

# Seniors & Pensioners



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# Message from the Minister

Our country has been built on the hard work of older Australians. We have an ageing population, and it's important we have policy that best supports you. The Albanese Government is proud to continue the strong Labor tradition of support for older Australians. We are committed to treating all older Australians with the respect you deserve.

To the 4.2 million older Australians aged 65 and over – we say thank you.

Thank you for the work you have done and the contributions you have made to the Australian economy and our society.

Older Australians continue to play an important role in civic life, in the lives of your families and across the community.

The knowledge you hold and the solutions you will continue to bring to the future of Australia are paramount.

We're committed to supporting you through your older years. We will protect the pension, fix Aged Care and strengthen Medicare. We are committed to easing cost of living pressures, helping you keep more of your money. In our first Budget, our Government has provided more than 50,000 additional self-funded retirees access to the Commonwealth Seniors Health Card.

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

We've topped up the Age Pension work bonus income bank and 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.

This is what you have worked for, what you have earned and deserve – it is our cornerstone principle that leaves no one behind and holds no one back.

The Seniors Kit underpins that principle and contains helpful information about local services and pension entitlements and how you can access them.

I hope you find it useful.



The Hon Amanda Rishworth MP  
Minister for Social Services

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To the 4.2 million  
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aged 65 and over—  
we say thank you."



# Message from your Member

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.

An 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 Seniors Healthcare Cards and delivering no-cost medicines, cheaper power bills 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 9527 9377 if we can be of any assistance.

Yours sincerely,



MADELEINE KING MP  
Member for Brand

“

Older Australians  
are an important  
part of our local  
community”



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# 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, call the healthdirect helpline on 1800 022 222.

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.

## MEDICARE

[humanservices.gov.au/individuals/medicare](https://humanservices.gov.au/individuals/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 below 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

[www.ato.gov.au](https://www.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.



# Useful Government Services

## Australian Financial Complaints Authority

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

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.

## 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, 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.

## 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 NDI.

## Carer Gateway

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

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.

# 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.

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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	\$1412.4	\$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 \$25,677.60 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.

# Age Pension

## 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.

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 \$190

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



# Age Pension

## 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.

## WORK BONUS

Age Pensioners have a \$300 Work Bonus 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 Work Bonus will accrue each fortnight, up to \$7,800. You can then draw down on this balance in the 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 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.

# Age Pension

## Assets Test

There are limits to how much your assets can be worth 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:

	Homeowner	Non-homeowner
Single	\$280,000	\$504,500
Couple combined	\$419,000	\$643,000
Illness separated (couple combined)	\$419,000	\$643,500

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:

	Homeowner	Non-homeowner
Single	\$609,250	\$833,750
Couple combined (including one partner eligible)	\$915,500	\$1,140,000
Illness separated, couple combined	\$1,077,500	\$1,302,000

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

# Age Pension

## 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

## Home Equity Access Scheme

The Home Equity Access Scheme allows people over Age Pension age to supplement their retirement income by accessing 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 deceased 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.

A no negative equity guarantee means that you won't have to repay more than the market value of your home, less any encumbrances.

You can receive payments from the Home Equity Access Scheme on a fortnightly basis. And, subject to the passage of legislation, you will also be able to access two lump sum advance payments in any 12-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 \$12,839 for a single, and \$19,354 for a couple (combined).

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

# Age Pension

## 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.

## 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, Share	\$135.40	\$270.16	\$101.07
Couple, Combined	\$219.20	\$409.60	\$142.80

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

# Age Pension

## 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 interpreterservice 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.

# Age Pension

## 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 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 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
- 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.

Single parents with children under the age of 16 and those assessed as having partial capacity to work who receive JobSeeker Payment or Youth Allowance can also receive a Pensioner Concession Card.

The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to \$6.80 instead of the general rate of \$42.50
- Bulk billed doctor visits – depending on your doctor
- Extra refunds for medical 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 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 asset test you will also receive a Pensioner Concession Card.



# Concession Cards, Medicare and Health

## 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 Senior 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 meet the income test, from 4 November 2022, you must earn no more than the following:

- \$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.



# Concession Cards, Medicare and Health

## 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.

## 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 of \$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.

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*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."*

# Concession Cards, Medicare and Health

## 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.

Table 1: PHI Rebate levels applicable from 1 April 2021. Note the income thresholds are indexed and will remain the same to 30 June 2023.

Tier	Family and income status	< age 65	Age 65-69	Age 70+
Base tier	Single ≤\$90,000 Family ≤\$180,000	24.608%	28.710%	32.812%
Tier 1	Single \$90,001-105,000	16.405%	20.507%	24.608%
	Family \$180,001-210,000			
Tier 2	Single \$105,001-140,000 Family \$210,001-280,000	8.202%	12.303%	16.405%
Tier 3	Single ≥\$140,001	0%	0%	0%
	Family ≥\$280,001			

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.

# Concession Cards, Medicare and Health

## 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 2 for the 2022 thresholds, which can be found on Services Australia's website.

Table 2: 2022 Medicare Safety Nets thresholds

Thresholds	Threshold amount	Who it's for	What counts towards the threshold	What benefit you'll get back
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.

Source: [What are the Medicare Safety Nets thresholds - Medicare Safety Nets - Services Australia](#)

# Concession Cards, Medicare and Health

The Medicare Safety Net threshold amounts are indexed to the Consumer Price Index on 1 January each year when patient threshold accumulations are reset. As such, it is likely that the threshold amounts will increase slightly from 1 January 2023.

- 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 2022 OMSN threshold for everyone enrolled in Medicare is \$495.60.
- 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 2022 EMSN thresholds. The EMSN non-concessional threshold is \$2,249.80 and the concessional threshold/Family Tax Benefit Part A threshold is \$717.90.

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 with an illness, 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 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 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* Single	\$6,0000
Liquid Assets Limit* Couple	\$10,000

*\* 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.

Note there are also income and assets tests applying to the carer (these are the same as for the age pension)

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

# Carers Payment & Carer Allowance

## 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 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 assets test.

## Carer Supplement

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

- Carer Payment
- Carer Allowance
- 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 your bank account. A letter is sent to those who receive the payment.

The payment is made in July of each year.

# Disability Support Payments

## 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 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, JobSeeker Payment, Youth Allowance or Parenting Payment, and unable to use public transport due to a disability and 16 years or older, you might also be eligible for Mobility Allowance.

Mobility Allowance is \$103 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:

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 \$144 per fortnight.

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

# 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:

- Being forced to leave home due to a house fire or flood
- 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 to Australia who arrived on or after 1 January 2008

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.

# Aged Care & Support for Carers

## 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 Program — 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.



# Aged Care & Support for Carers

## 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.
- 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.

### 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.





# Aged Care & Support for Carers

## Commonwealth Home Support Program

The Commonwealth Home Support Program 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 Program 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 Program

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

# Aged Care & Support for Carers

## 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

- 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.

# Aged Care & Support for Carers

## 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 include:
  - 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.

There are four package levels—the following figures are up to date as at 1 July 2022:

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

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.

# Aged Care & Support for Carers

## 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 (for example, a level 4, 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 MyAgedCare on 1800 200 422 or your assessor.

## Support for Carers – Carer Gateway

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

The Carer Gateway can be found at [www.carergateway.gov.au](http://www.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.



# Aged Care & 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 are principally responsible for the care of a child. You do not need to be a child's legal guardian to be considered the principal carer for social security purposes.

If you share the care of a child with other carers, you may be eligible for a proportion of Family Tax Benefit – Part A and Part B.

Family Tax Benefit is paid on top of other social security payments, to help with the cost of caring for 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 is paid per child. Families with a combined income under \$56,137 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

For each child (age)	Fortnight
Under 12	\$197.96
13 to 15	\$257.46
16 to 19 (secondary student or exempt from requirement)	\$257.46
0 – 19 years of age in an approved care organisation	\$63.56

# Aged Care & Support for Carers

## Family Tax Benefit – Part B

Pensioners and other social security recipients, including part-pensioners, are eligible for Family Tax Benefit – Part B. The payment rate starts to taper off once the secondary income earner earns more than \$5,767 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 \$100,900 per year. The payment rate starts to taper off once the secondary income earner earns more than \$5,840 per year.

The payment is paid per family, not per child. Payment rates are determined by 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

Age of youngest child	Fortnight
Under 5 years of age	\$168.28
5 – 15 years of age (must be a full-time secondary student if aged 16–18)	\$117.46

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

Yes. Age Pensioners and other social 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 receive more than the basic rate of Family Tax Benefit – Part A. If you are in this situation, contact Centrelink to determine your eligibility.



# Aged Care & Support for Carers

## 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
Single			
One or two children	\$177.80	\$415.62	\$178.36
Three or more children	\$177.80	\$446.23	\$201.32
Couple			
One or two children	\$262.78	\$500.60	\$178.36
Three or more children	\$262.78	\$531.21	\$201.32

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

Yes. If a grandparent is primarily responsible for the care of a child, they can 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.

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

For more information contact Centrelink Cares Line Ph: 132 717

# Aged Care & Support for Carers

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:

- \$136.50 per fortnight
- \$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.



# Aged Care & Support for Carers

Can grandparents get help with the cost of child care?

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

The Additional Child Care Subsidy (Grandparent) is available to carers who receive a social security 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.

Current Additional Child Care Subsidy (Grandparent) rates

Types of child care	120 per cent of hourly cap
Centre Based Day Care – long day care and occasional care	\$14.77
Family Day Care	\$13.68
Outside School Hours Care – before, after and vacation care	\$12.92
In Home Care	\$40.16

## 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  
PH: 1800 245 965



# Useful Numbers

Aged Care Complaints Investigation Scheme 1800 550 552

Aged Care Quality and Safety Commission – Lodging Complaints 1800 951 822

Al Anon Family Groups 1300 252 666

Arthritis Australia 1800 011 041

Asthma Australia 1800 278 462

Australian Hearing 134 432

Australian Tax Office 13 28 65

Australian Tax Office – Scams hotline 1800 008 540

Australian Organ Donor Register 1800 777 203

Beyond Blue 1300 224 636

Bowel Cancer Australia Helpline 1800 555 494

Cancer Council Helpline 13 11 20

The Carer Experience  
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

Centrelink: Carers Payments 13 27 17

Centrelink: Older Australians 13 23 00

Commonwealth Respite and Carelink Centres 1800 052 222 or  
Emergency Respite  
outside business hours 1800 059 059

Diabetes Australia 1300 136 588

Domestic Violence (1800 RESPECT) 1800 737 732

Elder Abuse Helpline 1800 628 221

Financial information (pensions and allowances): Centrelink (financial assistance for carers) – 13 27 17  
for multilingual information – 13 12 02

Get Healthy Information and Coaching Service 1300 806 258

Grief Line 1300 845 745

Hearing Australia 134 432

Health Services for Veterans 13 32 54

Heart Health Information Line 13 11 12

HEP ABC National Information Line 1800 437 222

Home Support and Care – Call MyAgedCare 1800 200 422

Immunisation Programs for Older Australians: Immunise Australia Information Line 1800 671 811

Kidney Health Australia 1800 454 363

Lifeline 13 11 14

Medicines Line 1300 633 424

MensLine Australia 1300 78 99 78

National Bowel Cancer Screening Program 1800 118 868

National Cervical Screening Program 13 15 56

# Useful Numbers

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 13 78 48

Reading and Writing Hotline  
1300 655 506

TIO 1800 062 058

Translating and Interpreting Service (TIS)  
13 14 50

Veterans & Veterans Families  
Counselling Services 1800 011 046

Veterans' Home Care  
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

Victims Access Line 1800 633 063

Vision Australia 1300 847 466

## 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

