

Seniors & Pensioners

Information Kit



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Deputy Speaker of the House of Representatives

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Message from the Minister

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

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

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

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

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

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

On 1 July 2022, pensioners and concession card holders received a huge cut to the amount they pay across the year for their medicines, with the maximum that a pensioner would pay across a 12 month period slashed by 25 per cent. Concessional patients now 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).

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

We've topped up the Age Pension work bonus income bank and we've frozen social security deeming rates at their current levels for two years to 30 June 2024, helping to protect pensioners from interest rate rises.

In the 2023 Budget in recognition that many people are struggling with the costs of rents, we are also increasing (subject to legislation) the maximum rates of Commonwealth Rent Assistance (CRA) by 15 per cent. Around 1 in 5 households that will benefit from the increase to CRA are pensioners.

All Commonwealth Seniors Health Card holders will be eligible for energy bill relief, and will receive up to \$500 per household.

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

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

I hope you find it useful.



The Hon Amanda Rishworth MP
Minister for Social Services



Message from Sharon Claydon MP

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

Many Novocastrians are feeling the pressure of the rising cost of living. That's why the Albanese Labor Government is delivering responsible, targeted cost-of-living relief, while also investing in the future, securing the services Australians rely on.

The May 2023 Budget saw the largest investment in the history of Medicare, tripling bulk-billing incentives, which will see immediate benefits for more than 70,000 Novocastrians. In particular, this will benefit pensioners, concession card holders and children under 16.

We have re-opened the GP Access After Hours service at the Calvary Mater hospital, which was forced to close on Christmas Eve 2021 due to funding cuts by the former Liberal Government. And we're restoring hours at After Hours clinics at the John Hunter Hospital, Maitland Hospital, Belmont Hospital and Toronto Polyclinic.

From 1 September 2023, the Albanese Labor Government is making medicines cheaper by allowing millions of Australians to buy two months' worth of medicines for the price of a single prescription. Hundreds of medicines for conditions like heart disease, cholesterol, arthritis, Crohn's disease and hypertension will be cheaper. Concession card holders will save up to \$43.80 a year for each medication.

If you're 55 and over and on JobSeeker, you'll be getting a \$46 a week increase from 20 September. And from 1 July, all Commonwealth

Seniors Health Card holders will receive up to \$500 energy bill relief per household paid directly onto your power bill.

We're also delivering the largest increase in rent assistance in more than 30 years.

And we are putting an end to the former Liberal Government's neglect of aged care with an historic 15 per cent pay increase to aged care workers. This will support the incredible aged care workforce in Newcastle working tirelessly to give older Novocastrians the dignity they deserve in aged care.

These are just some of the measures which will help older Novocastrians.

As always, I am here to help you in any way I can including connecting you to local services and supports. Please do not hesitate to call my office on 4926 1555 if I can be of assistance.

Yours sincerely,



Sharon Claydon MP

Federal Member for Newcastle

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Every effort has been made to ensure the accuracy of the information provided. Payment rates in this guide are current from May 2023.



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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, call the **healthdirect helpline** on 1800 022 222.

SERVICES AUSTRALIA

servicesaustralia.gov.au

136 240 (self-service) or

132 300 (older persons)

Centrelink delivers a range of government payments and services to older Australians, carers, those seeking employment, families, parents, people with disability, students and apprentices.

Newcastle Service Centre

279 King St, Newcastle NSW 2300

Mayfield Service Centre

188-194 Maitland Rd, Mayfield NSW 2304

Charlestown Road Service Centre

331 Charlestown Rd, Charlestown NSW 2290

Wallsend Service Centre

70 Robert St, Wallsend NSW 2287

MEDICARE

humanservices.gov.au/individuals/medicare
132 011

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

COMPLAINTS

To make a complaint about a health provider or service, contact the New South Wales Health Complaints Commission on **1800 043 159**.

AUSTRALIAN TAXATION OFFICE (ATO)

www.ato.gov.au

1800 008 540

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.

If you have received suspicious 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 verify this person's identity.

My Aged Care

1800 200 422

My Aged Care provides information and support for navigating the aged care system.

Australian Financial Complaints Authority

www.afca.org.au
1800 931 678

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

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

Older Persons Advocacy Network (OPAN)

www.opan.org.au
1800 700 600

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

National Disability Insurance Scheme

www.ndis.gov.au
1800 800 110

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

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

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

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

Carer Gateway

www.carergateway.gov.au
1800 422 737

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

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

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

Age Pension

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

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

- Over Age Pension age
- 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

Per fortnight	Single	Couple (each)	Couple (combined)	Couple apart due to ill health (each)
Maximum basic rate	\$971.50	\$732.30	\$1,464.60	\$971.50
Maximum Pension Supplement	\$78.40	\$59.10	\$118.20	\$78.40
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
Total	\$1,064	\$802	\$1,604	\$1,064

A full rate single pensioner currently receives around \$27,664 per year, including supplements. And a full rate pensioner couple currently receives around \$41,704 per year combined, including supplements.

Income and Assets Test

To be paid Age Pension, you must be under the income and assets test limits.

Your payment will be determined by whichever test gives you the lowest Age Pension rate.

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

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

Income Test

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

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

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

Once you earn more than \$190 per fortnight for a single, or more than \$336 per fortnight for a couple, your pension will start to reduce and you will receive a part-pension.

If you are a single person

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

If you are a pensioner couple:

If your combined income per fortnight is..	Your pension will reduce by
Up to \$336	\$0
Over \$336	50 cents for each dollar over \$336

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	\$2,318
A couple living together	\$3,544 combined
A couple living apart due to ill health	\$4,592 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 all bank accounts, managed investments, shares and most superannuation.

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 \$56,400 of your financial assets is deemed to earn 0.25%.

Anything over \$56,400 is deemed to earn 2.25 per cent.

If you're a member of a couple and at least one of you receives a pension – the first \$93,600 of your combined financial assets is deemed to earn 0.25 per cent. Anything over \$93,600 is deemed to earn 2.25 per cent.

If you're a member of a couple and neither of you receive a pension – the first \$46,800 of each of your own and your share of joint financial assets is deemed to earn 0.25 per cent. Anything over \$46,800 is deemed to earn 2.25 per cent.

WORK BONUS

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

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

Any unused portion of your Work Bonus will accrue each fortnight in an income bank. **As at 1 December 2022, all eligible pension payment recipients of Age Pension age receive an automatic \$4000 top-up of their Work Bonus, taking their Income Bank from a maximum \$7,800 to a maximum \$11,800 until 31 December 2023.** You can then draw down on this balance in the fortnights you earn more than \$300.

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

The Work Bonus applies on an individual basis. 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	\$280,000	\$504,500
Couple combined	\$419,000	\$643,500
Illness separated (couple combined)	\$419,000	\$643,500
A couple, one partner eligible, combined	\$419,000	\$643,500

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

For a part pension, assets must be less than:

Your situation	Homeowner	Non-homeowner
Single	\$634,750	\$859,250
Couple combined (including one partner eligible)	\$954,000	\$1,178,500
Illness separated, couple combined	\$1,128,500	\$1,353,000
A couple, one partner eligible, combined	\$954,000	\$1,178,500

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

Age Pension Age

The Age Pension age is increasing gradually to 67 years. It is increasing 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

Home Equity Access Scheme

The Home Equity Access Scheme allows people of Age Pension age who own suitable 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 qualifying pension to access the Home Equity Access Scheme.

The loan is secured against suitable real estate, often your home. Repayments can be made at any time, or it can be repaid on the sale of the secured real estate or from your estate.

You and your partner may use the Home Equity Access Scheme to access up to 150 per cent of the maximum fortnightly Age Pension rate. Maximum-rate pensioners can receive up to an extra 50 per cent on top of their fortnightly Age Pension payment. Self-funded retirees can receive the whole 150 per cent of the pension rate. Part-pensioners can receive an amount in between.

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

You can receive payments from the Home Equity Access Scheme on a fortnightly basis. And, 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. Any lump sum advance reduces the maximum fortnightly loan amount you can take over the subsequent 12-month period.

At the 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.

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.

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	\$140.40	\$350	\$157.20
Single, Share	\$140.40	\$280.14	\$104.80
Couple, Combined	\$227.40	\$424.74	\$148.00

2023 Budget Update

The Albanese Labor Government recognises many people are struggling with the costs of rents. We are providing additional support to renters with the largest increase to Commonwealth Rent Assistance in more than 30 years. For those on the maximum amount of rent assistance, we are increasing their payment by 15 per cent. The new rate will commence from 20 September 2023, subject to the passage of legislation. Indexation of the payment will also take place as usual on 20 September.



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

Common Questions

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

No. Your principal place of residence and up to 2 hectares of land is not included in the Age Pension assets test.

On what day is the pension paid?

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

How often is the pension indexed?

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

How is pension indexation calculated?

The rate of the Age Pension is indexed by the higher of the growth in 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 combined couple rate is benchmarked to 41.76 per cent of MTAWE (around 27.7 percent for the single rate).

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

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

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

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

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

Can Centrelink pay bills on my behalf?

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

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

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

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

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

What if I disagree with a Centrelink decision?

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

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

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



Concession Cards, Medicare and Health

Pensioner Concession Card

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

- Age Pension
- Carer Payment
- Parenting Payment – Single
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, caring for a dependent child and looking for work

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, Special Benefit.

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

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

The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to \$7.30 instead of the general rate of \$30.00
- Access to the lower, concessional threshold of the Pharmaceutical Benefits Scheme Safety Net
- Bulk billed doctor visits – depending on 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
- 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 may 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 is a concession card provided to self-funded retirees who have reached Age Pension age but are not eligible for a pension payment due to their income or assets. Eligibility for the Commonwealth Seniors Health Card is based on a person's adjusted taxable income, plus any deemed income from account-based income streams. There is no assets test.

The Commonwealth Seniors Health Card provides access to the same Commonwealth medical and pharmaceutical concessions as the Pensioner Concession card. State governments may offer additional concessions at their own discretion.

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

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

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

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



Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of \$170 that assists eligible people with the additional home energy costs of operating essential medical equipment or medically necessary heating and cooling.

To be eligible, you must use specified essential medical equipment in your home, or have certain medical conditions that require the use of additional heating and/or 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.

Contact Centrelink for more information.

Pharmaceutical Benefits Scheme Safety Net Card

If you spend a lot on medicines you can get a Pharmaceutical Benefits Scheme Safety Net Card that will give you access to cheaper medicines. From 1 January 2023 the annual Safety Net Thresholds are:

- \$262.80 for concession card holders, including the Pensioner Concession Card and the Commonwealth Seniors Health Card.
- \$1,563.50 for general patients.

Concessional patients now 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 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 \$7.30 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 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.

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

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

Table 2: From 1 July 2023, new income thresholds will apply.

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

Source: https://privatehealth.gov.au/health_insurance/surcharges_incentives/insurance_rebate.htm

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

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

Medicare Safety Nets thresholds

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

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

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

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

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

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

Table 3: 2023 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)	\$531.70	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	\$2,414.00	Everyone in Medicare	Your out-of-pocket amount for the calendar year.	80% of out-of-pocket costs or the EMSN benefit caps for out of hospital services.
Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A	\$770.30	Concession cardholders and families eligible for Family Tax Benefit Part A	Your out-of-pocket amount for the calendar year.	80% of out-of-pocket costs or the EMSN benefits caps for out of hospital services.

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

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

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

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

Carers Payment & Carers Allowance

Carer Payment

Carer Payment can help people who are providing constant care to a child (under 16 years) or an adult (16 years and over) with disability, a medical condition, or 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 and is subject to the same income and asset tests. 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 (an Australian citizen or permanent visa holder residing in Australia)
- 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 Centrelink).

Care Receiver's Income and Assets Test

Income Limit	\$127,962
Assets Limit	\$789,500

If the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes the income test and liquid asset test (\$6,000 for a single person and \$10,000 for those who are partnered).

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

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

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

Carer Allowance

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

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

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

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

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

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

Carer Supplement

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

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

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

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

The payment is made in July of each year.

Disability Payments

Disability Pension

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

To receive the Disability Support Pension, you must:

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

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

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

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

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

Mobility Allowance

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

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

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

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

Other Payments

Crisis Payment

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

- Because of 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.

You must be an Australian resident (an Australian citizen or permanent visa holder residing in Australia) or the holder of a specified temporary visa (e.g. a temporary partner visa or temporary protection visa). A 208-week waiting period applies to most new Australian residents and specified temporary visa holders, unless you have experienced a substantial change of circumstances (e.g. illness, death of a partner or sponsor, or domestic or family violence) since arriving in Australia

Aged Care

Delivering for Aged Care

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

We are determined to improve the experience of older Australians throughout the aged care system and ensure they receive high quality, safe, care. The Albanese Government has been engaging with residential aged care homes and meeting with older people and their families and carers, as well as aged care workers and aged care providers, to hear what they think about aged care.

Older people, along with their families and carers, are at the heart of these changes. We are ambitious for aged care and we strongly encourage everyone to have their say.

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



Aged Care Services

My Aged Care

My Aged Care is an Australian Government resource to help you find out what 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.

1800 200 422

www.myagedcare.gov.au

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

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

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

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:

1. Help at home

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

2. 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.

3. 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.

Star Ratings for aged care homes are now available through the 'Find a provider' tool on the My Aged Care website. Star Ratings allows you to compare the quality of aged care homes. Residential aged care homes receive an overall Star Rating as well as ratings against 4 sub-categories: compliance, residents' experience, staffing and quality measures. Find out more:

Visit: myagedcare.gov.au/quality-aged-care

How To Access Aged Care Services

Step 1. Contact My Aged Care

You can call on **1800 200 422** or apply for an online assessment at **www.myagedcare.gov.au**

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

Step 2. Have a face to face assessment

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

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

Step 3. Find out about costs

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

Step 4 Following your assessment

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

Step 5. Choose services

- The service finders on the My Aged Care website can help you locate and compare some services in your area once you know which type of care you are eligible for.
- Your assessor and My Aged Care can also help you find services in your local area that meet your needs.



Commonwealth Home Support Programme

Commonwealth Home Support Programme

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

Eligibility

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

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

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

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

Assessment for Commonwealth Home Support Programme

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

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

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

The assessor will ask questions about:

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

Commonwealth Home Support Programme

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 Available through the Commonwealth Home Support Programme

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

Community and home support

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

Food services

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

Allied Health Support

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

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

Home Care Packages

Home Care Packages

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

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

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

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

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

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

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

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

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

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

Home Care

Home Care 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.

Package costs

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

1. The basic daily fee	Nearly everyone receiving a home care package is asked to pay this fee
2. An income tested care fee	People whose income is over the maximum income for a full pensioner will probably be asked to pay this
3. 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

Home Care Packages pricing changes

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

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

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

Other Useful Contacts

Aged Care Quality and Safety Commission

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

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

Phone: 1800 951 822

Website: agedcarequality.gov.au

Post: Aged Care Quality and Safety Commission

GPO Box 9819, In Your Capital City

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 www.carergateway.gov.au or contacted on **1800 422 737**.

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

National Dementia Support Program

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

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

Translating and Interpreting Service (TIS National)

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

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

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

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



Support for Carers

Help for Grandparent Carers

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

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

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

Can grandparents access Family Payments?

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

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

Family Tax Benefit – Part A

Family Tax Benefit – Part A is paid per child. Families with a combined income of \$58,108 or less can access the maximum rate of the payment. Age Pensioners, including those on a part-pension, generally receive the maximum rate of Family Tax Benefit – Part A.

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

Family Tax Benefit – Part B

Pensioners and other social security recipients, including part-pensioners, may be eligible for Family Tax Benefit – Part B. The payment rate starts to taper off once the secondary income earner earns more than \$6,059 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 \$104,432 or less per year. The payment rate starts to taper off once the secondary income earner earns more than \$6,059 per year.

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

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

Maximum rate of Family Tax Benefit – Part B

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

Do Family Tax Benefit payments give you access to 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
Single			
One or two children	\$184.38	\$430.97	\$184.94
Three or more children	\$184.38	\$462.70	\$208.74
Couple			
One or two children	\$272.44	\$519.03	\$184.94
Three or more children	\$272.44	\$550.76	\$208.74

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

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

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

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

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

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

For more information contact Centrelink Cares Line Ph: **132 717**

2023 Budget Update

The Albanese Labor Government recognises many people are struggling with the costs of rents. We are providing additional support to renters with the largest increase to Commonwealth Rent Assistance in more than 30 years. For those on the maximum amount of rent assistance, we are increasing their payment by 15 per cent. The new rate will commence from 20 September 2023, subject to the passage of legislation. Indexation of the payment will also take place as usual on 20 September.

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

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

The current rates of Carer Allowance per child, are:

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

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

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

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

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

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

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

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

Can grandparents get help with the cost of child care?

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

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

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

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

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

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

Need to know more?

Every grandparent carer's situation is different.

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

Grandparent Adviser Line
PH: 1800 245 965



Useful Numbers

SERVICE	NUMBER
Sharon Claydon MP	02 4926 1555
Emergency - Police, Ambulance & Fire Brigade	000
Police Assistance (non-emergency)	131 444
Report Criminal Activity	1800 333 000
Aged Care Complaints Available to all users of aged care services	1800 951 822
Alcohol Campaign Information Line	1800 250 015
Arthritis Australia	1800 011 041
Asthma Australia	1800 278 462
Ausgrid	13 13 65
Australian Hearing	134 432
Australian Tax Office	13 28 65
Australian Tax Office - Scams hotline	1800 008 540
Australian Organ Donor Register	1800 777 203
Beyond Blue Information and support for mental health	1300 224 636
Bowel Cancer Australia Helpline	1800 555 494
Cancer Council Helpline	13 11 20
Centrelink: Carers Payments	13 27 17
Centrelink: International Services	13 16 73
Centrelink: Job Seekers	13 28 50
Centrelink: Disability, Sickness, Carers	13 27 17
Centrelink: Multilingual and Interpreting	13 12 02
Centrelink: Older Australians	13 23 00
Centrelink: Phone Self Service	13 62 40
Centrelink: Reporting	13 32 76
National Diabetes Services Scheme (NDSS)	1800 637 700

SERVICE	NUMBER
Centrelink: Students and Trainees	13 24 90
Comcare	1300 366 979
Commonwealth Respite and Carelink Centres (CRCCs) Access to information, respite care and support for carers	1800 052 222
Commonwealth Ombudsman	1300 362 072
Connectability Australia	02 4962 1000
Dementia Helpline National Support service staffed by trained and experienced advisors	1800 100 500
National Diabetes Services Scheme (NDSS)	1800 637 700
Disability Advocacy Service NSW	02 4927 0111
Domestic Violence (1800 RESPECT)	1800 737 732
Elder Abuse Helpline	1800 628 221
Energy Australia	13 34 66
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
Heath Direct 24 hour health advice	1800 022 222
Heart Foundation Helpline	13 11 12
Home Support and Care This is provided through MyAgedCare	1800 200 422
Hunter Water	1300 657 657
Immunisation Hotline	1800 671 811
Kidney Health Australia	1800 454 363
Law Access NSW	1300 888 529
Lifeline	13 11 14
Medicare	132 011
Medicines Line	1300 633 424
MensLine Australia	1300 78 99 78

Useful Numbers

SERVICE	NUMBER
My Aged Care Federal Government aged care services	1800 200 422
National Bowel Cancer Screening Program	1800 930 998
National Cervical Screening Program	1800 627 701
National Continence Helpline	1800 330 066
National Dementia Helpline	1800 100 500
NDIS Hotline	1800 800 110
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
Newcastle Community Health Centre	02 4016 4530
Newcastle Taxi Service	13 22 27
NSW Ageing and Disability Abuse Helpline	1800 628 221
NSW Disaster Welfare Assistance Line (bushfires)	1800 018 444
NSW Victims Access Line	1800 633 063
Older Persons Advocacy Network This will connect you with the aged care advocacy organisation in your State or Territory	1800 700 600
Older Persons Legal Clinic Run by University of Newcastle Legal Centre	1800 314 792
Healthy Bones 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
Samaritans	135 247
Seniors Rights Service	1800 424 079
Service NSW	13 77 88
Smart Traveller Providing advice on Travel Health	1300 555 135

SERVICE	NUMBER
St Vincent de Paul Society	02 4961 6885
Telstra Customer Service	13 22 00
Telstra Disability Hotline	1800 068 424
Telecommunications Industry Ombudsman (TIO)	1800 062 058
The Hunter Dementia and Memory Resource Centre	02 4962 7000
The Salvation Army - Financial Counselling Service (Money Care)	1800 722 363
The Smith Family	1300 326 459
Therapeutic Goods Administration	1800 020 653
Translating and Interpreting Service (TIS)	13 14 50
Transport NSW	13 15 00
Veterans & Veterans Families Counselling Services Open Arms provides counselling for veterans	1800 011 046
Veterans' Home Care This is provided through My AgedCare	1300 550 450
Vision Australia	1300 847 466
Welfare Rights Centre	1800 226 028
Women's Domestic Violence Court Advocacy NSW	1800 938 227

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

Safety Hints

HOME SECURITY

- Ensure your house number is clearly visible.
- Never tell anyone that you are at home alone for example trades or delivery people.
- Trim trees and bushes to allow a clear view of your home (this will remove hiding places for possible offenders).
- Don't leave keys in obvious places, such as under pot plants or in the meter box.
- Make sure handbags and wallets are not left in sight for example on bench tops or cupboards.
- Install security screens and grilles.
- Fit deadlocks and key locks to doors and windows.
- Install motion sensor floodlights.
- Think about installing an alarm system.
- Get to know your neighbours. They can be your eyes and ears if you're not at home.
- Always hang up on unwelcome callers.
- Never give your name or address to unknown telephone callers.
- Don't disclose that you live alone or that you may be away from your home.
- Never disclose any personal or financial information.
- Invest in an answering machine.
- Consider changing your phone number to a silent or unlisted number.
- If you're concerned about a possible scam call you can find more information by visiting [scamwatch.gov.au](https://www.scamwatch.gov.au).

USING PUBLIC TRANSPORT

- Travel with a friend.
- Wait for transport in a well lit area close to other commuters.
- Keep a current timetable to minimise time spent waiting.
- Don't sit alone on buses or trains and be sure that you can be seen by the driver or other passengers.
- Consider carrying a personal alarm.

USING YOUR TELEPHONE

- The telephone is probably your most important means of communication, however there are some criminals in society that will use it to their advantage.

SAFER SHOPPING

- Shop with friends whenever possible.
- If you carry a purse or bag, hold it close to your body, tucked under your arm.
- Always have a firm hold of your handbag or purse, don't leave it on shop counters or on the seat beside you on the bus or train.
- Never leave your handbag in the shopping trolley.
- Never carry large sums of money. Use EFTPOS or credit cards wherever possible.
- Use an ATM in shopping centres not external ATMs.
- Don't carry signed withdrawal forms with your bank book.
- Always be aware of your surroundings.

Wills & Funerals

MAKING A WILL

It is recommended that all people over the age of 18 make a will. A will that is regularly reviewed after major changes in life such as marriage, birth of children, death etc can ensure that your decisions in relation to your financial assets are complied with.

A will must appoint an executor who will be responsible for carrying out your instructions in your will and how your estate will be distributed. It is your decision who you appoint as your executor and it can be a family member or friend.

State governments also provide Public Trustees who can act as your executor. Alternatively you can also appoint a lawyer to act on your behalf.

LIVING WILLS

A living will is also known as a health care directive or an advance directive. They all refer to the legal document that allows you to state your wishes for end-of-life medical care should you become unable to communicate your decisions. It has no power after death.

Living wills are often used with an Enduring Power of Attorney. In some states, it is just one document.

These documents can save family members and your doctors guessing what you might prefer in terms of treatment as well as painful disputes that can finish up in a courtroom.

PLANNING A FUNERAL

Like the making of a will, planning a funeral can assist family and friends to ensure that your final wishes can be complied with.

As a funeral can be a significant cost both financially and emotionally, planning for a funeral ensures the time spent grieving for a loved one is without the stress of deciding how they would have wanted their funeral to be arranged.

Pre-planning ensures your wishes in regard to the type and cost of service can be complied with.

Most funeral providers offer customers a range of methods to assist in planning a funeral.

It is worth visiting a number of funeral service providers and getting a number of quotes before you make your final decision. Most funeral service providers also offer a variety of financial payment methods that you can choose from.

As with all important information, keep any documentation in a safe place and ensure that either your family members or Executor of your will is aware where to find this information.

Centrelink also has a Financial Information Service that can provide information on retirement planning.

They can be contacted by telephone on **13 23 00**.

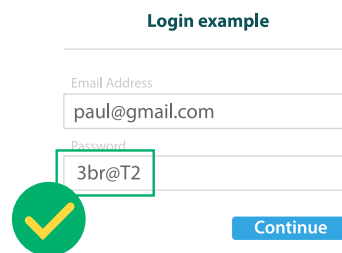
E-Safety Scams

Be Connected

Avoiding scams

Here are some top tips for recognising and avoiding scams and tricks on the internet.

On the internet, you cannot always be sure that people are who they say they are. Being aware of internet tricksters is one of the most important steps towards avoiding them. Once you know their tricks, you should be able to spot a scam easily.



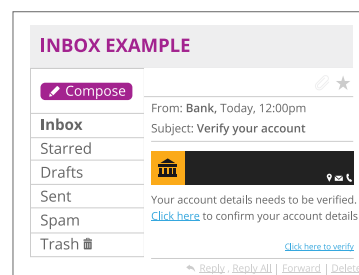
The phishing scam

Phishing scams are the most common form of scam on the internet. They usually start with an email or phone call that seems to be from a business you trust, asking you to 'confirm' your account details. When you confirm your details, they're actually being gathered by the scammer.

If you get an email asking for personal information, you should follow these steps:

- Don't click on any links in the email.
- Delete the email.
- Help others know about the scam by reporting it to the Australian Competition and Consumer Commission's (ACCC) ScamWatch website.

If you're really worried, you can always call the company that the email appears to be from directly. Just be sure to use your own contact information – not anything in the email.



This is a scam

Unexpected money

With this scam, you receive an email promising a lot of money in the future for a small upfront fee. Some examples include:

beconnected.esafety.gov.au

E-Safety Scams

Avoiding scams

- An 'inheritance' that you can get if you only pay an admin fee.
- A 'lottery' that you've won, but you need to pay a fee to get paid out.
- A big payout in the future if you just help someone out right now.

If someone you don't know contacts you and offers a lot of money for a small upfront payment, it's probably a scam. Ignore that person and delete the email.

Money for nothing

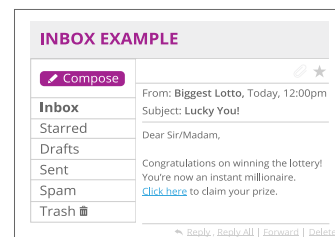
These are scams that ask you to pay money for something that doesn't exist. Look for things like:

- Emails offering the opportunity to join a major investment opportunity, at a heavily discounted rate.
- People on dating websites that express deep affections for you very quickly, but then ask for help with medical and other expenses.
- Fake charities that contact you after major disasters.
- Callers telling you that there's a problem with your computer or your tax return.

These are likely to be scams and should be ignored.

Learning more about scams

The best place to report and learn more about scams is the Australian Competition and Consumer Commission's ScamWatch site, which can be found at www.scamwatch.gov.au.



There are scams that ask you to pay money



Knowledge is power

Scams are intended to take advantage of your good nature, but if you're careful about sharing personal information online, use common sense about who you give money to, and keep your guard up, the internet can be a safe place to explore.

E-Safety Scams

Be Connected

Getting help

If you run into trouble online, don't panic! There are places you can go to get help, and things you can do.

I suspect I'm being scammed

If you think you've been the victim of a scam, don't be embarrassed and don't keep it to yourself.



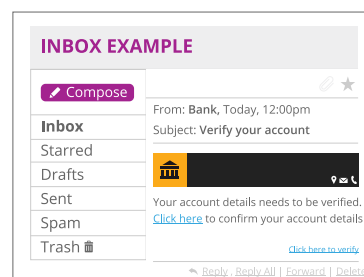
There are steps you can take to fix the problem:

1. Contact your bank and stop any further payments to the scammer.
2. Report the scam to the ACCC (Australian Competition and Consumer Commission). Head to www.scamwatch.gov.au for help with reporting and understanding scams.
3. Raise awareness. If there's anybody else you know who might be a victim, let them know.

I think my computer has a virus

If your computer starts acting strangely, it may have contracted a virus. Some common signs of a virus include:

- Messages that say files have been locked and you need to pay to unlock them.
- Programs that won't start.
- Websites that open when you don't want them to.
- Ads that popup and cover your computer screen.
- Your computer works very slowly.



This is a scam

beconnected.esafety.gov.au

E-Safety Scams

Getting help

If you think you have a virus, just follow these steps:

1. Open your antivirus software and run a manual scan. This might pick up any problems.
2. If you subscribe to a paid antivirus program, call its help line. Part of the price of the subscription should include access to a help hotline.
3. Call computer support. If both the above don't work, it's time to call help. Start with either a computer-savvy relative or find a local computer help service.



**Do you have a virus?
Don't panic**

I think somebody has access to my passwords

If you think that one of your internet accounts has been accessed by somebody else, then the most important thing to do is to change your password as soon as possible. Go to the website, then find the 'Help' section, and the part where you can change your password.

Paul



Profile
Settings
Update Password

Update your password

Knowing when to get help

Perhaps the most important thing of all is knowing when to seek help. Don't be embarrassed that you have a problem – people have them all the time – and find someone who will help. Perhaps it's the anti-scam folks at the ACCC, or a technically-minded friend or family member, or even a local computer technician. There's always someone who can help.

Hot Weather

HOT WEATHER AND OLDER PEOPLE



As we age, we have a higher risk of heat-related illness, especially if we live alone, have medical conditions, or take certain medicines.

Physical changes happen as we get older, and we may be less likely to notice we are becoming overheated or dehydrated, and some medications can make this worse.

Older people are also less able to cool their body by sweating.

Speak with your doctor or pharmacist for advice about medicines you are taking. If you are an older person or if care for someone elderly, the following tips may help:



Use air-conditioners and fans set to cool, put a wet cloth around your neck, or put your feet in a bowl of cool water.



Drink plenty of water throughout the day, even if you do not feel thirsty, and take a bottle of water wherever you go.



Swap large meals for smaller ones. Make cool meals, like salads, and avoid using ovens or stoves in hot weather – they can make your home much hotter.



Arrange for a friend or relative to visit you twice a day to check how you are and that you have everything you need to stay healthy in the heat.



Register with the free Red Cross Telecross REDi service on 1800 188 071. Trained Red Cross volunteers call older people up to three times a day to make sure they are well and coping in hot weather.



A trip to an air-conditioned public space, like the local library, cinema or shopping centre, may give you some relief from hot weather. But remember, avoid going outside in the hottest part of the day.

In a medical emergency, always call triple zero (000) for an ambulance

For more information

www.sahealth.sa.gov.au/healthyintheheat

Public I1-A1

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Electorate Map



Lined writing area consisting of 35 horizontal lines for text entry.

Seniors & Pensioners

Information Kit

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