



# **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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## **Budget Update – Pension Changes from 1 July 2024**

| <b>Adult pensions</b>   | <b>Previous amount</b> | <b>1 Jul 2024</b> | <b>Increase</b> |    |
|---|------------------------|-------------------|-----------------|----|
| Income free areas for maximum payment   |                        |                   |                 |    |
| Single  | \$204.00               | \$212.00          | \$8.00          | pf |
| Couple (combined)   | \$360.00               | \$372.00          | \$12.00         | pf |
| Illness-separated (couple combined)   | \$360.00               | \$372.00          | \$12.00         | pf |
| Disqualifying income limits   |                        |                   |                 |    |
| <b>Resident</b>   |                        |                   |                 |    |
| Single  | \$2,436.60             | \$2,444.60        | \$8.00          | pf |
| Couple (combined)   | \$3,725.60             | \$3,737.60        | \$12.00         | pf |
| Illness-separated (couple combined)   | \$4,825.20             | \$4,837.20        | \$12.00         | pt |
| <b>Non-resident</b> (limits differ as non-residents do not receive Energy Supplement or the full rate of Pension Supplement)  |                        |                   |                 |    |
| Single  | \$2,301.80             | \$2,309.80        | \$8.00          | pf |
| Couple (combined)   | \$3,530.40             | \$3,542.40        | \$12.00         | pf |
| Illness-separated (couple combined)   | \$4,555.60             | \$4,567.60        | \$12.00         | pf |
| Assets free areas for maximum payment   |                        |                   |                 |    |
| <b>Homeowners</b>   |                        |                   |                 |    |
| Single  | \$301,750              | \$314,000         | \$12,250        |    |
| Couple (combined)   | \$451,500              | \$470,000         | \$18,500        |    |
| Illness-separated (couple combined)   | \$451,500              | \$470,000         | \$18,500        |    |
| <b>Non-Homeowners</b>   |                        |                   |                 |    |
| Single  | \$543,750              | \$566,000         | \$22,250        |    |
| Couple (combined)   | \$693,500              | \$722,000         | \$28,500        |    |
| Illness-separated (couple combined)   | \$693,500              | \$722,000         | \$28,500        |    |
| <b>Retirement village and granny flat residents</b>   |                        |                   |                 |    |
| Extra allowable amount (Non-homeowners have a higher assets test limit than homeowners. The difference between the two limits is the extra allowable amount. It is used to assess homeownership in retirement villages and granny flat arrangements). | \$242,000              | \$252,000         | \$10,000        |    |
| <b>Special Disability Trust</b>   |                        |                   |                 |    |
| Concessional Asset Value Limit  | \$781,250              | \$813,250         | \$32,000        |    |

|  |             |             |          |  |
|--|-------------|-------------|----------|--|
| <b>Exempt Funeral Investment</b>   |             |             |          |  |
| Exempt Funeral Investment Threshold  | \$15,000    | \$15,500    | \$500    |  |
| Disqualifying asset limits   |             |             |          |  |
| <b>Resident</b>  |             |             |          |  |
| Single, homeowner  | \$674,000   | \$686,250   | \$12,250 |  |
| Single, non-homeowner  | \$916,000   | \$938,250   | \$22,250 |  |
| Couple (combined), homeowner   | \$1,012,500 | \$1,031,000 | \$18,500 |  |
| Couple (combined), non-homeowner   | \$1,254,500 | \$1,283,000 | \$28,500 |  |
| One partner eligible, homeowner  | \$1,012,500 | \$1,031,000 | \$18,500 |  |
| One partner eligible, non-homeowner  | \$1,254,500 | \$1,283,000 | \$28,500 |  |
| Illness-separated (couple combined), homeowner   | \$1,196,000 | \$1,214,500 | \$18,500 |  |
| Illness-separated (couple combined), non-homeowner   | \$1,438,000 | \$1,466,500 | \$28,500 |  |
| <b>Non-resident</b> (limits differ as non-residents do not receive Energy Supplement or the full rate of Pension Supplement) |             |             |          |  |
| Single, homeowner  | \$651,500   | \$663,750   | \$12,250 |  |
| Single, non-homeowner  | \$893,500   | \$915,750   | \$22,250 |  |
| Couple, homeowner (combined)   | \$980,000   | \$998,500   | \$18,500 |  |
| Couple, non-homeowner (combined)   | \$1,222,000 | \$1,250,500 | \$28,500 |  |
| One partner eligible, homeowner  | \$980,000   | \$998,500   | \$18,500 |  |
| One partner eligible, non-homeowner  | \$1,222,000 | \$1,250,500 | \$28,500 |  |
| Illness-separated, homeowner (couple combined)   | \$1,151,000 | \$1,169,500 | \$18,500 |  |
| Illness-separated, non-homeowner (couple combined)   | \$1,393,000 | \$1,421,500 | \$28,500 |  |

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

# Government Services

## Health care and complaints

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

For health advice or to find a health service near you, call the healthdirect helpline on **1800 022 222** or visit **healthdirect.gov.au**

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

For urgent but not life-threatening illnesses and injuries, our network of Medicare Urgent Care Clinics are available for extended hours, every day. To find your nearest Medicare Urgent Care Clinic head to **health.gov.au/find-a-medicare-ucc**

## Australian Financial Complaints Authority

**afca.org.au**  
**1800 931 678**

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

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

## Australian Tax Office

**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 54** 8.00am–6.00pm Monday to Friday to check.

## Carer Gateway

**www.carergateway.gov.au**  
**1800 422 737**

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

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

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



## 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   |

## Medicare

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

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

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

## Medical Costs Finder

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

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

## Financial Information Service/Officers

[servicesaustralia.gov.au/financial-information-service-officers](https://servicesaustralia.gov.au/financial-information-service-officers)

The Financial Information Service helps you make informed decisions about your finances. Financial Information Service Officers can help you plan for your future financial needs.

### How a FIS Officer can help:

- make informed financial decisions
- understand the results of your decisions in the short and long term
- prepare for retirement, even while you're still working
- take control of your finances to increase lifestyle choices.

### What a FIS Officer can't do:

- sell or give advice
- prepare financial plans or tax returns
- recommend investments
- tell you how to invest your money
- buy investment products
- make decisions about your pension
- recommend financial advisers

### How to contact?

- If you get a payment, you can call on the same number you use to call Centrelink. If you don't get Centrelink payments, you can call on the Centrelink Older Australians line. Say 'Financial Information Service' when asked why you're calling.

*Note: You can bring someone with you when you visit. You can also arrange for someone else to speak on your behalf. You must give them authority to do this. If you're a member of a community group you may be able to have a FIS Officer visit to speak to your group.*

## My Aged Care

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

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

You can visit any Services Australia service centre for general My Aged Care support or book an appointment with an Aged Care Specialist Officer in selected locations by calling **1800 227 475**.

You can access My Aged Care online, on the phone or in person.

My Aged Care can provide:

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

## Older Persons Advocacy Network

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

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy support, information and education services to older people across Australia. OPAN is a free service that supports older people and their representatives to address issues related to Australian Government funded aged care services. You can contact OPAN by phone Monday to Friday 8am to 8pm and 10am to 4pm on Saturday.

## National Disability Insurance Scheme

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

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

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

To find out whether you are eligible for the NDIS, visit the website or call the hotline. People must be under 65 when they first enter the NDIS.

## Centrelink

[www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)  
Older Australians Line: 12 23 00  
Multilingual Line: 13 22 02  
Financial Information Service: 13 22 00

Centrelink offices provide a range of information and services to deliver income support payments. The Centrelink Financial Information Service is a free service to help you make informed financial decisions, prepare for retirement, and take control of your finances to increase lifestyle choices.

### Local offices

Dandenong: 27-29 Robinson St, Dandenong  
Fountain Gate: 71 Webb St, Narre Warren  
Springvale: 324-334 Springvale Rd, Springvale



# Age Pension

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

Australia has a non-contributory age pension system. This means you are usually eligible if you are:

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

Current Age Pension rates (as of 20 March 2024):

| Per fortnight              | Single            | Couple (each)   | Couple (combined) | Couple apart due to ill health (each) |
|----------------------------|-------------------|-----------------|-------------------|---------------------------------------|
| Maximum basic rate         | \$1,020.60        | \$769.30        | \$1,538.60        | \$1,020.60                            |
| Maximum Pension Supplement | \$81.60           | \$61.50         | \$123.00          | \$81.60                               |
| Energy Supplement          | \$14.10           | \$10.60         | \$21.20           | \$14.10                               |
| <b>Total</b>               | <b>\$1,116.30</b> | <b>\$841.40</b> | <b>\$1,682.80</b> | <b>\$1,116.30</b>                     |

A single pensioner can currently receive a maximum rate of \$29,023 per year, including supplements. A pensioner couple can currently receive a maximum rate of around \$43,752 per year combined, including supplements.

## Income and Assets Tests

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

Both the income and assets test apply to you. Your payment will be determined by whichever of the two tests gives you the lowest Age Pension rate.

You are required to report your income and assets to Services Australia (Centrelink).

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

## Income Test

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

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

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

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

### If you are a single person

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

### If you are a pensioner couple

| If your combined income per fortnight is.. | Each partner's pension will reduce by |
|--|---------------------------------------|
| Up to \$360                                | \$0                                   |
| Over \$360                                 | 25 cents for each dollar over \$360   |

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

### Age Pension fortnightly cut off points

| Your situation                          | Income cut off point per fortnight |
|---|------------------------------------|
| Single                                  | \$2,436.60                         |
| A couple                                | \$3,725.60 combined                |
| A couple living apart due to ill health | \$4,825.20 combined                |

## Deeming Rates

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

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

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

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

### Current Deeming Rates

|   |  |
|---|--|
| If you're single  | The first \$60,400 of your financial assets is deemed to earn 0.25 per cent. Anything over \$60,400 is deemed to earn 2.25 per cent.                                     |
| If you're a member of a couple and at least one of you receives a pension | The first \$100,200 of your combined financial assets is deemed to earn 0.25 per cent. Anything over \$100,200 is deemed to earn 2.25 per cent.                          |
| If you're a member of a couple and neither of you receive a pension       | The first \$50,100 of each of your own and your share of joint financial assets is deemed to earn 0.25 per cent. Anything over \$50,100 is deemed to earn 2.25 per cent. |

## Work Bonus

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 in an income bank.

You can then draw down on this balance in the fortnights you earn more than \$300.

The maximum amount that can be earned in the income bank is \$11,800. From 1 January 2024, new entrants commenced with a \$4,000 starting balance.

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

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

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

## Assets Test

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

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

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

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

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

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

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

| Your situation                                      | Homeowner   | Non-homeowner |
|---|-------------|---------------|
| Single  | \$674,000   | \$916,000     |
| Couple combined<br>(including one partner eligible) | \$1,012,500 | \$1,254,500   |
| Illness separated, couple<br>combined               | \$1,196,000 | \$1,438,000   |
| A couple, one partner eligible,<br>combined         | \$1,012,500 | \$1,254,500   |

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

## Age Pension Age

The Age Pension age is 67.

## Home Equity Access Scheme

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

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

### Residency Rules

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

There are exemptions to these residency rules, including for:

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

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

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

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

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

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

## Overseas Travel

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

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

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

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

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

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

## Rent Assistance

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

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

### Current Rent Assistance Rates

|                  | You are eligible for Rent Assistance if your fortnightly rent is more than | To get the maximum rate of Rent Assistance your rent must be more than | The maximum fortnightly Rent Assistance payment is |
|------------------|--|--|--|
| Single           | \$146.00   | \$396.94   | \$188.20   |
| Single, sharer   | \$146.00   | \$313.29   | \$125.47   |
| Couple, combined | \$236.60   | \$472.87   | \$177.20   |



# 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.

## How often is the pension indexed?

The pension rate 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 around 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.

## 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.

## 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, Republic of Serbia, the Slovak Republic, Slovenia, Spain, Switzerland, and the United States of America.

## Can Centrelink pay bills on my behalf?

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

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

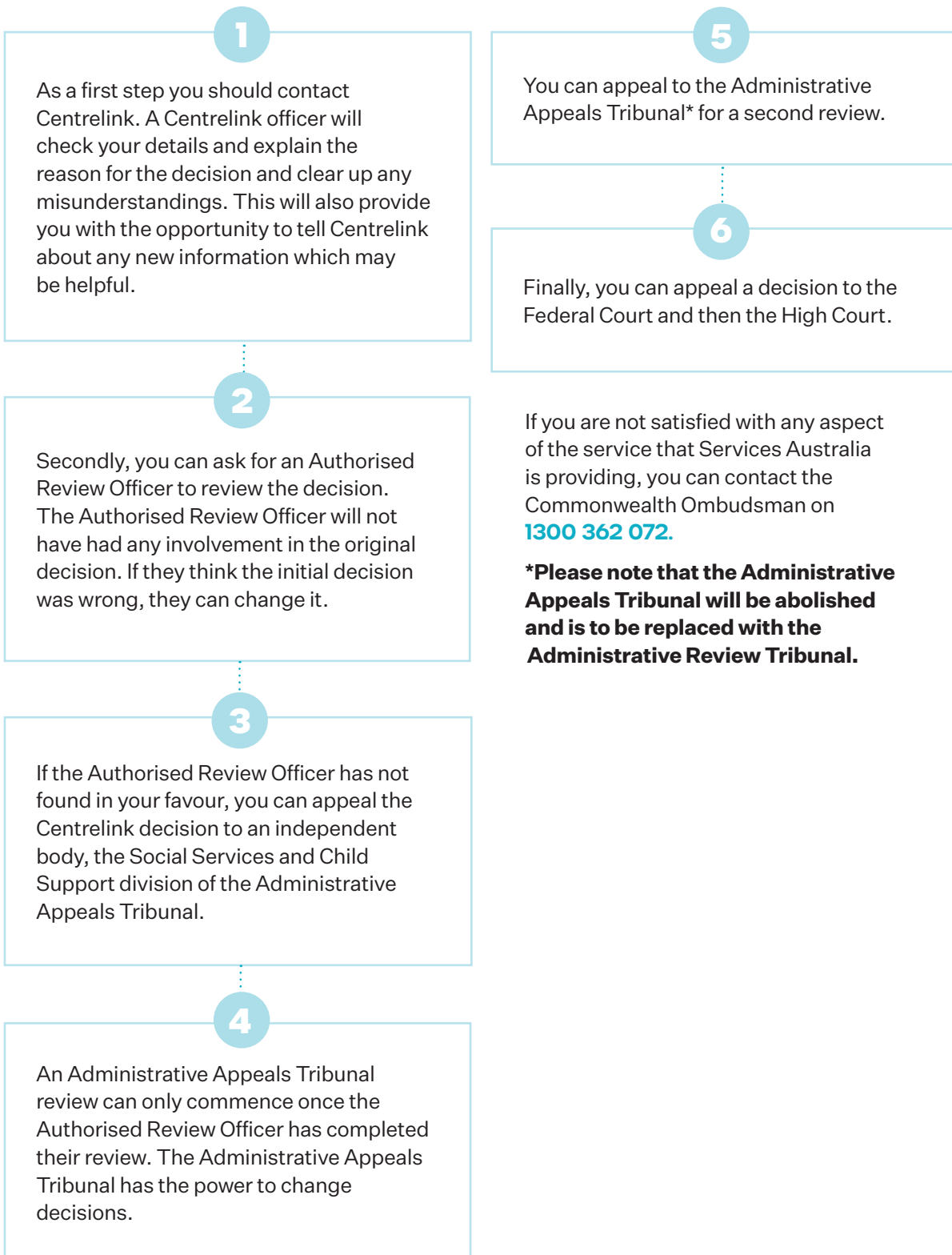
Yes. Centrelink has a free translation and interpreter service in over 200 languages.

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

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

# What if I disagree with a Centrelink decision?

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



# Concession Cards, Medicare and Health

## Pensioner Concession Card

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

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

If you are 55 or over, you can also get a Pensioner Concession Card if you have been on income support for 9 continuous months and are getting one of the following payments:

- JobSeeker Payment
- Parenting Payment partnered
- Special Benefit

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

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

## The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to \$7.70 instead of the general rate of \$31.60
- Access to the lower, concessional threshold of the Pharmaceutical Benefits Scheme Safety Net
- Bulk billed doctor visits – at the discretion of your doctor
- Extra refunds for medical costs when you reach the Extended Medicare Safety Net threshold
- Free hearing tests, fully or partially subsidised devices, fittings, annual reviews, and other services through the Hearing Services Program
- Discounts on Australia Post mail redirection; and
- Other concessions on utility bills, rates, drivers licenses, motor vehicle registration charges, ambulance subscriptions and public transport – depending on your state or territory.

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

## State Concessions for Concession Card Holders

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

## Commonwealth Seniors Health Card

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

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

To meet the income test, you must earn no more than the following:

- \$95,400 a year if you're single
- \$152,640 a year for couples
- \$190,800 a year for couples separated by illness, respite care or prison. Add \$639.60 to these amounts for each child in your care. Add \$639.60 to these amounts for each child in your care.

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

## Essential Medical Equipment Payment

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

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

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

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

## Pharmaceutical Benefits Scheme Safety Net Card

If you spend a lot on medicines you can get a Pharmaceutical Benefits Scheme (PBS) Safety Net Card that will give you access to cheaper medicines. On 1 January 2024, the PBS Safety Net thresholds were updated to:

- \$277.20 for concession card holders; and
- \$1,647.90 for general patients

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

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

- Be free for concession card holders; and
- Cost up to \$7.70 for general patients

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

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

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

## Private Health Insurance Rebate

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

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

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

### Income thresholds from 1 July 2023

| Tier      | Family and income status                                 | < Age 65 | Age 65-69 | Age 70+ |
|-----------|--|----------|-----------|---------|
| Base tier | Single ≤\$93,000<br>Family ≤\$186,000                    | 24.608%  | 28.710%   | 32.812% |
| Tier 1    | Single \$93,001-\$108,000<br>Family \$186,001-\$216,000  | 16.405%  | 20.507%   | 24.608% |
| Tier 2    | Single \$108,001-\$144,000<br>Family \$216,001-\$288,000 | 8.202%   | 12.303%   | 16.405% |
| Tier 3    | Single ≥\$144,001<br>Family ≥\$288,001                   | 0%       | 0%        | 0%      |

### Income thresholds from 1 July 2024

| Tier      | Family and income status                                     | < Age 65 | Age 65-69 | Age 70+ |
|-----------|--|----------|-----------|---------|
| Base tier | Single ≤\$97,000<br>Family ≤\$194,000                        | 24.608%  | 28.710%   | 32.812% |
| Tier 1    | Single \$97,001 - \$113,000<br>Family \$1194,001 - \$226,000 | 16.405%  | 20.507%   | 24.608% |
| Tier 2    | Single \$113,001 - \$151,000<br>Family \$226,001 - \$302,000 | 8.202%   | 12.303%   | 16.405% |
| Tier 3    | Single ≥\$151,001<br>Family ≥\$302,001                       | 0%       | 0%        | 0%      |

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

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

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



# Medicare Safety Nets thresholds

The Medicare Safety Nets can lower your out of pocket medical costs, including the cost of seeing a doctor or specialist, as well as many tests and scans. When your out of pocket costs exceed one of the Medicare Safety Net thresholds, you'll start getting higher Medicare benefits.

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

You do not need to register for the Medicare Safety Nets as an individual. Your out-of-pocket costs will be automatically calculated by Medicare and the money you get back from Medicare will be automatically adjusted. However, if you register as a couple or family, you can combine your costs for the Medicare Safety Nets. This means you will reach the thresholds sooner and receive more back from Medicare. Contact Services Australia to register as a couple or a family.

See the table below for the 2024 thresholds, which can be found on Services Australia's website.

## 2024 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)  | \$560.40         | 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                                    | \$2544.30        | 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 | \$811.80         | Concession cardholders and families eligible for Family Tax Benefit Part A | Your out-of-pocket amount for the calendar year. | 80% of out-of-pocket costs or the EMSN benefits caps for out of hospital services. |

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

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

- The Original Medicare Safety Net (OMSN) increases the 85% Medicare rebate to 100% of the MBS fee for the remainder of the year once the threshold is reached. The current 2024 OMSN threshold for everyone enrolled in Medicare is \$560.40.
- The Extended Medicare Safety Net (EMSN) provides an increase in benefits of up to 80% of out-of-pocket costs once an annual threshold has been reached. All out-of-hospital out-of-pocket costs (the difference between the MBS out-of-hospital rebate and the doctor's charge) contribute to the EMSN. There are two 2023 EMSN thresholds. The EMSN non-concessional threshold is \$2,544.30 and the concessional threshold/Family Tax Benefit Part A threshold is \$811.80.

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.

# Carer Payment & Carer Allowance

## Carer Payment

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

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

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 Carer Payment you must be:

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

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

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

| Care Receiver's Income and Assets Test |           |
|--|-----------|
| Income Limit                           | \$135,640 |
| Assets Limit                           | \$836,750 |

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

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

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

Contact Centrelink (Services Australia) to determine if your caring responsibilities make you eligible for Carer Payment.

## Carer Allowance

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

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

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

Carer Allowance is \$153.50 per fortnight. A carer can receive Carer Allowance for each child they care for that meets the eligibility criteria, and for a maximum of two adults.

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

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

## Carer Supplement

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

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

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

You do not need to apply for Carer Supplement. Centrelink will automatically make the payment into your bank account. The payment is made in July of each year.

## Child Disability Assistance Payment

Child Disability Assistance Payment is an annual supplementary payment for people receiving Carer Allowance for children under 16.

A \$1,000 Child Disability Assistance Payment is payable for each eligible child attracting Carer Allowance.

You do not need to apply for Child Disability Assistance Payment. 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.

## Carer Adjustment Payment

The Carer Adjustment Payment is a one-off, ex-gratia lump sum payment of up to \$10,000 that provides assistance to families where a child aged under 7 is diagnosed with a severe disability or severe medical condition, leading to a significant adjustment in care arrangements. Families can apply following an event where:

Claims must be submitted within 2 years of the diagnosis.

Claims are assessed on a case-by-case basis and includes an assessment of factors, such as, available funds, income, capacity to work and the costs and nature of the care being provided.

Families can apply following an event where:

- a child aged under 7 is diagnosed with a severe disability or severe medical condition;
- the child needs full time care from the carer for at least two months following the diagnosis;
- the child's carer is receiving Carer Allowance for the child;
- the carer and/or their partner are not eligible for an income support payment; and
- the carer is able to demonstrate a very strong need for financial support during the adjustment period after the diagnosis.

The Carer Adjustment Payment is not means or asset tested however, claimants must provide details and evidence of their circumstances and demonstrate a very strong need for financial support during the adjustment period. The adjustment period is taken to be 12 months from diagnosis.

Depending on the family's circumstances, each eligible child can attract a payment up to the maximum amount.

## 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 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)
- Be aged at least 15 and 9 months and under the Age Pension age at date of claim
- Have a specific impairment such as being permanently blind; or have an impairment that has been assessed to be at 20 points or more using the Impairment Tables
- Be assessed as having a continuing inability to work 15 hours per week now, or in the next 2 years or be participating in the supported wage system.

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

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

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

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

## Mobility Allowance

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

Mobility Allowance is \$115.90 per fortnight to help with travel costs for work, study or looking for work if you can't use public transport. You can get it if you do one or more of the following things for at least 32 hours every 4 weeks on a continuing basis:

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

If you are doing more than 15 hours of paid work per week or seeking work for 15 hours or more a week through an Employment Services Provider, you may qualify for a higher rate of \$162.00 per fortnight.

# Other Payments

## Crisis Payment

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

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

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

## Special Benefit

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

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

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

# Aged Care

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

The government is determined to improve the aged care experiences of older people in Australia and ensure they receive high quality, safe care – and great progress has been made already.

Older people, along with their families and carers, are at the heart of these changes. Everyone is welcome to get involved in the reform process and have their say.

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

**Have your say on how to continue  
to improve aged care**

Phone 1800 318 209 (aged care reform free-call phone line) or visit:  
[AgedCareEngagement.health.gov.au](https://www.health.gov.au/agedcareengagement)



## My Aged Care

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

My Aged Care can provide:

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

You can visit any Services Australia service centre for general My Aged Care support or book an appointment with an Aged Care Specialist Officer in selected locations by calling **1800 227 475**, (Monday–Friday, 8am to 5pm).

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

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

**myagedcare.gov.au**

**1800 200 422**

Weekdays: 8am to 8pm Saturdays: 10am to 2pm  
(closed Sunday and public holidays)

## Planning for your future

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

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

### Help at home

If you're finding it harder to do the things you used to, you can ask for some help.

### Short-term care

Maybe you need some help after a hospital stay, or support if your regular family carer is taking a holiday. Short-term care can help you cope with life's interruptions.

### Aged care homes

You might be at a stage where you no longer feel able to live independently at home, even with carer support or home care services to help you.

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

## Helping you make choices

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

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

Older people, their families and carers can now see how much aged care services spend on care, food, wages and more. You can access this information through the 'Find a Provider' tool's new 'finance & operations' tab on My Aged Care. Publishing this information provides greater transparency on what aged care providers spend their money on. Older people and their carers can use this information to compare providers and make an informed choice about which aged care service suits their needs.

Visit: [myagedcare.gov.au/find-provider/understanding-costs/understanding-financial-information-find-provider](https://myagedcare.gov.au/find-provider/understanding-costs/understanding-financial-information-find-provider)

# How to access aged care services

## Step 1 Apply for an assessment

You can apply for an assessment of your needs at **[myagedcare.gov.au/apply-online](https://myagedcare.gov.au/apply-online)**, by phoning **1800 200 422** or in person at a dedicated Services Australia service centre.

- You will be asked questions to help work out your care needs.
- 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 an assessment

If you are eligible for aged care, My Aged Care will arrange for a trained assessor to conduct an assessment.

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

## 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 how much you may be asked to pay. You may need to complete a financial assessment through Services Australia.

## Step 4 Following your assessment

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

## Step 5 Find a provider

The online Find a provider tool can help you find and compare aged care service providers in your area: **[myagedcare.gov.au/find-a-provider](https://myagedcare.gov.au/find-a-provider)**

Your assessor and My Aged Care can also help you find a provider(s) in your local area that meet your needs.

# Commonwealth Home Support Programme

## Commonwealth Home Support Programme

The Commonwealth Home Support Programme (CHSP) helps you access entry-level support services to live independently and safely at home. CHSP works with you to maintain your independence rather than doing things for you.

### Eligibility

Eligibility for this program is based on your support needs and age.

If you're having trouble with everyday tasks and feel that a little support could improve your health and wellbeing, CHSP could be right for you. To be eligible for this program,

- You must be aged 65 or older (50 years or older for Aboriginal and Torres Strait Islander people), or
- 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people), on a low income and, homeless, or at risk of being homeless

An aged care assessment will determine your eligibility for the CHSP, including specific services.

### Assessment for Commonwealth Home Support Programme

You must meet certain requirements to be eligible for an aged care assessment.

You can check your eligibility for an assessment online at [myagedcare.gov.au/am-i-eligible](https://myagedcare.gov.au/am-i-eligible), by phoning **1800 200 422** or in person at a dedicated Services Australia service centre.

My Aged Care will ask you questions to help work out your care needs.

### Services Available through the Commonwealth Home Support Programme

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

- Meals and food preparation – to help ensure that you continue to eat well.
- Bathing, hygiene and grooming – to help you maintain your personal hygiene and grooming standards.
- Nursing – to help you treat and monitor medical conditions at home.
- Podiatry, physiotherapy and other therapies – to help you maintain movement and mobility.
- Help with impairments or continence – to help manage particular conditions and maximise your independence at home.
- Day/overnight respite – to support you and your carer by giving you both a break for a short period of time.
- Changes to my home – to help increase your ability to move around your home safely and independently.
- Home or garden maintenance – to help you keep your home and garden in a safe condition.
- Cleaning, laundry and other chores – to help you keep your home clean and liveable.
- Aids to stay independent – to help you with mobility, communication, reading and personal care limitations.
- Transport – to get you out and about to appointments and community activities.
- Social outings, group and visitors – to help you remain social and interact with your community.

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

Homelessness support is also available for older people who are homeless or at risk of being homeless as they get older. This includes providing links to housing and care services.

### Who provides the services?

To make sure you can access the help you need at an affordable price, the government subsidises a variety of organisations across Australia. These organisations are called service providers. They deliver care and services to you at a subsidised price.

To find out what services are available near you, use our Find a provider tool:  
**[myagedcare.gov.au/find-a-provider](https://myagedcare.gov.au/find-a-provider)**

### How much will it cost me?

If you are eligible, you're expected to contribute to the cost of your care if you can afford to. The cost depends on the type of support and the provider. Simple services like house cleaning and meals might cost a few dollars. More complex services like renovation work will cost much more.

Each provider sets their own prices. You'll need to talk to them to get exact costs.

You can find CHSP service providers using the Find a provider tool: **[myagedcare.gov.au/find-a-provider](https://myagedcare.gov.au/find-a-provider)**

Read more about how CHSP service costs work:  
**[myagedcare.gov.au/commonwealth-home-support-programme-costs](https://myagedcare.gov.au/commonwealth-home-support-programme-costs)**

### How long will it take to get some help at home?

First you will need to be assessed. After that it will depend on the availability of service providers in your area to offer the service you need.

# Home Care Packages

## Home Care Packages

Home Care Packages (HCP) are one of the ways that you can access affordable care services to get some help at home. They are designed for those with more complex care needs that go beyond what the Commonwealth Home Support Programme can provide.

Home Care Packages can be an option if you need a coordinated approach to the delivery of your help at home - perhaps because you need help with many everyday tasks, or the care you need is more complex or intensive.

## What services can I get?

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

- Bathing, hygiene and grooming – to help you maintain your personal hygiene and grooming standards.
- Nursing – to help you treat and monitor medical conditions at home.
- Podiatry, physiotherapy and other therapies – to help you maintain movement and mobility.
- Meals and food preparation – to help ensure that you continue to eat well.
- Help with impairments or continence – to help manage particular conditions and maximise your independence at home.
- Cleaning, laundry and other chores – to help you keep your home clean and liveable.
- Home or garden maintenance – to help you keep your home and garden in a safe condition.
- Changes to my home – to help increase your ability to move around your home safely and independently.
- Aids to stay independent – to help you with mobility, communication, reading and personal care limitations.
- Transport – to get you out and about to appointments and community activities.
- Social outings, group and visitors – to help you remain social and interact with your community.

## What else could be included?

Home Care Packages are flexible; there may be other care and services that are suited to your needs. Together with your provider, you will need to work out if a care or service that you need:

- is directly linked to your identified care needs and goals
- will improve your health and wellbeing
- is necessary for you to remain living safely and independently in your home
- can be delivered within your Home Care Package budget, and
- would be considered an acceptable use of government funds.

A Home Care Package should not be used for, and does not replace, care and services that can be accessed through other health programs that you might be eligible for. You should continue to access these if and when you need them, through your GP and hospitals.

## What services are not included?

There are care and services that you must not use Home Care Package funds for:

- Items that would normally be purchased out of general income
- buying food, except as part of enteral feeding requirements
- payment for permanent accommodation, including assistance with home purchase, mortgage payments or rent
- payment of home care fees
- payment of fees or charges for other types of care funded or jointly funded by the Australian Government
- home modifications or assets that are not related to your care needs
- travel and accommodation for holidays
- cost of entertainment activities, such as club memberships and tickets to sporting events
- gambling activities
- payment for services and items covered by the Medicare Benefits Schedule or the Pharmaceutical Benefits Scheme.

For more information on Home Care Packages inclusions and exclusions, you can read the program manual online:

**[myagedcare.gov.au/publications/home-care-packages-manual](https://myagedcare.gov.au/publications/home-care-packages-manual)**

## Am I eligible for these services?

Eligibility is based on your care needs as determined through an assessment, but you must also be:

- an older person who needs coordinated services to help them stay at home, or
- a younger person with a disability, dementia or other care needs not met through other specialist services.

Your financial situation won't affect your eligibility. But you may also need an income assessment through Services Australia to work out exactly how much you may be asked to contribute.

More information is available on the Home Care Package costs and fees page:  
**[myagedcare.gov.au/home-care-package-costs-and-fees](https://myagedcare.gov.au/home-care-package-costs-and-fees)**

## How do Home Care Packages work?

You choose a service provider that is right for you. The government then pays your provider a subsidy to arrange a package of care services to meet your needs. Services are provided by a variety of organisations across Australia.

As everyone's care needs are different, there are four levels of Home Care Packages with different funding amounts. These cover basic support needs through to high care needs.

The package level assigned to you is based on your needs.

| Package level | Level of care needs                          |
|---------------|--|
| Level 1       | Basic care needs – \$10,271.10 a year        |
| Level 2       | Low care needs – \$18,063.85 a year          |
| Level 3       | Intermediate care needs – \$39,310.50 a year |
| Level 4       | High care needs – \$59,593.55 a year         |

You work with your chosen provider to identify your care needs and decide how best to spend your package funding. Your service provider coordinates and can manage your services for you on your behalf.

To find out what Home Care Package providers are near you, use our Find a provider tool: **[myagedcare.gov.au/find-a-provider](https://myagedcare.gov.au/find-a-provider)**



## Home Care Package costs

You're expected to contribute to the cost of your care if you can afford it. Your contribution is made up of three types of fees:

The basic daily fee up to \$12.75 from 20 March 2024

Your provider may ask you to pay a basic daily fee based on your home care package level.

Income tested care fee up to \$36.60 from 20 March 2024

Some people may also have to pay an income tested care fee. Whether you pay it, and how much of it you pay, is determined through a formal income assessment from the Services Australia. If you have to pay this fee, there are annual and lifetime limits on how much you can be asked to pay.

Additional fees

Any other amount you have agreed to pay for extra care and services that wouldn't otherwise be covered by your Home Care Package. You can read more about the fees, caps, and how to use your package funds on our Home Care Package costs and fees page: [myagedcare.gov.au/home-care-package-costs-and-fees](https://myagedcare.gov.au/home-care-package-costs-and-fees)

To get an estimate of the fees you may be asked to pay, use our fee estimator: [myagedcare.gov.au/how-much-will-i-pay](https://myagedcare.gov.au/how-much-will-i-pay)

## Home Care Packages pricing changes

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

## How long will it take to get a Home Care Package?

After you have been assessed as being eligible, how long it takes to get a Home Care Package depends on what package level you are eligible for.

How urgently someone needs services can also impact how long it may take to receive a Home Care Package. Those with higher or more urgent needs are prioritised to receive services.

For people with a medium priority, the expected wait time for an approved Home Care Package is:

| Package level | Approximate wait time |
|---------------|-----------------------|
| Level 1       | Less than 1 month     |
| Level 2       | 3 - 6 months          |
| Level 3       | 9 - 12 months         |
| Level 4       | 6 - 9 months          |

Last revised  
13 March 2024

# Other Useful Contacts

## Aged Care Quality and Safety Commission

Phone: 1800 951 822

Website: [agedcarequality.gov.au](http://agedcarequality.gov.au)

Post: Aged Care Quality and Safety Commission

GPO Box 9819, In Your Capital City

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

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

## Food, Nutrition and Dining Hotline

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

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

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

## Support for Carers – Carer Gateway

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

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

## Translating and Interpreting

### Service (TIS National)

If you are receiving care, you can get immediate phone interpreting through TIS National for the cost of a local call.

Call **131 450**, 24 hours a day, every day of the year or to book an interpreter, visit: [tisnational.gov.au](http://tisnational.gov.au)

## National Dementia Support Program

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

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

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

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

Phone **1800 318 209** (aged care reform free-call phone line) or visit [agedcareengagement.health.gov.au](http://agedcareengagement.health.gov.au)

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

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

## Family Tax Benefit – Part A

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

### Family Tax Benefit Part A

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

## Family Tax Benefit – Part B

Family Tax Benefit Part B is a per family payment that provides extra assistance to single parent families, non-parent carers and some couple families with one main income earner. Pensioners and other social security recipients, including part-pensioners, may be eligible for Family Tax Benefit – Part B. Single carers automatically receive the maximum rate of Family Tax Benefit Part B provided their income is under the primary earner income limit. For couple families, the payment is also subject to an income test on the lower earner. The payment rate starts to taper off once the secondary income earner earns more than \$6,497 per year.

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

Family Tax Benefit – Part B is also paid to grandparent and non-parent carers who do not receive social security payments. In these circumstances, Family Tax Benefit – Part B is payable when the primary income earner has an income of under \$112,578 or less per year. The payment rate starts to taper off once the secondary income earner earns more than \$6,497 per year. Family Tax Benefit Part B is also payable to grandparents with a youngest child 13 years and older, whereas for other couple families it ceases when the child turns 13.

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

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

### Maximum rate of Family Tax Benefit – Part B

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

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

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

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

## Rent Assistance (Family Tax Benefit) rates

| Family Situation       | No payment unless fortnightly rent is more than | Maximum payment if fortnightly rent is at least | Maximum payment per fortnight |
|------------------------|---|---|-------------------------------|
| <b>Single</b>          |   |   |                               |
| One or two children    | \$191.80  | \$486.74  | \$221.20                      |
| Three or more children | \$191.80  | \$525.00  | \$249.90                      |
| <b>Couple</b>          |   |   |                               |
| One or two children    | \$283.50  | \$578.44  | \$221.20                      |
| Three or more children | \$283.50  | \$616.70  | \$249.90                      |

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

If a grandparent is the principal carer of a child under 14 (if single) or under 6 if partnered, they may be eligible to access Parenting Payment. The Parenting Payment income and asset tests apply.

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

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

There are other circumstances where you might be eligible for Carer Payment or Carer Allowance, including if you are an adult with disability looking after a child with a disability.

Or if you are looking after more than one child with disability or illness that is not classified as severe.

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

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

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

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

Contact Centrelink to determine your eligibility. The current rates of Carer Allowance per child, are:

- \$153.50 per fortnight
- Up to \$1,000 Child Disability Assistance Payment, paid annually on 1 July for each child being cared for under 16 years of age

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Need to know more?

Every grandparent carer's situation is different.

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

**Grandparent Adviser Line:** 1800 245 965

# Useful Numbers

|   |              |  |              |
|---|--------------|--|--------------|
| <b>Aged Care Complaints Investigation Scheme</b>  | 1800 550 552 | <b>Emergency Respite</b>   | 1800 059 059 |
| <b>Aged Care Quality and Safety Commission – Lodging Complaints</b>   | 1800 951 822 | <b>Diabetes Australia</b>  | 1300 136 588 |
| <b>Al Anon Family Groups</b>  | 1300 252 666 | <b>Domestic Violence (1800 RESPECT)</b>  | 1800 737 732 |
| <b>Arthritis Australia</b>  | 1800 011 041 | <b>Seniors Rights Victoria</b>   | 1300 368 821 |
| <b>Asthma Australia</b>   | 1800 278 462 | <b>Financial information</b><br>(pensions and allowances)<br><b>Centrelink</b> (financial assistance for carers) | 13 27 17     |
| <b>Australian Taxation Office</b>   | 13 28 65     | <b>Multilingual information</b>  | 13 12 02     |
| <b>Australian Taxation Office – Scams Hotline</b>   | 1800 008 540 | <b>Get Healthy Information and Coaching Service</b>  | 1300 806 258 |
| <b>Beyond Blue</b>  | 1300 224 636 | <b>Grief Line</b>  | 1300 845 745 |
| <b>Bowel Cancer Australia Helpline</b>  | 1800 555 494 | <b>Hearing Australia</b>   | 134 432      |
| <b>Cancer Council Helpline</b>  | 13 11 20     | <b>Health Services for Veterans</b>  | 13 32 54     |
| <b>The Carer Experience</b><br>An essential guide for carers of people with dementia is a very popular and practical booklet for carers that can be ordered, free of charge, by calling | 1800 200 422 | <b>Heart Health Information Line</b>   | 13 11 12     |
| <b>Centrelink: Carers Payments</b>  | 13 27 17     | <b>Hepatitis Australia National Information Line</b>   | 1800 437 222 |
| <b>Centrelink: Older Australians</b>  | 13 23 00     | <b>Home Support and Care – Call MyAgedCare</b>   | 1800 200 422 |
| <b>Commonwealth Respite and Carelink Centres</b>  | 1800 052 222 | <b>Immunisation Programs for Older Australians: Immunise Australia Information Line</b>                          | 1800 671 811 |

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

|                            |              |
|----------------------------|--------------|
| <b>Victims Access Line</b> | 1800 633 063 |
| <b>Vision Australia</b>    | 1300 847 466 |

## Veterans & Veterans' Families Counselling Services

**Veterans' Home Care** 1800 011 046

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

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

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

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

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

### Note:

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

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

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

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

Every effort has been made to ensure the accuracy of the information provided. Payment rates in this guide are current as at 10 April 2024.