

# 2020 Seniors Guide



*With compliments from*

**Pat Conaghan** MP

**NATIONALS FEDERAL MEMBER FOR COWPER**



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**Disclaimer:** This guide is not intended to provide complete information on pensions and the conditions that apply, which are subject to change from time to time. Details correct as at 30 June 2020.

# Pat Conaghan MP

**NATIONALS FEDERAL MEMBER FOR COWPER**



Older Australians should be recognised for their role in building strong and healthy communities.

They are a vital part of our economy and community through their continued engagement in the workforce and their contribution to family and community life through volunteering, community involvement and caring for family.

The provision of good health care, respite and rehabilitation facilities, aged support and employment services, together with advice and assistance for self-funded retirees are important services our nation can, and should, offer in recognition of the contribution made by our seniors.

This edition of the Seniors Guide provides information on the latest terms and conditions that apply to the Age Pension and a range of other information for seniors which may be of use.

This guide covers topics including:

- A comprehensive introduction to the Age Pension;
- Eligibility and how assets, investments and income testing may affect Age Pension payments;
- Information regarding how overseas travel affects Age Pension payments;
- Care and benefits for carers;
- Medicare and the Pharmaceutical Benefits Scheme;
- Concession cards; and
- Useful contacts and other services.

I hope you find this guide helpful.

I consider it a privilege to represent you and your interests in Federal Parliament, so please take the time to complete my 30 second survey on the last page.

If you require any further information, please call my office in Coffs Harbour on 02 6652 6233 or in Port Macquarie on 02 5507 9555. Alternatively, you can email me at [Pat.Conaghan.MP@aph.gov.au](mailto:Pat.Conaghan.MP@aph.gov.au)

Yours sincerely,

**PAT CONAGHAN MP**  
**Nationals Federal Member for Cowper**

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# Age Pension



## Pension Age

**Q** From what age can I receive the Age Pension?

**A** Men and women born before 1 July 1952 are eligible from 65 years and 6 months of age.

**Q** I have heard that the qualifying age for the Age Pension will increase. Will this affect me?

**A** Changes to the qualifying age for Age Pensions began on 1 July 2017 when the qualifying age for the Age Pension increased from 65 years to 65 and 6 months. The qualifying age for the Age Pension will continue to increase by 6 months every two years until 1 July 2023 when the qualifying age for the Age Pension will be 67 years for both men and women.

Everyone born after 1 July 1952 will be affected by the transition to the new qualifying age.

Date of Chang	Date of birth between	Qualifying age for Age Pension (years)
1 July 2017	1 July 1952 to 31 December 1953	65 years and 6 months
1 July 2019	1 January 1954 to 30 June 1955	66 years
1 July 2021	1 July 1955 to 31 December 1956	66 years and 6 months
1 July 2023	1 January 1957 and later	67 years

## Pension Pay Day

**Q** When will my Pension be paid?

**A** Income support payments are usually paid fortnightly, and pensioners are able to choose which week day they are paid. Members of a couple are paid on the same day, unless special circumstances apply. If you would like to change your pay day, please contact Centrelink.

## Age Pension Rates

**Q** What is the maximum basic rate of the Pension?

	Per week	Per fortnight	Per year
Single Pensioner	\$430.30	\$860.60	\$22,375.60
Pensioner Couple (each person)	\$324.35	\$648.70	\$16,866.20

The above figures do not include the Pension Supplement or Energy Supplement – see pages 9-10.

**Q** How are Age Pension rate increases calculated?

**A** Increases in the Age Pension are calculated based on the Consumer Price Index (CPI) or the Pensioner Beneficiary Living Cost Index (PBLCI), whichever is higher. Additionally, pension increases are then benchmarked to community living standards through a link to Male Total Average Weekly Earnings (MTAWE).  
CPI is a general measure of price inflation and changes in cost of living for the household sector. PBLCI is a measure of changes in purchasing power for people on income support payments, including the Age Pension. MTAWE is the average wage for all working males in the economy and is used as an indicator of current community living standards.

**Q** When will the Pension rate next increase?

**A** Base pensions are indexed twice a year, on 20 March and 20 September.

# Income and Asset Tests



## Income Test

### Q What is the Income Test?

A We assess your income from all sources, including financial assets such as superannuation. Income includes an amount you earn, derive or receive for your own use or benefit, profits, and some regular payments you get as a gift or allowance. We use the gross amount in the income test. This is the amount before tax or any other deductions. Your income test includes income from anywhere in the world, not just Australia, and includes pensions from other countries. If you're over these limits, you get a lower pension.

### Q Under the pension income test, how much extra income can I receive before I lose my pension?

A

Per fortnight		
Pension starts reducing when your income is more than (income free area)	Single Pensioner	\$174.00
	Pensioner Couple (combined income)	\$308.00
Pension cuts out completely when your income is more than	Single Pensioner	\$2,062.20
	Pensioner Couple (combined income)	\$3,155.20

These figures may be higher if you receive Rent Assistance with your payment. The income free area is indexed on 1 July each year.

### Q What happens if my income is greater than \$174.00 allowable income (\$308.00 for a pensioner couple) in any fortnight?

A Income over these amounts reduces the rate of pension payable by 50 cents in the dollar for single pensioners and 50 cents for couples (25 cents in the dollar for each member of a couple).

## Deeming

### Q What is Deeming?

A "Deeming" is where your money is assumed by Centrelink to be earning a set rate of interest. This assumed earning is the figure counted as income on investments for the Pension income test (page 6 or 8 depending on your circumstances) even if your investments have not actually earned this amount or are earning more than this amount.

### Q What assets are deemed?

A Funds deposited in bank, building society and credit union accounts, as well as:

- Cash term deposits and debentures
- Friendly society bonds
- Managed investments
- Assets in superannuation and rollover funds held by anyone of Age Pension age
- Listed shares and securities
- Short term asset tested income streams
- Account-based income streams purchased from 1 January 2015 (and some purchased before 1 January 2015, if they have not been grandfathered)
- Loans, including those to family trusts and companies
- Shares in unlisted public companies
- Gold and other bullion
- Gifts of money or assets of more than \$10,000 per financial year or greater than \$30,000 over five financial years

# Income and Assets Test



## Q What investments are exempt?

A You may be eligible to get a deeming exemption in some cases. If this happens, how much you actually earn from the investment is the income amount that counts for the income test. This actual income could be \$0. Examples of what may be exempt include a failed financial investment, some superannuation if it's fully preserved or inaccessible or an account that only contains money from a National Disability Insurance Scheme package.

## Q What investments are not exempt?

A You can't get a deeming exemption if an investment performs poorly. This includes:

- Shares with negative returns
- Companies or funds having short term problems

## Q What is the rate which financial investments are deemed to earn?

A

Single Pensioner	First \$51,800	0.25%
	Over \$51,800	2.25%
Pensioner Couple (both receiving a pension or one person receiving the pension and the other receiving a living allowance)	First \$86,200	0.25%
	Over \$86,200	2.25%

These rates are subject to regular review.

## Work Bonus Scheme

### Q What is the Work Bonus Scheme?

A The Work Bonus Scheme helps pensioners over the Age Pension age earn more income from work without reducing their pension. From 1 July 2019, the first \$300\* of employment income earned per fortnight is ignored under the income test meaning pensioners get to keep more of their pension. This is in addition to the pension income.

Any unused portion of the \$250 fortnightly exemption, up to a maximum of \$7,800, accrues in an Employment Income Concession Bank (income bank). The income bank offsets future assessable employment income.

There is no need to apply for the scheme, but pensioners will need to inform Centrelink of their earnings.

## Q How can I report my income?

A You can report your income and changes to your circumstances online, by phone, or at a service centre.

Use your Centrelink online account through myGov – it's easy to set up an online account. The employment diary helps you record and report your income.

Use the Express Plus Centrelink app – it's quick and simple to add the app to your mobile phone. The timesheet helps you record and report your income.

Call the report income line for phone self service – it's easy to register for phone self service.

If you still get report forms by post: go to a service centre and use a self service computer or ask the staff to help you call the job seekers' line

If you don't need to report regularly, you can tell Centrelink about changes to your or your partner's income by:

- phoning us on your usual payment line, or
- visiting a service centre

## Assets Test

### Q Which assets are included in the Assets Test?

A All your belongings including your car and the contents of your home are counted, except items such as:

- Your home in which you live and up to two hectares on the same title
- The proceeds from the sale of a previous home which will be used within 12 months to the purchase of another home
- Accommodation bonds paid on entry to residential aged care

# Income and Assets Test



- Special aids for disabilities and money from the National Disability Insurance Scheme
- Some Income stream products depending on when you purchased them
- Certain types of interest not created by you or your partner (eg. life interest)
- Funeral bonds up to \$13,250
- Any property or money in a deceased person's estate which you have not yet received

Some pensioners with larger properties on the same title may not have their properties assessed under certain circumstances and sometimes compensation or insurance payments for loss or damage to buildings or personal items may not be assessed.

**Q** I have some assets and some income. Which test will be used to determine my eligibility for the Pension?

**A** Your pension will be calculated separately under both the assets test and the income test. Whichever test gives the lower pension is used.

**Q** If I do own the home in which I live, what value of assets can I have before my Pension is affected?

**A**

	Single Pensioner	Couple (combined)
Pension starts reducing when you have assets worth more than	\$263,250	\$394,500
Pension cuts out completely when you have assets worth more than	\$578,250	\$869,500

**Q** If I do not own the home that I live in, what value of assets can I have before my pension is affected?

**A**

	Single Pensioner	Couple (combined)
Pension starts reducing when you have assets worth more than	\$473,750	\$605,000
Pension cuts out completely when you have assets worth more than	\$869,500	\$1,080,000

For the two previous tables, there are no income or asset tests for permanently blind age pensioners; upper limits may be increased if rent assistance is paid with the pension.

# The pension is reduced by \$3.00 per fortnight for every \$1,000 above these amounts.

\* Higher for illness separated couple.

**Q** If I sell my assets now I will suffer a considerable loss, and I don't have any income. Is there assistance available?

**A**

Ask Centrelink about the hardship provisions, or whether you can obtain the pension as a loan under the Pension Loans Scheme.

**Q** Do retirement village residents receive an extra Assets Test allowance?

**A**

If your village entry contribution is equal to or less than \$210,500, you are assessed as a non-homeowner. Your entry contribution will count as an asset but it is not regarded as a financial investment under the income test deeming rules. You may also qualify for rent assistance.

If over this amount, you will be assessed as a homeowner with the entry contribution exempt like the family home

Aged care accommodation bonds are exempt from the pension assets test entirely.



## **Q** How much land around my home may I own without affecting my pension?

**A** Normally 2 hectares surrounding a pensioner's home is considered to be part of the home and not counted in the home owners' asset test. However, where a person has lived for 20 years on a farm and it would be unreasonable to sell or lease it, and where the pensioner is making effective use of the land to generate income, the entire value of the land on the same title as the home can be exempt from the Age Pension assets test.

## Gifting

### **Q** Can I give part of my assets away?

**A** Yes, you can give away money and other assets to any value you choose. However, gifts which are of more value than the allowable gifting limit may affect the rate of pension or allowance you receive.

If you gift assets of more than \$10,000 in a single financial year, or more than \$30,000 in a five (financial) year rolling period, the amount gifted (above either of these two amounts) is added to the total value of your financial investments for five years. At the end of the five year period it is disregarded.

## Financial Information Service

### **Q** What is the Financial Information Service?

**A** The Financial Information Service (FIS) is an education and information service available to everyone in the community. The FIS helps people to make informed decisions about investment and financial issues and understand how government payments are assessed. The FIS provides free, independent and confidential services to the community through seminars, by phone and appointment.

### **Q** How can I contact the FIS?

**A** You can ask to speak with a Financial Information Service officer or to make an appointment by calling 13 23 00.

### **Q** How can FIS Seminars help older Australians?

**A** The FIS Seminar program can help you assess and plan your finances now and for the future. The seminars present information on a range of issues aimed at people still in the workforce, are about to retire or have already retired. You can attend as many seminars as you like.

Seminars cover issues such as:

- Understanding your pension
- Accommodation options in retirement
- Aged care fees and charges
- Investing for retirement
- Understanding retirement income streams
- Understanding superannuation
- Estate planning
- Understanding shares, property and managed investments
- Choosing a financial planner

Details of upcoming seminars in your area can be found at <https://bit.ly/2MXSpAQ>.

Bookings are essential for all seminars and can be made by calling 132 300 or visiting the Services Australia website here -

<https://bit.ly/37sTpX7>. Note: Currently as part of the response to coronavirus (COVID-19), Services Australia is suspending their FIS seminars to protect the health of staff and customers.

# Age Pension Supplements and Payments



## Pension Supplement

### Q What is the Pension Supplement?

A The Pension Supplement is a payment which combines –

- the former GST Supplement;
- the Pharmaceutical Allowance;
- the Telephone Allowance; and
- the Utilities Allowance.

The payment is made fortnightly with the regular Pension payment.

### Q What is the rate of the Pension Supplement?

	Per fortnight (minimum)	Per fortnight (maximum)
Single Pensioner	\$37.40	\$69.60
Pensioner Couple (each person)	\$28.20	\$52.50

\* Payment rates are updated twice each year on 20 March and 20 September.

### Q Who receives the Pension Supplement?

A The Pension Supplement is paid to those who receive the Age Pension, Carer Payment, Wife Pension, Widow B Pension, Bereavement Allowance, and Disability Support Pension (excluding those aged under 21 without children).

All other income support recipients who are over the Age Pension qualifying age, also receive the Pension Supplement.

### Q When do I receive the Pension Supplement?

A The Pension Supplement is included automatically as part of regular fortnightly income support payments. You do not need to apply for the Pension Supplement and it does not show as a separate amount.

You may elect to receive the 'minimum' amount on a quarterly, rather than fortnightly basis, even if you are entitled to more than the minimum Pension Supplement.

### Q Is the Pension Supplement means-tested?

A The Pension Supplement is added to a pensioner's base rate of the pension before the income test is applied. The minimum pension supplement amount is the last to reduce when the income test is applied. It is also the amount which remains payable if any Pension Supplement is payable after the application of the income and assets test.

If you are eligible to receive some form of pension payment, you will receive at least the minimum rate of the Pension Supplement. The amount you receive above the minimum rate is determined by the means test.

### Q What are pensioners paid under the transitional arrangements entitled to?

A Pensioners receiving the transitional rate have an amount equivalent to the Pension Supplement included in their pension. It does not show as a separate amount.

### Q If I leave Australia, either temporarily or permanently, will I be eligible for the Pension Supplement?

A Your rate of Pension Supplement generally will not change if you travel outside Australia temporarily for less than 6 weeks.

If you can be paid your main payment for more than 6 weeks, your Pension Supplement will reduce to the Basic Pension Supplement after 6 weeks, or from when you leave Australia if you are leaving to live in another country.



## Energy Supplement

**Q** Will the Energy Supplement paid to pensioners continue to be paid, now the carbon tax is gone?

**A** The Federal Government has delivered on its election commitment to abolish the carbon tax, but is maintaining the associated compensation payments. This assistance includes the Energy Supplement (\$14.10 per fortnight for single Age Pensioners and \$10.60 each for a Pensioner couple). These rates vary for other benefits.

Commonwealth Seniors Health Card holders may receive an Energy Supplement of up to \$366.60 per year for singles and \$275.60 for each eligible member of a couple.

Changes to the Energy Supplement for new Commonwealth Seniors Health Card recipients applied from 20 March 2017. How changes to the Energy Supplement affect you depends on when you started getting the Energy Supplement and with what payment.

If you:

- Held a Commonwealth Seniors Health Card and you were receiving the Energy Supplement on 19 September 2016, you will keep getting the Energy Supplement as long you are continuously eligible for the supplement.
- Claimed a Commonwealth Seniors Health Card after 20 March 2017, and you were not receiving an income support payment that included the Energy Supplement continuously since 19 September 2016, and did not claim the card within 42 days of this payment ending, you won't get the Energy Supplement.

## Essential Medical Equipment Payment

**Q** What is the essential medical equipment payment?

**A** This payment provides support to holders of a Commonwealth Government Concession Card who are required to use eligible essential medical equipment. The annual payment of \$160.00 is provided to help meet the energy costs of running this equipment.

## Rent Assistance

**Q** How much assistance can I get to help pay my rent or lodgings?

**A** Before Rent Assistance becomes payable, a minimum amount of rent (rent threshold) must be paid. Rent Assistance is then paid at 75 cents for every dollar of rent paid above the rent threshold, up to a maximum rate.

	Single Pensioner (\$ per fortnight)	Pensioner Couple (combined, \$ per fortnight)
Maximum Rent Assistance	\$139.60	\$131.60
Minimum rent before Rent Assistance is paid	\$124.60	\$201.80
Maximum Rent Assistance is paid when rent is more than	\$310.73	\$377.27

Rates as at 30 June 2020.

**Q** What if my pension is calculated under the assets test, would I be entitled to Rent Assistance?

**A** Yes. Rent Assistance is not paid to people paying rent to a State Government housing authority or to people in Australian Government funded places in nursing homes or aged care facilities. Rates will vary if pensioners have dependent children. Special rules also apply to single sharers, people who pay board and lodging or who live in a retirement village. Please be sure to include complete details of your arrangement when applying so that the appropriate payment may be calculated.

## Pension Bonus Scheme

**Q** What is the Pension Bonus Scheme?

**A** The Pension Bonus Scheme closed to new registrations from 1 July 2014. Those who had already registered for the Pension Bonus before this date will remain eligible.

# Age Pension Supplements and Payments



The Pension Bonus Scheme was intended to reward older Australians who continued to work past Age Pension or Service Pension age, rather than retiring and claiming a pension. The Scheme was entirely voluntary.

The Scheme provides a tax free lump sum to eligible registered members who deferred claiming Age Pension or Service Pension and continue to work. The bonus is available when people retire, but they must have been registered in the Scheme for a minimum of one year. Only one bonus is ever payable. You must claim your Pension Bonus at the same time as you claim Age Pension. To accrue a bonus the person must have worked at least 960 hours each year they deferred their pension.

**Q** What is the Bonus worth at March 2020 pension rates for a person who would qualify for the maximum rate of pension?

**A**

Number of extra years of work	Single person	Partnered person (each)
1 Year	\$2,162.50	\$1,634.10
2 Years	\$8,649.80	\$6,536.20
3 Years	\$19,462.10	\$14,706.50
4 Years	\$34,599.20	\$26,144.90
5 Years	\$54,061.30	\$40,851.50

If your partner is not receiving a pension when you die they may be eligible for Bereavement Allowance, which is a short term income support payment for the surviving member of a couple.

If someone is getting a Carer Payment to care for you, their payment may continue for 14 weeks after your death. If you do not have a partner your carer may be paid a Bereavement Payment.

When a single pensioner dies, the final payment is paid covering the fortnightly period in which they died. Usually this is paid into the person's nominated bank account and can be accessed by the executor of the estate.

Contact the Bereavement line within 4 weeks of the death of your partner/family member on 132 300 to check your eligibility.

## Bereavement Payment

**Q** Can my family get any help when I die?

**A** A Bereavement Payment may be paid to your partner to provide short term assistance to help your partner adjust to changed financial circumstances.

The amount payable for pensioners is usually equal to the difference between the couple pension rate and single pension rate for up to 14 weeks after your partner's death. This is paid in a lump sum.

# Carer Payments



## Carer Payment



### What is the Carer Payment?



The Carer Payment is generally paid to someone providing constant care to a person with a physical, intellectual or psychiatric disability or to someone who is frail/aged. The person being cared for must need the care for at least a minimum of 6 months unless the condition is terminal. The care should be provided in the home of the person being cared for.

The Carer Payment is paid at the same rate as the Age Pension and is subject to the same income and assets tests. However, there is an income and assets test for care receivers to qualify their carer for Carer Payment.

A person cannot receive the Carer Payment at the same time as another income support payment such as the Age Pension, Newstart Allowance or Parenting Payment. However, a Carer Payment recipient may be entitled to other payments such as Carer Allowance or Family Tax Benefit.

Carers can interrupt providing constant care for 25 hours per week to work, train or study without losing eligibility for the Carer Payment. They may also continue to be paid during up to 63 days of respite.

## Carer Allowance



### What is the Carer Allowance?



The Carer Allowance is a payment made to someone who provides daily care and attention at home to a person with a disability or medical condition.

The Carer Allowance, currently \$131.90 per fortnight, is not subject to an income or assets test. Carer Allowance can be paid in addition to an income support payment such as the Age Pension.

An additional annual payment of \$1,000 (Child Disability Assistance Payment) is paid on 1 July to a person receiving the Carer Allowance for each child under 16 years of age being cared for.

## Carer Supplement



### What is the Carer Supplement?



The Carer Supplement is a payment that is made to all eligible recipients of the Carer Payment, Carer Allowance, Wife Pension with Carer Allowance, Department of Veterans' Affairs Partner Service Pension with Carer Allowance and Department of Veterans' Affairs Carer Service pension.

Up to \$600 Carer Supplement will be paid to recipients of the Carer Allowance for each person being cared for.

An additional \$600 Carer Supplement may also be paid where a recipient is also in receipt of one of the above Centrelink or Service Pensions. This payment is made during the month of July each year.

# Concession Cards



## Pensioner Concession Card

### Q Who can get the Pensioner Concession Card?

A The Pensioner Concession Card is automatically issued to all income support pensioners including those receiving Age Pension, Parenting Payment, Disability Support Pension and Bereavement Allowance.

People aged over 60 who have been continuously receiving one (or a combination) of the following payments for more than nine months can also receive the card: Newstart Allowance, Sickness Allowance, Widow Allowance, Partner Allowance, Parenting Allowance or Special Benefit.

The card will generally be cancelled when a recipient is temporarily absent from Australia for longer than six weeks while their primary payment is paid. The card will be cancelled if the card holder ceases to be an Australian resident.

### Q What may my Concession Card entitle me to?

A Holders of a Concession Card have access to a number of benefits, including:

- Medicines lists under the Pharmaceutical Benefits Scheme at the concessional rate
- Access to PBS prescriptions, generally without charge, for the remainder of the calendar year after reaching the PBS Safety Net
- Bulk-billed GP appointments, at the discretion of the GP
- A reduction in the cost of out-of-hospital medical expenses above a concessional threshold, through the extended Medicare Safety Net
- Free hearing assessments and hearing rehabilitation, including the supply and fitting of free hearing aids (if necessary)
- Maintenance of hearing aids and a regular supply of batteries for an annual fee – available through the Office of Hearing Services. For more information call 1800 500 726

- In some instances, additional health, household, transport, education and recreation concessions which may be offered at the discretion of state, territory or local governments and private providers. These concessions may vary by jurisdiction

## Commonwealth Seniors Health Card

### Q What is the Commonwealth Seniors Health Card?

A The Commonwealth Seniors Health Card gives eligible Australians of Age Pension age, who do not receive a pension (for example, self-funded retirees) access to cheaper medicine under the (PBS), bulk billed doctor visits (this is up to your doctor) and a bigger refund for medical costs when you reach the Medicare Safety Net.

Your state or territory government and local council may offer additional benefits that lower your electricity and gas bills, property and water rates, health care costs, including ambulance, dental and eye care, and public transport fares.

The card will generally be cancelled after 19 weeks of a temporary absence from Australia, or immediately if the card holder ceases to be an Australian resident.

### Q What might the Commonwealth Seniors Health card entitle me to?

A Holders of the Commonwealth Seniors Health Card have access to a number of benefits, including:

- Medicines lists under the PBS at the concessional rate
- Access to PBS prescriptions, generally without charge, for the remainder of the calendar year after reaching the PBS Safety Net
- Bulk-billed GP appointments, at the discretion of the GP



- A reduction in the cost of out-of-hospital medical expenses above a concessional threshold, through the extended Medicare Safety Net
- In some instances, additional health, household, transport, education and recreation concessions which may be offered at the discretion of state, territory or local governments and private providers. These concessions may vary by jurisdiction

Energy Supplement may be payable. See the section on the carbon tax for more information (page 10).



## How much income can I have before I am not eligible for the Commonwealth Seniors Health Card?



Commonwealth Seniors Health Card holders must have an annual income of less than \$55,808 for singles; \$89,290 for couples (combined income); and \$111,616 combined for couples who are separated (for example, by illness or respite care). An amount of \$639.60 per year is added for each dependent child. The income test includes adjusted taxable income plus deemed income from any account-based income streams. There is no assets test.

These figures are indexed on 20 September each year. There is no asset test.

## NSW Government Concessions

The NSW Government offers concessions on a range of services for pensioners and seniors.

- Concession rates for hospital parking – [www.health.nsw.gov.au/Hospitals/parking/Pages/concessional-parking.aspx](http://www.health.nsw.gov.au/Hospitals/parking/Pages/concessional-parking.aspx)
- Public transport concessions for seniors – <https://transportnsw.info/tickets-opal/ticket-eligibility-concessions/seniors>
- Rebate on electricity and gas for pensioners and those on life support – [www.service.nsw.gov.au/transaction/apply-seniors-energy-rebate](http://www.service.nsw.gov.au/transaction/apply-seniors-energy-rebate)

- Pension rebate for Sydney Water customers – [www.service.nsw.gov.au/transaction/pensioner-water-rebate](http://www.service.nsw.gov.au/transaction/pensioner-water-rebate)
- If you receive a pension, you may qualify for a rebate on your water bill – [www.service.nsw.gov.au/transaction/pensioner-water-rebate](http://www.service.nsw.gov.au/transaction/pensioner-water-rebate)
- NSW Seniors Card – <https://www.seniorscard.nsw.gov.au/>
- ServiceNSW has a range of concessions available for pensioners, including concessions on vehicle registration – <https://www.service.nsw.gov.au/transaction/renew-vehicle-registration-pensioner>
- Apply for the Appliance Replacement Offer – <https://energysaver.nsw.gov.au/households/rebates-and-discounts/appliance-replacement-offer>
- NSW Seniors Card discount at Woolworths – <https://www.seniorscard.nsw.gov.au/discounts/homepageoffers/woolworths-offer>
- Local Council rates – [www.service.nsw.gov.au/transaction/apply-council-rates-rebates](http://www.service.nsw.gov.au/transaction/apply-council-rates-rebates)
- Ambulance Service fees – [www.ambulance.nsw.gov.au/our-services/accounts-and-fees](http://www.ambulance.nsw.gov.au/our-services/accounts-and-fees)
- NSW Spectacles Program – [www.visionaustralia.org/referral/benefits-and-funding/nsw-spectacles](http://www.visionaustralia.org/referral/benefits-and-funding/nsw-spectacles)
- NSW free dental treatment – [www.health.nsw.gov.au/oralhealth/Pages/default.aspx](http://www.health.nsw.gov.au/oralhealth/Pages/default.aspx)
- Australian Government Hearing Services Program – <https://bit.ly/2OIZkQT>

You can find more information at [www.nsw.gov.au/living-nsw/concessions-and-rebates](http://www.nsw.gov.au/living-nsw/concessions-and-rebates) or by contacting Service NSW on 13 77 88.

Please contact your local Council for information on available concessions for pension recipients on your rates notice.

# Income Tax and Investment Information



## Tax Returns and Tax File Numbers



**My income allows me to still receive the full pension. Do I need to complete a tax return?**



Usually, no. You should refer to the Individual Tax Return Instructions or information provided by Centrelink which will advise you if you are required to lodge a tax return.

If you have paid tax during the last financial year, then you should lodge a tax return.

Further information on whether you need to lodge an income tax return is available on the ATO's website, [www.ato.gov.au](http://www.ato.gov.au), and insert 'QC 21505' into the website's search function.

If this is the first time that you have not had to lodge a tax return then you should notify the ATO that you will not be lodging a tax return in future years. Complete a "Non-Lodgment Advice" form via myGov or located in the front of the Individual tax return instructions or by searching 'QC 51173' on [www.ato.gov.au](http://www.ato.gov.au).

If you don't need to lodge a tax return for 2017-18 and you have franking credits, you can claim a refund of franking credits by using 'Refund of franking credit instructions' and application for individuals 2018 (NAT 4105) and lodging your claim online, by mail, or phone 13 28 65. For more information on the 'Refund of franking credits instructions' and NAT 4105, go to [www.ato.gov.au](http://www.ato.gov.au) and search 'QC 51262' using the website's search function.



**Do I need to give my Tax File Number (TFN) to Centrelink or the Department of Veterans' Affairs?**



In most circumstances, yes.



**Should I give my bank or building society my Tax File Number?**



There is no requirement to provide your Tax File Number (TFN) to your bank.

However, if your bank does not have your TFN it will withhold tax from your interest at the highest rate of tax. You can claim a credit for the amount of tax withheld when you lodge your tax return.

For more information on 'Investing in bank accounts', go to [www.ato.gov.au](http://www.ato.gov.au) and search for 'QC 22809'.

If you require further information on tax call the ATO on telephone 13 28 61.

## Investments income

If you need to lodge a tax return then you will generally need to declare investment income. You need to declare investment income whether or not it is paid directly to you or through distributions from a partnership or a trust. This includes income from –

- Interest
- Dividends\*
- Rent
- Managed investment funds
- Capital gains

Further information on Investment income is available from the ATO's website, [www.ato.gov.au](http://www.ato.gov.au), by inserting 'QC 31937' into the website's search function.

\*Some dividends have an imputation or franking credits attached. In some circumstances you may be entitled to a franking tax offset or refund.

If you receive franking credits on your dividends, you need to advise the ATO of your franked amount and franking credit.

If you are an Australian resident, the ATO will use this information to reduce your tax liability from all forms of income (not just dividends) and from your taxable net capital gain and refund any excess franking to you after any of your income tax and Medicare levy liabilities have been met.



## Seniors and Pensioners Tax Offset

**Q** How much income can I earn, including the Pension, before I start paying tax?

**A** If you're a Senior Australian, you may be eligible for the Seniors and Pensioners Tax Offset (SAPTO). The SAPTO can reduce the amount of tax you are liable to pay. In some cases, it may reduce your tax liability to zero and you may not have to lodge a tax return. To be eligible for this tax offset, you have to meet certain conditions relating to your income and eligibility for an Australian Government pension or allowance. If you're a senior, you must meet the age requirement for the Age Pension. This includes if you qualified for the Age Pension, but did not receive it.

Depending on your rebate income, you may receive a full, partial or nil offset amount.

If you have a spouse, you will be tested on your combined rebate income for the SAPTO eligibility. The amount of the tax offset is based on your individual rebate income. In some cases, if you are both eligible for SAPTO, you may be able to transfer your spouse's unused offset to you. The Australian Taxation Office (ATO) will calculate their transfer amount and include this amount when calculating your SAPTO.

## Low Income Tax Offset

**Q** What is the Low Income Tax Offset?

**A** You may be eligible for a tax offset if you are a low-income earner and you are an Australian resident for income tax purposes. You don't have to claim this offset. The ATO will work it out for you when you lodge your tax return. The offset can only reduce the amount of tax you pay to zero and it does not reduce your Medicare Levy.

If your taxable income is less than \$66,667, you will get the Low Income Tax Offset. The maximum tax offset of \$445 applies if your taxable income is \$37,000 or less. This amount is reduced by 1.5 cents for each dollar over \$37,000.

## Medical Expenses Tax Offset

**Q** Can I still claim the Net Medical Expenses Tax Offset?

**A** The Net Medical Expenses Tax Offset has been phased out. Transitional arrangements allowed claims for disability aids, attendant care or aged care expenses until 30 June 2019. The offset has ceased to operate.

## Unclaimed Superannuation

**Q** Who can have unclaimed super?

**A** Superannuation funds are required to report and pay unclaimed super money to the Australian Taxation Office (ATO) twice a year. The following are the unclaimed monies that the ATO may hold on your behalf:

- unclaimed super money for a member 65 years old or older, a non-member spouse, a deceased member.
- unclaimed super money of former temporary residents
- certain accounts belonging to lost members:
  - lost accounts with balances of less than \$6,000 (small lost member accounts)
  - lost accounts which have been inactive for a period of five years and have insufficient records to ever identify the owner of the account (insoluble lost member accounts).

For more information or assistance contact the ATO on 13 10 20.

# Health Care



## Medicare

### Q How can I access Medicare?

A Your Medicare benefit is paid directly into a bank account. You must register your bank account details with Centrelink so you can be paid.

To register your bank account details:

- use your Medicare online account through myGov
- use the Express Plus Medicare mobile app
- call the Medicare general enquiries line on 132 011

You'll need your:

- Medicare card, and
- bank account details, including your BSB, account number and account name

### Q What is the Medicare Safety Net?

A Australia enjoys a robust private health system that is supported by public funding.

The Medicare Safety Net provides a higher Medicare benefit for out of hospital costs after you reach a certain threshold. The Medicare Safety Net threshold is indexed annually from 1 January.

There are two types of Medicare Safety net:

- Original Medicare Safety Net
- Extended Medicare Safety Net

### Q Who can access the Medicare Safety Net?

A It applies to singles, or members of a registered Medicare Safety Net family.

If you're registered as a family or couple, we combine your out of pocket medical costs so that you are more likely to reach the thresholds sooner.

Couples and families should contact Services Australia – Medicare ([www.servicesaustralia.gov.au/individuals/medicare](http://www.servicesaustralia.gov.au/individuals/medicare)) to register their family members as part of a safety net eligible family.

You need to register even if all family members are listed on the Medicare card.

### Q What are the thresholds and benefits under the Medicare Safety Net?

A

	Threshold Amount	Who It's For	How It's Calculated	What the Benefit Is
<b>Original</b>	\$461.30	All Medicare card holders	Based on gap amount	100% of schedule fee for out of hospital expenses
<b>EMSN Concess. and FTB Part A</b>	\$668.10	Concess. card holders and families eligible for FTB Part A	Out of pocket expenses	80% of out of pocket costs of the EMSN benefit caps for out of hospital services
<b>Extend. General</b>	\$2,093.30	All Medicare card holders	Out of pocket costs	80% of out of pocket costs or the EMSN benefit caps for out of hospital costs

The Safety Net is calculated on a calendar year, 1 January to 31 December.

### Q What happens when I reach the Medicare Safety Net threshold?

A

Each time you or your family claim from Medicare we keep a tally of the gap and out of pocket amounts during the calendar year.

When you reach the threshold, you'll get more money back from us for certain Medicare services.

If you're an individual we'll pay you the higher Medicare benefit when you reach the threshold.



## Where can I check the status of my Medicare Safety Net balanced?



You can check your Medicare Safety Net balance any time using your Medicare online account through myGov, the Express Plus Medicare mobile app or by phoning 132 011.



## Where can I find information on the schedule fee and Medicare benefits for the medical services subsidised by the Australian Government?



([www.mbsonline.gov.au](http://www.mbsonline.gov.au)) contains the latest MBS information and is updated as changes to the MBS occur.

[Enter your item number or the description of the service in the search field in the top right hand corner of the home page, select the item number from the search results and details of the service and the fee, benefit and EMSN Cap will be displayed.]

## Pharmaceutical Benefits Scheme (PBS)



### What is the PBS?



Under the PBS, the Government subsidises the cost of medicine for most medical conditions. Most of the listed medicines are dispensed by pharmacists, and used by patients at home.

Many PBS medicines cost a lot more than you actually pay. The co-payment is the amount you pay towards the cost of your PBS medicine.

From 1 January 2020, your medication will cost:

- up to \$41.00 for general patients, or
- up to \$6.60 for concession card holders

The Australian Government pays the remaining cost.

Pharmacists may choose to discount the PBS patient co-payment by up to \$1.00. This is not mandatory and it is the pharmacist's choice whether or not to provide a discount.

You can look up consumer information regarding your PBS medicine, what you can expect to pay and information about generic brands at [www.pbs.gov.au](http://www.pbs.gov.au)



## What is the PBS Safety Net?



The PBS Safety Net gets you listed medicines cheaper or free if you've reached the Safety Net threshold during the year.

The PBS Safety Net is calculated on a calendar year and resets at the beginning of each year.

You can combine your family's PBS amounts to reach the threshold sooner.

A family is:

- a couple married and not separated, or a couple in a de facto relationship with or without dependent children
- a single person with dependent children



## What are the PBS Safety Net thresholds?



The thresholds are updated on 1 January. The 2020 PBS Safety Net thresholds are:

- \$1,486.80 for general patients, or
- \$316.80 for concession card holders



## How do I access the PBS Safety Net?



In order to access the Safety Net arrangements, you need to maintain records of your PBS expenditure on a Prescription Record Form (PRF). These are available from all pharmacies. If you use a single pharmacy, they can record this information for you. The value of the actual co-payment paid will be recorded on your PRF, that is, the general or concessional co-payment amount, less any allowable discount, up to a maximum of \$1. You can reach the PBS Safety Net using prescriptions filled at:

- community pharmacies,
- private hospitals approved to supply PBS medicine, or
- out-patient pharmacies at public hospitals

Your pharmacist can tell you when you're close to reaching the threshold. You can ask them about getting a PBS Safety Net card.



**Q** **What will happen when I reach the PBS Safety Net?**

**A** When you reach the PBS Safety Net threshold and apply for a PBS Safety Net Card, your pharmacist will give it to you. You need this card to get cheaper or free PBS medicine.

Your medicine for the rest of the year will be:

- up to \$6.60 for general patients
- free for concession card holders

## Private Health Care

**Q** **What extra help is available for older Australians to make private health care more affordable?**

**A** The Federal Government provides a rebate off the premium cost for private health insurance. This rebate is income tested which means your eligibility to receive it depends on your income.

The test reduces the rebate for people who are single earning more than \$90,000 and \$180,000 for people who have a family (including a spouse). The family income threshold is increased by \$1,500 for each dependent child after the first child.

The rebates are as follows:

### Income Thresholds

Status	Base Tier	Tier 1	Tier 2	Tier 3
Single	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	\$140,001 – or more
Family	\$180,000 or less	\$180,001 – \$210,000	\$210,001 – \$280,000	\$280,001 or more

### Rebate for Premiums paid 1 April 2020–31 March 2020

Age	Base Tier	Tier 1	Tier 2	Tier 3
Under 65 Years	25.059%	16.706%	8.352%	0%
65–69 Years	29.236%	20.883%	12.529%	0%
70 Years or Over	33.413%	25.059%	16.706%	0%

The private health insurance rebate percentages are adjusted annually on 1 April each year.

Further information on the Private Health Insurance rebate income thresholds and rebate rates are available on the ATO’s website, [www.ato.gov.au](http://www.ato.gov.au) and the Private Health Insurance Ombudsman website at – [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

**Q** **What is Lifetime Health Cover?**

**A** Lifetime Health Cover rules provide lower private health insurance premiums for people with long term membership of their health funds, compared with those who join later in life. Discuss with your fund the impact of these rules on the premiums you pay for private health insurance, particularly if you are considering cancelling your insurance.

The Lifetime Health Cover rules do not apply to people born before 1 July 1934.

To find out if you need to pay the Lifetime Health Cover, go to [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

## My Health Record

**Q** **What is My Health Record?**

**A** In 2018, every Australian will get a My Health Record (unless you have opted-out by 15 November 2018). My Health Record is an online summary of your key health information.

When you have a My Health Record, your health information can be viewed securely online, from anywhere, at any time – even if you move or travel interstate.

My Health Record can help you, your doctors and other healthcare professionals make better health care decisions. You will not have to recall all the details of your medical history and things such as your prescriptions or the names of tests and procedures you’ve had when you visit a provider who is connected to the My Health Record System.

In a medical emergency, healthcare providers connected to My Health Record can see your health information such as allergies, medicines and immunisations, helping to provide you with the best possible treatment and care.



## Can I control My Health Record?



You can access your health information from any computer or device that's connected to the internet and have complete control over your information. You can –

- restrict access so that only certain providers can view your records,
- remove any information you want,
- choose to cancel your record at any time,
- add notes about allergies, reactions, an advance care plan or custodian details,
- set up notifications to you know when a health care provider first access your record



## Who can access my record?



Only registered clinicians providing you with health care can access your record. Doctors being paid by employers and life insurance companies are not allowed to access your My Health Record.

No one can access your information without a court order.



## What security is available for My Health Record?



The system is designed to the highest level of security and privacy to keep your health information safe and secure and is monitored around the clock.

Your My Health Record cannot be accessed on the open internet and healthcare organisations must be authorised to connect to the system and use appropriate software.

You can further protect your privacy by putting an access code on your record like a PIN, so only healthcare providers with the code can access your record.

You can also see at any time every healthcare provider organisation who has viewed your record in an audit history.

More information and assistance with managing your record is available at [www.myhealthrecord.gov.au](http://www.myhealthrecord.gov.au).



## Can I cancel My Health Record?



If you decide you don't want a My Health Record, you can cancel it at any time. Call the Help Line on 1800 723 471 or go to <https://bit.ly/30NFR7y>.

## Vaccinations for Seniors

Flu is caused by a virus which is passed from person to person by coughing or sneezing or direct contact. It can lead to illness more severe than that caused by other respiratory viruses, such as the common cold. Some people, especially those over 65 years and those with chronic medical conditions, can suffer complications from the flu.

The flu vaccine is a very important way to help protect you from the influenza virus. The best time to be vaccinated is Autumn, before the outbreak of the flu in winter. The vaccine is free for people who are over 65 and is available from your medical practitioner or through your local health centre.

The Australian Government also provides free pneumococcal vaccinations for seniors.

From 1 November 2016, seventy-year-old Australians can now get the shingles vaccine for free, with a catch-up program available for adults aged 71 to 79 years.

## COVID-19 Support

The Older Persons COVID-19 Support Line provides information and support to senior Australians, their families and carers. Call 1800 171 866 Monday to Friday, except public holidays, from 8.30am to 6pm.

# Care for the Elderly



## Support Services to Stay at Home

**Q** How can I obtain information to help meet my health needs and assist me to live independently?

**A** There are many different services that may support you staying in your own home. The Australian Government's My Aged Care – 1800 200 422, or [www.myagedcare.gov.au](http://www.myagedcare.gov.au) – provides a free, single contact point for information about local community care and health services. It has an up-to-date database of information about a range of agencies providing community care, support, health and aged services in the region, including Home Care Support Services and Home Care packages, both Commonwealth Subsidised Services (CSS) and private services. Access to CSS may have eligibility requirements. Fees should be discussed directly with the provider.

**Q** What are the first steps if I need help at home?

**A** Your local doctor will tell you how to contact the closest Aged Care Assessment Team (ACAT). Referral can be through community nurses, your doctor, from hospitals or yourself. You may contact My Aged Care directly on 1800 200 422 or through the website [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

**Q** What is an ACAT assessment?

**A** An ACAT assessment will determine your needs, including the level of services you may be eligible to receive under Government-subsidised funding and a priority to receive services. These assessments are free.

**Q** Are there any costs for Home Care Packages?

**A** The Government provides a subsidy towards your care through the Home Care Packages Program. If your personal circumstances allow, it is expected you will make a financial contribution towards the cost of your care and services. Information on the types of fees can be obtained from My Aged Care.

**Q** Will I have to wait to get these services?

**A** Yes. Once you are assessed as eligible for a Home Care Package you will need to wait for a package to be assigned to you from the Government. Wait times vary depending on the person's circumstances, including how long they have been waiting and their priority for home care.

**Q** What is the National Queue?

**A** The Queue is a consistent and fair process for assigning Home Care Packages based on people's individual needs and circumstances, regardless of where they live. You may be offered a lower home care package whilst you are waiting for your approved level package and services may also be offered under the Commonwealth Home Support program to assist you whilst you are waiting for a package. For help with help at home visit [www.myagedcare.gov.au](http://www.myagedcare.gov.au) or phone 1800 200 422.

## Residential Aged Care Assistance

**Q** I am getting frail and need to go into an aged person's home. What should I do?

**A** Before you can enter an aged care facility, your needs must be assessed by an Aged Care Assessment Team (ACAT).

**Q** What will it cost me to live in an aged care facility?

**A** How much you pay will depend upon which facility you move into, how much income you have, the value of your assets and the type of services you receive.

A Residential Care Fee Estimator is available on the My Aged Care website at: <https://bit.ly/3frtYIm>.

Alternatively, you can contact My Aged Care on 1800 200 422.



## **Q** What will I need to pay on entrance to a residential aged care facility?

**A** The Australian Government pays for the bulk of aged care in Australia, however you will be asked to contribute towards your care, accommodation and daily living costs.

How much you pay will depend on your financial situation - although the Government has rules that limit how much you can be asked to pay towards your accommodation.

The Department of Human Services will undertake a means test covering both income and assets to determine your contribution for your care and accommodation. The means test assessment can also be completed prior to entering residential care.

## **Q** Can a carer get any financial assistance to help care for me at home?

**A** People who care for you may be eligible for the Carer Payment and/or the Carer Allowance. Both of these payments are made through Centrelink. See page 12 for details.

## Carer Respite Services

### **Q** What services are available?

**A** There are a range of services to support you and your carer. Community-based respite can include in-home, centre-based day, overnight or weekend and community access. Residential respite in an aged care home can be available on a planned emergency basis. Contact My Aged Care to arrange a free assessment of your eligibility for government assistance for respite or contact the Carer Gateway on 1800 422 737.

### **Q** Who do I contact for emergency respite care?

**A** When emergency respite care is needed, call your local My Aged Care ([www.myagedcare.gov.au/short-term-care/respite-care](http://www.myagedcare.gov.au/short-term-care/respite-care)) on 1800 052 222 during business hours or 1800 059 059 outside business hours.

Emergency respite care can be community-based or in an aged care home.

## **Q** What is community-based respite care?

**A** Community based respite can be on a planned or emergency basis and can include:

- In-home respite,
- Centre-based day respite,
- Overnight or weekend respite or
- Community access respite.

## **Q** How do I access community-based respite care?

**A** You will need a free assessment with a Regional Assessment Service (RAS) to work out if you are eligible for planned respite care under the Commonwealth Home Support Programme. Call My Aged Care on 1800 200 422 to be referred for a free assessment with a RAS.

## **Q** Can I get residential respite care (short stays in aged care homes)?

**A** You may use this type of respite service if your carer will be away to attend an event, or is unwell or unable to provide care for any other reason. Once your carer is back, you will return home. You can access residential respite for up to 63 days each financial year.

You can extend this time in lots of 21 days if an assessment finds that you need this extra time. An Aged Care Assessment Team will talk to you about your current situation and work out if you're eligible for residential respite care. Call My Aged Care on 1800 200 422 to be referred for a free assessment with an ACAT.

## **Q** Do I have to pay for respite care?

**A** Costs for respite care vary depending on your circumstances and the kind of care you need. You are expected to contribute to the cost of your care if you can afford to.

What you pay is discussed and agreed upon between you and the organisation that delivers your respite services. The rate is set before you receive the services.

# Other Matters



## Overseas Travel

The international portability of income support payments varies depending on the type of payment you receive and whether Australia has an international social security agreement with the country you are travelling to.

### **Q** Is my Pension affected if I travel overseas?

**A** You can generally be paid the Age Pension for the whole time you are outside Australia, regardless of whether you leave temporarily or to live in another country. However, the amount you receive may change at certain points based on how long you have been away and your personal circumstances.

If you are paid the Age Pension under an international social security agreement, the amount that you receive while you are outside Australia is determined according to that agreement. If you are not living in a country that does not have a social security agreement with Australia, and you are being paid the Age Pension overseas for more than 26 weeks, the rate of payment may be modified based on the length of time you have lived in Australia during your working life.

If you have returned to live in Australia within the last two years and have started receiving the Age Pension during this period, you cannot be paid outside Australia until the two year waiting period has passed. This rule also applies if you were previously paid under an international social security agreement while you were living outside Australia and your Age Pension continues to be paid now you have returned to live in Australia again.

Read more about specific rules for affected payments and concession cards and find out when you should tell us about your travel plans at [www.servicesaustralia.gov.au/individuals/subjects/australians-overseas](http://www.servicesaustralia.gov.au/individuals/subjects/australians-overseas)

The easiest way to get advice about your travel plans is to use your Centrelink online account through myGov. You can get tailored information on how your payments or concession cards could be affected. You

can also update and review overseas travel details online.

## Taking Medicines Overseas

### **Q** Can I take medicine with me when I go overseas?

**A** If you plan to take a PBS medicine with you on your trip, make sure it's legal to:

- have in the country you're going to
  - take out of Australia Before you go –
1. Check with the country's embassy, high commission or consulate if the medicine is legal there.
  2. Get a letter from your doctor to take with you on the trip. It should say:
    - what the medicine is
    - that it's for your personal use
    - how much of it you use

If you can't do this, print and fill in the Medicine Export Declaration form. Take it with you when you go through customs.

1. Leave the medicine in the same packaging it was bought in.
2. Make sure you don't take more than the legal amount overseas. Check with your doctor.

Call the PBS taking or sending medicine overseas line on 1800 500 147, 24 hours per day, seven days a week. They will try to answer your questions about travelling with PBS medicine.

## Crisis Payment

### **Q** What is a Crisis Payment?

**A** A Crisis Payment is a one-off payment designed to provide immediate financial assistance to a person experiencing severe financial hardship, who has been forced to leave their home and establish a new home as a result of extreme circumstances.



Extreme circumstances may include a house fire, flood, or due to family and domestic violence.

It may also be paid if you remain in your home after experiencing family and domestic violence where the alleged user of violence has been removed.

To be eligible to receive a Crisis Payment, you must qualify and be payable for a social security payment or pension. A Crisis Payment is equal to seven days of your maximum social security pension or benefit. The payment does not include extra allowances or supplements.

## Loans or Advances

### Q What if I need some cash for an urgent expense?

A You may be eligible for a pension advance payment. In any six months you can only get, one advance of the highest amount, or up to three advances of the lowest amount, or one or two advances of an amount in between. Repayments will start at the next payment date after the advance and are made fortnightly.

Advance Amount	Single	Member of Couple
Minimum	\$446.40	\$336.50
Maximum	\$1,339.20	\$1,009.50

Payments rates may vary depending if you are receiving a part-rate pension.

## Centrepay

### Q What is Centrepay?

A Centrepay is a free and voluntary service that allows pensioners to pay bills and expenses as regular deductions taken from their Centrelink payments, such as for rent, electricity, gas and rates.

Payments can only be made to organisations which have a contract with Centrelink. These organisations pay a small fee for the service. Call Centrelink for more information.

## Nominees

### Q Can I get someone to help me deal with Centrelink?

A You can get a person or organisation to be your nominee or you can give permission for someone to make enquiries on your behalf. There are two different types of nominee appointments you can make; correspondence nominee and payment nominee.

A correspondence nominee can do most things for on your behalf, including informing us of changes to your circumstances, completing forms for you, making enquiries and attending appointments with you. A correspondence nominee also receives a copy of your mail.

A payment nominee directly receives your Centrelink payments, paid into their bank account. Your payment nominee can only use your payments for your benefit and has to keep records of these payments detailing how they spent them.

If you prefer not to have a nominee arrangement, but still want someone to be able to make enquiries on your behalf, you can give permission to a person or an organisation to enquire about you Centrelink payments and services.

If you want to authorise another person or organisation to enquire or act on your behalf when dealing with the Department of Human Services in relation to your Centrelink payments and services, you can complete the SS313 form "Authorising a person or organisation to enquire or act on your behalf" which is available online, or in a Centrelink shopfront.

Having a nominee or giving someone permission to enquire does not take away your right to deal with us about your Centrelink business. You can cancel or change your appointed at any time, unless it is a court appointed arrangement.



### Appeals

**Q** What can I do if I am unhappy with a Centrelink decision?

**A** If you disagree with a decision made by Centrelink regarding your entitlement to a pension or benefit you may ask for a review of the decision.

**Q** What is the process for reviews and appeals?

**A** There are four review and appeal procedures.

1. Original decision maker – the person who made the decision explains and discusses the decision with you.
2. Review by an authorised review officer – a senior staff officer examines the disputed decision.
3. The Social Security and Child Support Division of the Administrative Appeals Tribunal – the first tier of the independent tribunal that can consider appeals against Centrelink decisions.
4. The General Division of the Administrative Appeals Tribunal – the second tier of the independent tribunal, that can review decisions made by the Social Security and Child Support Division.

**Q** Can the Ombudsman assist me with my complaint?

**A** The Commonwealth Ombudsman can investigate complaints about the administrative actions of Centrelink. Complaints can be made by phone on 1300 362 072, or by email [ombudsman@ombudsman.gov.au](mailto:ombudsman@ombudsman.gov.au), or by writing to GPO Box 442, Canberra ACT 2601 or online at [www.ombudsman.gov.au](http://www.ombudsman.gov.au)

From 1 May 2015, most tax complaints previously handled by the Commonwealth Ombudsman transferred to the Inspector-General of Taxation.

The Ombudsman will continue to receive complaints concerning Public Interest Disclosures or Freedom of Information issues about the ATO or Tax Practitioners Board.

### Congratulatory Messages

Congratulatory messages can be arranged for special anniversaries, e.g. 50 or 60 years of marriage, 90th and 100th birthdays. Messages from the Queen can be arranged for 60 years of marriage and 100th birthdays.

Please write to me with details at least three weeks before the anniversary. Where a message is to be sent from the Queen at least five weeks prior notice is required.

Where possible, a copy of the birth or marriage certificate should be supplied, otherwise a Statutory Declaration is to be provided.

### Translating and Interpreting Service

The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients to access this service please call 1800 131 450. This service is available 24 hours, every day of the year.

Centrelink provides a Multilingual Phone Service that enables you to speak with a skilled bilingual service officer. To access this services please call 131 202. This service is available Monday – Friday from 8am – 5pm. You can also read information in your chosen language about our payments and services on the Department of Human Services website at: <https://www.servicesaustralia.gov.au/individuals/information-in-your-language>

### Australian Flags

My office is able to provide an Australian Flag, the Aboriginal Flag, the Torres Strait Islander Flag, a portrait of Her Majesty the Queen, the Australian Coat of Arms, music sheets and CDs and DVDs of the National Anthem to eligible organisations. Each eligible organisation is entitled to a Flag, although consideration is given to earlier requests where weather or other factors may have made the Flag unusable.

Individuals may also receive the portrait of the Queen, Australian Coat of Arms, and the music sheets and CDs and DVDs of the National Anthem. Individuals may also request an Australian Flag from a limited allocation available to my office.

# Useful Contacts and Phone Numbers



## **myGov Help Desk (select option 1).....132 307**

Mon. to Fri. 7am–10pm, Sat. and Sun. 10am–5pm

You can link your myGov account to your Centrelink online account, as well as other government online services such as Medicare, at my.gov.au. If you have a mobile device, you can download the Express Plus Centrelink mobile app so you can complete transactions on the go. Find out more at [www.servicesaustralia.gov.au/individuals/subjects/express-plus-mobile-apps](http://www.servicesaustralia.gov.au/individuals/subjects/express-plus-mobile-apps)



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## **Medicare General Enquiries ..... 132 011**

7 days a week, 24 hours a day

## **Medicare Telephone claims ..... 1300 360 460**

7 days a week, 24 hours a day

## **Pharmaceutical Benefits Scheme**

### **General Enquiries .....132 290**

7 days a week, 24 hours a day

### **Pharmaceutical Benefits Scheme – Taking or Sending**

### **Medicine Overseas..... 1800 500 147**

7 days a week, 24 hours a day

## **Centrelink Self Service Line ..... 136 240**

On the Centrelink self service line you can hear about options relevant to the payment you are on, such as accessing payment information, applying for an advance payment or completing your review of Rent Assistance.

## **Centrelink Reporting Line ..... 133 276**

The Centrelink reporting line is for recipients who need to report fortnightly to receive their payment. You can report your income from employment and notify your mutual obligation requirements using this line. For more information about reporting requirements visit [www.servicesaustralia.gov.au/individuals/subjects/self-service](http://www.servicesaustralia.gov.au/individuals/subjects/self-service)

## **Centrelink – Older Australians ..... 132 300**

About to retire or retirement, seniors, needing help after someone has died

## **Centrelink – Disability, Sickness and Carers .....132 717**

Illness or injury, caring for someone

## **Australian Government Services Fraud**

### **Tip-Off Line..... 131 524**

## **Centrelink International Services.....131 673**

## **Centrelink Feedback and Complaints..... 1800 132 468**

## **Centrelink Farmer Assistance Line.....132 316**

## **Centrelink Financial Information Service**

### **Seminar Bookings..... 132 300**

## **Centrelink Income Management ..... 1800 132 594**

## **Centrelink Foreign Income Exchange .....1800 050 041**

Note: Calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

## **Department of Human Services Payment Finder**

This is an interactive online tool to help you find payments relevant to your circumstances. Go to [www.servicesaustralia.gov.au/individuals/topics/payment-and-service-finder/28656](http://www.servicesaustralia.gov.au/individuals/topics/payment-and-service-finder/28656)

## **My Aged Care..... 1800 200 422**

Monday to Friday 8am–8pm, Saturday 10am–2pm

## **Commonwealth Respite & Carelink Centre**

### **Business Hours.....1800 052 222**

### **Emergency Respite..... 1800 059 059**

## **My Health Record Help Line .....1800 723 471**

## **Australian Taxation Office (Switchboard) .....13 28 69**

8am–6pm

## **New South Wales Government Directory ..... 13 77 88**

7am–7pm (Australian Eastern Standard Time)

# Pat Conaghan MP

## 30 SECOND SURVEY



### The issues

Please number the four issues that concern you most.

- Making the right economic choices to secure better days ahead
- Tackling crime and the scourge of drugs
- Securing Australia's borders
- Tackling the rising cost of living
- Securing more and better paying jobs
- Securing Medicare and the health system
- Providing a record investment in schools and education
- Building the roads and infrastructure our community needs
- Helping small business grow and prosper
- Affordable and reliable energy
- Supporting seniors and Aged Care
- Investing in innovation and science
- Fully funding the National Disability Insurance Scheme
- Putting downward pressure on housing costs

### In Parliament

If you could raise one issue in the Federal Parliament, what would it be?



### Our Community

If you could fix one problem in our local area, what would it be?



### About politics

Please select one of the following options: (optional)

I ALWAYS support the following party

- National
- Labor
- Greens
- One Nation
- Independent/Other

OR I USUALLY support the following party

- National
- Labor
- Greens
- One Nation
- Independent/Other

OR  I don't support any political party

### Your details

Please complete the following details so that I can stay in touch and keep you informed.

How do you prefer to be contacted?  Mail  SMS  Email

### Your work

Please select the option which best reflects your current situation:

- Full-time
- Part-time
- Self-employed
- At home parent
- Unemployed
- Student
- Age pensioner
- Disability pensioner
- Self-funded retiree

**Thank you for completing this survey.**

Please return to: Pat Conaghan MP, PO Box 2056, Coffs Harbour NSW 2450 **Email.** [Pat.Conaghan.MP@aph.gov.au](mailto:Pat.Conaghan.MP@aph.gov.au)

**THE NATIONALS** *for Regional Australia*

# Pat Conaghan MP

**NATIONALS FEDERAL MEMBER FOR COWPER**

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