



SENIORS & PENSIONERS KIT



Brian Mitchell MP
Federal Member for Lyons

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Every effort has been made to ensure the information in this booklet is correct. Payment rates and thresholds are current from July 2021.



Dear Friends

Older Australians are an important part of our local community.

Your contribution through work, volunteering, family and friendships is invaluable.

Older Australians have worked hard all their lives, building our country, families and communities. In return Australia has an obligation to ensure seniors and pensioners receive respect, security and dignity.

As your local representative in the Federal Parliament, I will work to protect the pension and Medicare, as well as improve aged care and the other services Australian rely on.

This pensioners and seniors guide contains useful information about pensions and payments, concessions, Medicare and aged care.

If you would like further information, or assistance with other matters, please do not hesitate to contact my office on (03) 6263 3721 or Brian.Mitchell.MP@aph.gov.au

Yours sincerely

Brian Mitchell MP

BRIAN MITCHELL MP
Member for LYONS



CONTACTING BRIAN

My offices are at Bridgewater (28 Green Point Road, Bridgewater TAS 7030) and Perth (53B Main Street, Perth TAS 7300). Both are open from Monday to Friday between 9am and 5pm.

🌐 www.brianmitchell.com.au

✉ brian.mitchell.mp@aph.gov.au

☎ Bridgewater Office (03) 6263 3721

☎ Perth Office (03) 6398 1115

You can also contact me in writing at PO Box 61, Bridgewater TAS 7030.

Commonwealth Government Matters

My office can help with Commonwealth Government matters, including:

- Payments and pensions
- Immigration and citizenship
- Dealing with Centrelink
- National Disability Insurance Scheme
- Medicare and the Pharmaceutical Benefits Scheme
- Taxation
- Aged Care
- Family Assistance payments and the Child Care Subsidy
- Veteran Affairs

Congratulatory messages and certificates

I am very pleased to organise messages and certificates to help celebrate significant milestones in our community.

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

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

Australian Flags

Australian flags are available from my office for local community organisations and schools. This includes the Australian flag, Aboriginal flag, and the Torres Strait Islander flag.

Local organisations can also request a copy of the Australian Coat of Arms, a portrait of the Queen, and the National Anthem – in sheet music, CD and DVD.

Limited supplies of the above items may also be available for individuals. Please contact my office for more information.

Do I live in Lyons?

The Lyons electorate includes the local government areas of Kentish, Meander Valley, Central Highlands, Northern Midlands, Southern Midlands, Break O'Day, Glamorgan-Spring Bay, Tasman, Sorell, Brighton, Derwent Valley and parts of the City of Clarence. A map is on the back of this booklet.

If you are not sure whether you live in the Lyons electorate please call and see how we can help you.

GOVERNMENT SERVICES

Contacting Centrelink

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

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

Centrelink Older Australians Line
☎ 132 300

Centrelink Multilingual Line
☎ 132 202

Local Offices

Bridgewater Centrelink
28 Green Point Rd, Bridgewater
TAS 7030

Deloraine Centrelink
8 Emu Bay Rd, Deloraine
TAS 7304

St Helens Centrelink
65 Cecilia St, St
TAS 7216

Australian Tax Office

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

Many Australians have been victims of fraud schemes that appear to be from the ATO. If you are in doubt about contact from someone claiming to be from the ATO, you can phone the ATO on 1800 008 540, 8.00am–6.00pm Monday to Friday to check.

🌐 www.ato.gov.au
☎ 132 861

Medicare

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

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

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

Australian Financial Complaints Authority

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

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

🌐 www.afca.org.au
☎ 1800 931 678

My Aged Care

The My Aged Care contact centre can be called to learn about services and information for yourself, a family member or a friend. The centre is open Monday to Friday, 8am to 8pm and on Saturdays 10am to 2pm. It is closed on Sundays and public holidays. Information can also be found by visiting the website.

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

Older Persons Advocacy Network

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

🌐 www.opan.org.au
☎ 1800 700 600



National Disability Insurance Scheme

The National Disability Insurance Scheme (NDIS) is Australia's first national scheme for people with disability. It provides funding directly to individuals. The NDIS aims to support a better life for hundreds of thousands of Australians with a significant and permanent disability and their families and carers. To find out whether you are eligible for the NDIS, visit the website or call the hotline. People must be under 65 when they first enter the NDIS.

🌐 www.ndis.gov.au
☎ 1800 800 110

Carer Gateway

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

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

Centrelink Financial Information Service

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

☎ 132 300



LYONS COMMUNITY DIRECTORY

LOCAL COUNCILS

Break O'Day Council

☎ (03) 6376 7900

🌐 www.bodc.tas.gov.au

Brighton Council

☎ (03) 6268 7000

🌐 www.brighton.tas.gov.au

Central Highlands Council

☎ (03) 6259 5503

🌐 www.centralhighlands.tas.gov.au

City of Clarence Council

☎ (03) 6217 9500

🌐 www.ccc.tas.gov.au

Derwent Valley Council

☎ (03) 6261 8500

🌐 www.derwentvalley.tas.gov.au

Glamorgan-Spring Bay Council

☎ (03) 6256 4777

🌐 www.gsbc.tas.gov.au

Kentish Council

☎ (03) 6491 0200

🌐 www.kentish.tas.gov.au

Meander Valley Council

☎ (03) 6393 5300

🌐 www.meander.tas.gov.au

Northern Midlands Council

☎ (03) 6397 7303

🌐 www.northernmidlands.tas.gov.au

Sorell Council

☎ (03) 6269 0014

🌐 www.sorell.tas.gov.au

Southern Midlands Council

☎ (03) 6254 5000

🌐 www.southernmidlands.tas.gov.au

Tasman Council

☎ (03) 6250 9200

🌐 www.tasman.tas.gov.au

STATE MEMBERS OF PARLIAMENT

Member for Derwent - Craig Farrell MLC

60 High Street, New Norfolk 7140

☎ (03) 6212 2371

✉ craig.farrell@parliament.tas.gov.au

Member for Rumney - Sarah Lovell MLC

1/33 South Arm Road, Rokeby. 7019

☎ (03) 6212 2330

✉ sarah.lovell@parliament.tas.gov.au

Member for Pembroke - Jo Siejka MLC

Unit 2/30 Bayfield Street, Rosny Park 7018

☎ (03) 6212 2304

✉ joanna.siejka@parliament.tas.gov.au

Member for Lyons - Rebecca White MHA

33 Cole Street, Sorell, 7172

☎ (03) 6212 2225

✉ rebecca.white@parliament.tas.gov.au

Member for Lyons - Jen Butler MHA

Shop 9 Cove Hill Shopping Centre, Bridgewater, 7030

☎ (03) 6212 2150

Shop 6 Hill Street Centre, Longford, 7301

☎ (03) 6324 2070

✉ jen.butler@parliament.tas.gov.au

If you have a state issue - hospitals, schools, housing or roads and maritime services, your local state member of parliament will be able to help.



Local RSL Sub-Branches

Bicheno RSL Sub-Branch

13 Sinclair Street
Bicheno TAS 7215
☎ (03) 6375 1408

Brighton/Green Ponds RSL Sub-Branch

89 Main Road
Kempton TAS 7030
☎ 0436 820 817

Deloraine RSL Sub-Branch

Emu Creek Road
Deloraine TAS 7304
☎ (03) 6362 4216

Maydena RSL Sub-Branch

70 Kalista Road
Maydena TAS 7140
☎ (03) 6288 2314

New Norfolk RSL Sub-Branch

30 George Street
New Norfolk TAS 7140
☎ (03) 6261 2931

Longford RSL Sub-Branch

8 Wellington Street
Longford TAS 7301
☎ (03) 6391 1397

Oatlands RSL Sub-Branch

1 Albert Street,
Oatlands TAS 7030
☎ (03) 6254 1225

Primrose Sands RSL Sub-Branch

415 Primrose Sands Road
Primrose Sands TAS 7173
☎ (03) 6265 5655

Ross RSL Sub-Branch

7 Bridge Street
Ross TAS 7209
☎ (03) 6242 8900

Sheffield RSL Sub-Branch

77 Main Street
Sheffield TAS 7306
☎ (03) 6491 1393

Sorell RSL Sub-Branch

49 Cole Street
Sorell TAS 7172
☎ (03) 6265 2784

South Arm RSL Sub-Branch

2972 South Arm Road
South Arm TAS 7022
☎ (03) 6257 7577

Spring Bay RSL Sub-Branch

1 Vicary Street
Triabunna TAS 7190
☎ (03) 6239 9067

St Helens RSL Sub-Branch

35 Quail Street
St Helens TAS 7216
☎ (03) 6376 1372

Tasman RSL Sub-Branch

Cnr Alfred Street and Nubeena Road
Nubeena TAS 7184
☎ (03) 6250 2546

Westbury RSL Sub-Branch

7 Lonsdale Promenade
Westbury TAS 7303
☎ (03) 6393 1313

Local Neighbourhood Houses

Bridgewater Community House

6 Bowden Drive
Bridgewater TAS 7030
☎ (03) 6263 4303

Deloraine House Inc.

110-112 Emu Bay Road
Deloraine TAS 7304
☎ 03 6362 2678

Derwent Valley Community House

56 Blair Street
New Norfolk TAS 7140
☎ (03) 6261 5230

Dunalley Tasman Neighbour House

172 Arthur Highway
Dunalley TAS 7177
☎ (03) 6253 5579

Gagebrook Community Centre

191 Lamprill Circle
Herdsman's Cove TAS 7030
☎ (03) 6263 6097

Fingal Valley Neighbourhood House

20 Talbot Street
Fingal TAS 7214
☎ (03) 6374 2344

Midway Point Neighbourhood House

34 Hoffman Street
Midway Point TAS 7171
☎ (03) 6265 1155

Okines Community House

540 Old Forcett Road
Dodges Ferry TAS 7173
☎ (03) 6265 7016

St Helens Neighbourhood House

25 Circassian Street
St Helens TAS 7216
☎ (03) 6276 1134



Local Hospitals and Medical Centres

Bridgewater Community House

6 Bowden Drive
Bridgewater TAS 7030
☎ (03) 6263 4303

Brighton Community Health Centre

27 Green Point Road
Bridgewater TAS 7030
☎ (03) 6166 1370

Campbell Town Health & Community Service

7210/70 High St,
Campbell Town TAS 7210
☎ (03) 6774 8000

Central Highlands Community Health Centre

6896 Lyell Highway
Ouse TAS 7140
☎ (03) 6122 2000

Deloraine District Hospital

17 E Barrack St
Deloraine TAS 7304
☎ (03) 6701 2111

Deloraine Medical Centre

22 Tower Hill St
Deloraine TAS 7304
☎ (03) 6362 2266

Dodges Ferry Medical

1/52 Carlton Beach Road
Dodges Ferry TAS 7173
☎ (03) 6265 8700

Greenpoint Medical Services

9-11 Hurst St
Bridgewater TAS 7030
☎ (03) 6263 7349

Midlands Multi-Purpose Health Centre

13 Church Street
Oatlands TAS 7120
☎ (03) 6135 0540

New Norfolk District Hospital

110-112 Emu Bay Road
Deloraine TAS 7304
☎ 03 6362 2678

Sorell Community Health Centre

57 Cole Street
Sorell TAS 7172
☎ (03) 6166 1400

Spring Bay Medical Centre

1 Victoria Street
Triabunna TAS 7190
☎ (03) 6256 4747

St Helens District Hospital & Community Centre

10 Annie Street
St Helens TAS 7216
☎ (03) 6387 5570

St Marys Community Health Centre

15-17 Gardiners Creek Road
St Marys TAS 7215
☎ (03) 6387 5555

Tasman Health & Community Service

1614 Nubeena Rd
Nubeena TAS 7184
☎ (03) 6250 9000

Westbury Community Health Centre

89 Meander Valley Road
Westbury TAS 7303
☎ (03) 6701 2150

Emergencies

Call triple zero ☎ (000) immediately.

Registered Nurses

Registered nurses are available 24/7.

You can call ☎ 1800 022 022 for advice.

AGE PENSION

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

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

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

Current Age Pension rates:

Per fortnight	Single	Couple (each)	Couple (combined)	Couple apart due to ill health (each)
Maximum basic rate	\$868.30	\$654.50	\$1,309.00	\$868.30
Maximum Pension Supplement	\$70.30	\$53.00	\$106.00	\$70.30
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
Total	\$952.70	\$718.10	\$1,436.20	\$952.70

A full rate single pensioner currently receives around \$24,770.20 per year, including supplements. And a full rate pensioner couple currently receives around \$37,341.20 per year combined, including supplements.

Income and Assets Test

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

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

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

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

Income Test

The Income Test applies to you and your partner's income.

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

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

Once you earn more than \$180 per fortnight for a single, or more than \$320 per fortnight for a couple, your pension will start to reduce and you will receive a part-pension.

AGE PENSION

If you are a single person:

If your income per fortnight is...	Your pension will reduce by...
Up to \$180	\$0
Over \$180	50 cents for each dollar over \$180

If you are a pensioner couple:

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

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

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

Age Pension cut off points:

Your situation	Income cut off point per fortnight
Single	\$2,085.40
A couple living together	\$3,192.40 combined
A couple living apart due to ill health	\$4,130.80 combined

WORK BONUS

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

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

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

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

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

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 \$53,600 of your financial assets is deemed to earn 0.25 per cent. Anything over \$53,600 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 \$89,000 of your combined financial assets is deemed to earn 0.25 per cent. Anything over \$89,000 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 \$44,500 of each of your own and your share of joint financial assets is deemed to earn 0.25 per cent. Anything over \$44,500 is deemed to earn 2.25 per cent.



Assets Test

There are limits to how much your assets can be worth before they affect how much Age Pension you can be paid.

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

Assets include:

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

For the full pension, assets must be less than:

	Homeowner	Non-homeowner
Singe	\$270,500	\$487,000
Couple combined	\$405,000	\$621,500

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
Singe	\$588,250	\$804,750
Couple combined (including one partner eligible)	\$884,000	\$1,100,500
Illness separated, couple combined	\$1,040,500	\$1,257,000

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

Age Pension Age

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

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

Residency Rules

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

There are exemptions to these residency rules, including for:

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

To find out more, contact Centrelink.

Pension Loans Scheme

The Pension Loans Scheme allows people over Age Pension age to get a voluntary, non-taxable loan from the Federal Government. You do not need to be receiving an Age Pension to access the Pension Loans Scheme.

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

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

You can receive payments from the Pension Loans Scheme on a fortnightly basis. And, subject to the passage of legislation, you will also be able to access advance lump sum payments of up to 50 per cent of the annual value of the Age Pension. Based on current Age Pension rates this would be up to \$12,385 for a single, and \$18,670 for a couple.

You can stop or change the value of Pension Loans Scheme payments at any time. Currently, the interest rate for the Pension Loans Scheme is 4.5 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.

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

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

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

Rent Assistance

You can get Rent Assistance if you pay rent to a landlord or community housing organisation. Rent Assistance is also available to Age Pensioners who pay fees in a retirement village, board and lodging, or site and mooring fees if your main home is a caravan, relocatable home or a boat.

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

Current Rent Assistance rates

	You are eligible for Rent Assistance if your fortnightly rent is more than	To get the maximum rate of Rent Assistance your rent must be more than	The maximum fortnightly Rent Assistance payment is
single	\$125.80	\$313.53	\$140.80
single, sharer	\$125.80	\$250.96	\$93.87
couple, combined	\$203.60	\$380.67	\$132.80

COMMON QUESTIONS

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

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

Q On what day is the pension paid?

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

Q How often is the pension indexed?

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

Q How is pension indexation calculated?

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

COMMON QUESTIONS

27.7 per cent of Male Total Average Weekly Earnings and the combined couple rate to 41.76 per cent. If pension rates are below the relevant per cent of Male Total Average Weekly Earnings, they will be increased to the benchmark.

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

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

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

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

Q Can Centrelink pay bills on my behalf?

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

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

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

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

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

Q What if I disagree with a Centrelink decision?

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

1. As a first step you should contact the person who made the decision and ask for the decision to be reviewed. This person should also explain why the decision was taken and give you an opportunity to provide Centrelink with any new information you might have.
2. Secondly, you can ask for an Authorised Review Officer to review the decision. The Authorised Review Officer will not have had any involvement in the original decision. If they think the initial decision was wrong, they can change it.
3. If the Authorised Review Officer has not found in your favour, you can appeal the Centrelink decision to an independent body, the Social Services and Child Support division of the Administrative Appeals Tribunal.
4. An Administrative Appeals Tribunal review can only commence once the Authorised Review Officer has completed their review. The Administrative Appeals Tribunal has the power to change decisions.
5. You can appeal to the Administrative Appeals Tribunal for a second review.
6. Finally, you can appeal a decision to the Federal Court and then the High Court.

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

CONCESSION CARDS, MEDICARE AND HEALTH

Pensioner Concession Card

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

- Age Pension
- Carer Payment
- Parenting Payment single
- Disability Support Pension

If you are over 60, you can also get a Pensioner Concession Card if you have been getting one of the following payments for more than 9 months: JobSeeker Payment, Parenting Payment partnered, Partner Allowance, Special Benefit or Widow Allowance.

Single parents with children under the age of 16 who are receiving 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 \$6.60 instead of the general rate of \$41.30
- Bulk billed doctor visits – depending on your doctor
- Extra refunds for medication costs when you reach the Medicare Safety Net
- Free hearing assessments and hearing rehabilitation (including hearing aids) through the Hearing Services Program
- Discounts on Australia Post mail redirection
- Other concessions on utility bills, rates, drivers licences, motor vehicle registration charges, ambulance subscriptions and public transport – 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 Pension Concession Card.



Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is available to people who do not get a pension from the Australian Government.

The Commonwealth Seniors Health Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of \$6.60 instead of the general rate of \$41.30
- Bulk billed doctor visits – depending on your doctor
- Extra refunds for medication costs when you reach the Medicare Safety Net
- Other concession on utility bills, rates, ambulance subscriptions and public transport – depending on your state or territory

To be eligible you must be:

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

To meet the income test, from 20 September 2020, you must have an adjusted taxable income of no more than:

- \$55,808 a year if you are single
- \$89,290 a year for couples
- \$111,616 a year for couples separated by illness or respite care

For the purposes of the Commonwealth Seniors Health Card, adjusted taxable income includes taxable income, foreign income, total net investment losses, reportable fringe benefits, reportable superannuation contributions and certain tax-free pensions or benefits.

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



Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of \$164 that assists eligible people with the additional home energy costs of operating essential medical equipment or medically necessary heating and cooling.

The payment is available in addition to any other existing state and territory government medical equipment rebate schemes.

To claim, you must have a Commonwealth concession card and the person with medical needs and their carer must live at home together in Australia.

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

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

Private Health Insurance Rebate

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

The Private Health Insurance Rebate is means tested. Your rebate rate also depends on the age of the oldest person covered by the policy.

It provides a rebate for a proportion of your hospital and general treatment (extras) cover.

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

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

Current Private Health Insurance Rebate - Tiers

	Income and family situation	Private Health Insurance Rebate		
		Under 65	65 – 69	70 years and over
No Tier	Single \$0 - \$90,000	24.6%	28.7%	32.8%
	Families \$0 - \$180,000			
Tier 1	Single \$90,001 - \$105,000	16.4%	20.5%	24.6%
	Families \$180,001 - \$210,000			
Tier 2	Single \$105,001 - \$140,000	8.2%	12.3%	16.4%
	Families \$210,000 - \$280,000			
Tier 3	Single \$140,000+	nil	nil	nil
	Families \$280,000+			

COMMON QUESTIONS

Q How can I reduce my costs if I have a lot of prescriptions?

A 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. The current annual Safety Net Thresholds are:

- \$316.80 for concession card holders, including the Pensioner Concession Card and the Commonwealth Seniors Health Card
- \$1,497.20 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 \$6.60 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.

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

Q How can I reduce my costs if I have out-of-pocket medical bills?

A 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 Centrelink to register as a couple or a family.

2021 Medicare Safety Nets - Thresholds

	Threshold amount	Who benefits	What counts towards the threshold	What you will get back from Medicare
Original Medicare Safety Net (OMSN)	\$481.20	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	\$2,184.30	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	\$697.00	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

OTHER PAYMENTS AND ASSISTANCE

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 Carer Payment you must be:

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

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

Care Receiver's Income and Assets Test

Income Limit	\$116,189
Assets Limit	\$716,750
Liquid Assets Limit*	\$6,000 (single) & \$10,000 (partnered)

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

You can qualify for Carer Payment if you are caring for an adult with a severe medical condition or disability. If you are caring for more than one child with a disability or medical condition, this will be taken into account when determining your eligibility.

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

Carer Allowance

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

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

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

The Carer Allowance is \$131.90 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 who you care for.

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

Carer Supplement

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

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

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

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

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

The payment is made in July of each year.

Crisis Payment

Crisis Payment is a one-off support payment for people in severe financial hardship and forced to leave their home because of extreme circumstances.

The extreme circumstances may be:

- A house fire or flood
- Where there is domestic and family violence (the payment can also be made if the perpetrator has left the home)
- 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.

The rate of Special Benefit depends on your individual circumstances. Usually, it is the same rate as JobSeeker or Youth Allowance.

For long-term payments (more than three months), Special Benefit is not payable where available funds of the individual are over \$5,000. For short-term payments of less than three months, Special Benefit is not immediately payable where funds exceed the equivalent of two weeks of Special Benefit and any Family Tax Benefit amounts the person would receive.

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

Bereavement Payments

Bereavement payments provide temporary income support to couples, single people, parents and carers after a death.

Usually bereavement payments are made after one member of a pensioner couple dies. Payments are also available if you and your partner have been receiving social security payments for more than 12 months.

Eligibility for the payment is automatically assessed by Centrelink when the agency is notified of the death.

The estate of a single income support recipient will receive a one off 14-day payment for the period in which the person died – to help meet expenses incurred by the deceased before their death.

For couples, the surviving partner may receive a lump sum payment - the difference between the combined couple rate of a payment and the new single rate, for up to 14 weeks from the date of the death.

Carers receiving Carer Payment will continue to receive their payment for up to 14 weeks from the date of the death of the person they were caring for.

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

OTHER PAYMENTS AND ASSISTANCE

- Be aged over 16 years or over and under the Age Pension age at the date of claim
- Have a specific impairment such as being permanently blind; or have a permanent impairment that has been assessed to be at 20 points or more using the Impairment Tables; and
- Be assessed as having a continuing inability to work or be participating in the supported wage system.

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

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

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

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

Mobility Allowance

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

Mobility Allowance is \$99.50 per fortnight. You can get it if you do one of the following things for at least 32 hours every 4 weeks on a continuing basis:

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

If you are doing more than 15 hours of paid work per week, you can get a higher rate of \$139.50 per fortnight in Mobility Allowance.



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

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

How to access aged care services

➔ Step 1. Contact My Aged Care

- You can call on 1800 200 422 or apply for an online assessment at www.myagedcare.gov.au
- You will be asked questions to help work out your needs and existing care arrangements – this takes at least ten minutes.
- You will need your Medicare card.
- If you would like someone to call My Aged Care for you, you will need to give them your consent.
- If you're calling for someone else, they will need to give their consent.

➔ Step 2. Have a face to face assessment

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

➔ Step 3. Find out about costs

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

➔ Step 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.

Commonwealth Home Support Programme

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

Eligibility

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

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

Assessment for Commonwealth Home Support Programme

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

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

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

The assessor will ask questions about:

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

Supporting independence

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

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

Services

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

Community and home support:

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

Food services:

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

Allied health support services

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

Respite care

- Care for you while your carer takes a break

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

Home Care Packages

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

Services available

There are three main categories of services:

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

The four package levels are structured as follows:

Package level	Aged care services for people with:	Yearly subsidy up to approximate value of
1	Basic care needs	\$9,000
2	Low-level care needs	\$15,750
3	Intermediate care needs	\$34,250
4	High-level care needs	\$52,000

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

Package costs

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

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

Waiting times for a home care package

There is a waiting list for home care packages.

The level of support you need will impact how long you may have to wait for a package to become available. For people who are eligible for a higher-level home care package (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 May 2021, the waiting times start at 3 months for a Level 1 package and are over 12 months for a Level 4 package.

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

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

Local Aged Care Homes - Lyons

Aldersgate Kingsmeadows

12-22 Hobart Road
South Launceston TAS 7249
☎ (03) 6341 1400

Corumbene Care

13-23 Lower Road
New Norfolk TAS 7140
☎ (03) 6261 2744

Elizabeth Macquarie Homes

11 Hamilton Street
Campbell Town TAS 7210
☎ (03) 6261 2744

Freedom Home Care Tasmania - High Care

Suite 2 G, 92 York Street
Launceston TAS 7250
☎ (03) 6344 8244

Grenoch Home

7 East Barrack Road
Deloraine TAS 7304
☎ (03) 6362 8300

Kanangra Hostel

10 Kanangra Drive
Deloraine TAS 7304
☎ (03) 6362 8300

May Shaw Health Centre

37 Wellington Street
Swansea TAS 7190
☎ (03) 6257 8114

Medea Park Nursing Home

17 Circassian Street
St Helens TAS 7216
☎ (03) 6135 0540

Ouse Nursing Home

Lyell Highway
Ouse TAS 7140
☎ (03) 6287 1301

Respect Aged Care - Tyler Village

320 Westbury Road
Prospect Vale TAS 7250
☎ (03) 6347 2757

South Eastern Community Care

12 Somerville Street
Sorell TAS 7172
☎ (03) 6269 1200

St Ann's Living

1 Radius Drive
Old Beach TAS 7017
☎ 1800 242 460

Tandara Lodge

10 Nightingale Avenue
Sheffield TAS 7215
☎ (03) 6491 1277

Toosey Aged & Community Care

10 Archer Street
Longford TAS 7301
☎ (03) 6391 1202

Uniting AgeWell Ningana Independent Living

1 The Cir
Sorell TAS 7172
☎ (03) 6208 3208

Wellington Views

24 Stanfield Drive
Old Beach TAS 7017
☎ (03) 6262 6000

HELP FOR GRANDPARENT CARERS

Grandparent carers

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

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

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

COMMON QUESTIONS

Can grandparents access Family Payments?

A 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

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.

Above a family income of \$56,137 the rate of Family Tax Benefit tapers off. For more information about payment and taper rates at higher incomes contact Centrelink.

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

Maximum rates of Family Tax Benefit – Part A

For each child...	Fortnight	Annual*
0 to 12 years of age	\$191.24	\$5,774.30
13 – 15 years of age	\$248.78	\$7,274.45
16 – 19 years of age secondary student, or exempt from requirement	\$248.78	\$7,274.45
0 – 19 years of age in an approved care organisation	\$61.46	\$1,602.35

*The maximum annual amount (except for approved care organisations) includes the Family Tax Benefit – Part A end of year supplement of \$788.40 per child. The maximum fortnightly amounts do not. The end of year supplement is paid if your combined household income is less than or equal to \$80,000.

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	Annual*
Under 5 years of age	\$162.54	\$4,620.90
5 – 15 years of age (must be a full-time secondary student if aged 16-18)	\$113.54	\$3,343.40

*The maximum annual amount includes the Family Tax Benefit – Part B supplement of \$383.25 per family. The maximum fortnightly amount does not. Maximum rate of Family Tax Benefit – Part B

HELP FOR GRANDPARENT CARERS

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

A 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.

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	\$165.06	\$385.89	\$165.62
Three or more children	\$165.06	\$414.45	\$187.04
Couple			
One or two children	\$244.16	\$464.99	\$165.62
Three or more children	\$244.16	\$493.55	\$187.04

Q What should I do if someone else is getting Family Tax Benefits or other assistance relating to looking after a child, but I am the primary carer for a child on a day-to-day basis?

A Your percentage of care impacts your eligibility for Family Tax Benefit Payments. If you care for a child:

- More than 65 per cent of the time, you will get 100 per cent of the Family Tax Benefit payment for the child
- 35 – 65 per cent of the time, you will get some Family Tax benefit payment for the child
- 14 – 34 per cent of the time, you won't get Family Tax Benefit for the child, but you may be eligible for benefits like Rent Assistance and a Health Care Card
- Less than 14 per cent of the time, you won't get Family Tax benefit or other benefits

Centrelink can make determinations about the amount of care provided by each parent, grandparent or non-parent carer. Contact Centrelink for advice.

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

A 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.

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

A 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 asset tests apply.

For more information contact Centrelink.

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

A 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:

- \$131.90 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.

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

A 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.

HELP FOR GRANDPARENT CARERS

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

A Yes. Grandparent carers can access 100 hours per fortnight of subsidised child care.

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.

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

Current Additional Child Care Subsidy (Grandparent) rates

Type of child care	120 per cent of Hourly Rate Cap
Centre Based Day Care – long day care and occasional care	\$14.64
Family Day Care	\$13.56
Outside School Hours Care – before, after and vacation care	\$12.80
In Home Care	\$39.80, per family

NOTE The above Child Care Subsidy rates are current for June 2021.

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 Advise Line

☎ 1800 245 965



NOTE While this Q and A refers to grandparents, other non-parent carers generally have access to the same payments and supports. This includes kinship carers.

USEFUL NATIONAL NUMBERS

Useful National Numbers	
Aged Care Complaints Available to all users of aged care services	1800 550 552
Alcohol Campaign Information Line	1800 250 015
Arthritis Australia	1800 011 041
Asthma Australia	1800 278 462
Australian Organ Donor Register	1800 777 203
Australian Tax Office	13 28 65
Australian Tax Office - Scams hotline	1800 008 540
Beyond Blue Information and support for mental health	1300 224 636
Bowel Cancer Australia Helpline	1800 555 494
Cancer Council Helpline	13 11 20
Carrer Gateway	1800 422 737
Centrelink: Carers Payments	13 27 17
Centrelink: Older Australians	13 23 00
Commonwealth Respite and Carelink Centres (CRCCs) Access to information, respite care and support for carers	1800 052 222
Dementia Helpline National support service staffed by trained and experienced advisors	1800 100 500
Diabetes Australia	1300 136 588
Domestic Violence (1800 RESPECT)	1800 737 732
Elder Abuse Helpline	1800 628 221
Grief Line Hotline for those experiencing loss & grief	1300 845 745
Health Care Complaints Commission Complaints can be anything to do with private or public healthcare services or a health care practitioner	1800 043 159
Hearing Australia	134 432
Heart Foundation Helpline	13 11 12
Immunisation Hotline	1800 671 811
Kidney Health Australia	1800 454 363

USEFUL NATIONAL NUMBERS

Useful National Numbers	
Lifeline	13 11 14
Medicare	132 011
Medicines Line	1300 633 424
MensLine Australia	1800 550 552
My Aged Care Federal Government aged care services	1800 200 422
National Bowel Cancer Screening Program	1800 118 868
National Cervical Screening Program	13 15 56
National Continence Helpline	1800 330 066
National Relay Service Helpdesk For anyone who wants to call a person with a hearing or speech impairment	1800 555 660
National Stroke Foundation StrokeLine	1800 787 653
NDIS Hotline	1800 800 100
Older Persons Advocacy Network This will connect you with the aged care advocacy organisation in your State or Territory	1800 700 600
Organ Donor Registry	1800 777 203
Osteoporosis Australia	1800 242 141
Pharmaceutical Benefits Scheme	1800 020 613
Poisons Information Centre	13 11 26
Quitline	13 78 48
Reading and Writing Hotline Provides support for adult literacy	1300 655 506
Rural Health National Information Line	1800 020 787
Therapeutic Goods Administration	1800 020 653
Telecommunications Industry Ombudsman	1800 062 058
Translating and Interpreting Service	13 14 50
Veterans & Veterans Families Counselling Services Open Arms provides counselling for veterans	1800 011 046
Veterans' Home Care This is provided through My Aged Care	1300 550 450
Vision Australia	1300 847 466

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With compliments from Brian Mitchell MP
Please contact (03) 6398 1115 to request further copies.