession card holders, including the Pensioner Concession Card and the Commonwealth Seniors Health Card.
- \$1,457.10.10 for general patients.

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

- Be free for concession card holders
- Cost up to \$6.80 for general patients

To get a Pharmaceutical Benefits Scheme 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.

Medicare Safety Nets

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.

2022 Medicare Safety Nets - Thresholds

| | Threshold amount | Who benefits | What counts towards the threshold | What you will get back from Medicare |
|--|------------------|--|---|---|
| Original Medicare Safety Net (OMSN) | \$495.60 | Everyone in Medicare | Your gap amount for the calendar year | 100% of the schedule fee for out of hospital services |
| Extended Medicare Safety Net (EMSN)-General | \$2,249.80 | 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 |
| Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A | \$717.90 | 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 |

Emergencies

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

Health Advice

Registered nurses are available 24/7, 7 days a week to provide you with free, professional healthcare advice. You can call 1300 60 60 24 to get advice and assistance.

OTHER PAYMENTS AND ASSISTANCE

Carer Payment

The Carer Payment can help people who are providing constant care to someone with an illness, or a physical, intellectual, or psychiatric disability.

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 as 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
- You are caring for someone 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.

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 Centrelink).

Care Receiver's Income and Assets Test

| | |
|----------------------|---|
| Income Limit | \$120,605 |
| Assets Limit | \$744,000 |
| Liquid Assets Limit* | \$6,000 (single) & \$10,000 (partnered) |

*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.

You can qualify for Carer Payment if you are caring for an adult or a child with a severe medical condition or disability. If you are caring for more than one child with a disability or 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

The Carer Allowance helps those who provide daily care and attention at home to a person with a disability or medical condition, or who is frail aged.

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

Carer Allowance is paid on top of other payments, such as the Age Pension. If you receive Carer Payment for a child younger than 16, you will automatically be entitled for the Carer Allowance. Carer Payment recipients caring for an adult can also qualify for Carer Allowance but there are some differences in eligibility criteria.

The Carer Allowance is \$136.50 per fortnight. A carer can receive multiple Carer Allowance payments with some limitations. A payment can be made for each child with a disability or illness that meets the eligibility criteria or for up to two adults receiving care.

An additional payment of \$1,000 (Child Disability Assistance Payment) annually is also available for each child under 16 years old you care for, and who qualifies 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 asset test.

Carer Supplement

The Carer Supplement is an annual payment for eligible individuals receiving:

- Carer Payment
- Carer Allowance
- Department of Veterans Affairs (DVA) Carer Service Pension
- DVA Partner Service Pension with Carer Allowance

A \$600 Carer Supplement payment is payable to people receiving Carer Allowance for each person being cared for.

You will also get an additional \$600 if you are receiving Carer Payment or one of the DVA pensions listed above. You may get a part-time supplement rate if you are a carer part time.

You do not need to apply for Carer Supplement. Centrelink will automatically make the payment into the bank account of eligible people. A letter is sent to those who receive the payment.

The payment is made in July of each year.

Crisis Payment

The Crisis Payment is a one-off non-taxable payment if you've experienced an extreme circumstance and are in severe financial hardship.

To be eligible, you must be experiencing one of the following:

- you've experienced an incident of family and domestic violence
- you've had to leave your home because of a natural or other disaster not covered by a disaster relief payment
- you've arrived in Australia as a Humanitarian Entrant for the first time
- you were released from prison or psychiatric confinement.

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.

If you need assistance urgently, contact Centrelink and explain your situation.

Bereavement Payments

Grieving the death of someone close to you can be a difficult time. Centrelink has payments and services that may help you.

The type and amount of bereavement assistance you get depends on all of the following:

- your individual circumstances
- your relationship to the person who died
- when you tell us about the person's death.

When you tell Centrelink about your loved one's death, Centrelink staff will work out if you're eligible and if so, how much you can get.

Disability Support 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 permanent physical, intellectual or psychiatric impairment.
- To receive the Disability Support Pension, you must:
 - Be an Australian resident for at least 10 years (or have a qualifying exemption), or have acquired the impairment while an Australian resident
 - Be aged over 16 years or over and under the Age Pension age at the date of claim
 - Have a specific impairment such as being permanently blind; or have a permanent impairment that has been assessed to be at 20 points or more using the Impairment Tables; and
 - Be assessed as having a continuing inability to work 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 you will receive.

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

Mobility Allowance

If you are receiving the Disability Support Pension, you might also be eligible for Mobility Allowance.

Mobility Allowance is \$103 per fortnight. You can get it if you do one 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, you may be able to get a higher rate of \$144 per fortnight in Mobility Allowance.

AGED CARE

My Aged Care

My Aged Care is an Australian Government website and phone line to help you find out what aged care services may be available to help you.

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 is the central access point for:

1. The Commonwealth Home Support Programme – which provides entry level at-home support such as cleaning, gardening, respite and home maintenance services.
2. Home Care Packages – for people who need a greater level of support to remain at home and includes services to keep people well and independent, safe and connected to their community.
3. Residential Aged Care – for people who need more care and support than can be provided in their own home, this includes accommodation, laundry and meals, as well as nursing and allied health services. Residential aged care is available on a permanent and respite (temporary) basis.

My Aged Care also provides a list of all service providers for each type of assistance by location, and helps you find the service you require.

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
- 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 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.

➔ 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.
- You can be eligible for more than one service types. For example, you may be eligible for a home care package and residential aged care. It is up to you which service you want to access.

Commonwealth Home Support Programme

The Commonwealth Home Support Programme 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.

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

Supporting independence

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.

Services

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 services

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

Respite care

- Care for you while your carer takes a break

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

Home Care Packages

The Home Care Package program is designed to help you to live independently in your own home for as long as you can.

Services available

There are three main categories of services:

1. Services to keep you well and independent, this includes:

- ◇ Personal care, such as assistance to shower and dress
- ◇ Nursing services
- ◇ Allied health and therapy services

2. Services to help keep you safe at home, this includes:

- ◇ Minor home modifications
- ◇ Home maintenance
- ◇ Assistive technology

3. Services to keep you connected to your community, this includes:

- ◇ Transport services
- ◇ Social support services

Package value

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

There are four levels of home care packages. 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.

The four package levels are structured as follows:

| Package level | Aged care services for people with: | Yearly subsidy up to approximate value of |
|---------------|-------------------------------------|---|
| 1 | Basic care needs | \$9,179.75 a year |
| 2 | Low-level care needs | \$16,147.60 a year |
| 3 | Intermediate care needs | \$35,138.55 a year |
| 4 | High-level care needs | \$53,268.10 a year |

In addition, the Australian Government may pay more through different supplements for people who have specific care needs, such as for people living with dementia and cognitive decline or people who need continuous oxygen.

Package costs

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

- The basic daily fee (nearly everyone receiving a home care package is asked to pay this fee)
- An income tested care fee (people whose income is over the maximum income for a full pensioner will probably be asked to pay this)
- Additional fees (this is a fee you may be asked to pay if you would like more services than are covered through your home care package)

Waiting times for a home care package

There is a waiting list for home care packages.

The level of support you need will impact how long you may have to wait for a package to become available. For people who are eligible for a higher-level home care package, you may be offered a temporary package at a lower level whilst you wait for your package to become available.

As at 30 June 2022, the waiting times start at 3–6 months for a Level 1, Level 2, Level 3 or Level 4 package.

For more information about the waiting times, speak with My Aged Care on 1800 200 422 or your assessor.

HELP FOR GRANDPARENT CARERS

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.

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

For more information about Grandparent carers, a supplementary guide is available.



To request a copy, please contact Julian on 03 9791 7770, or by email at Julian.Hill.MP@aph.gov.au


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