

## Centrelink concessions

Centrelink issues three types of concession and health care cards that provide a range of benefits to cardholders.

### Health Care Card

A Health Care Card entitles you to a reduction in the cost of medicines under the Pharmaceutical Benefits Scheme (PBS). You may also be entitled to a limited number of extra concessions from state and local government authorities. Health Care Card concessions vary from state to state and some of these extra concessions are also available to your dependants.

Concessions from state and local government authorities may include reductions in:

- ▶ Health care costs including ambulance, dental care and eye care
- ▶ Public transport costs
- ▶ Water rates
- ▶ Energy/electricity bills.

### How do I qualify for a Health Care Card?

To qualify for a Health Care Card you must receive one of the following payments:

- ▶ Newstart Allowance
- ▶ Exceptional Circumstances Relief Payment
- ▶ Special Benefit
- ▶ Partner Allowance
- ▶ Widow Allowance
- ▶ Youth Allowance
- ▶ Parenting Payment (Partnered)
- ▶ Mobility Allowance
- ▶ Carer payment (caring for child under 16)
- ▶ Family Tax Benefit A (maximum rate only)
- ▶ Carer Allowance.

You may also qualify if you are a Foster Carer, Ex Carer or a low income earner.

### Pensioner Concession Card

A Pensioner Concession Card entitles you to a reduction in the cost of medicines as well as other concessions.

Concessions from state and local government authorities may include:

- ▶ Reductions in property and water rates
- ▶ Reductions in energy bills
- ▶ A telephone allowance
- ▶ Reduced fares on public transport
- ▶ Reductions on motor vehicle registration
- ▶ Free licence renewal
- ▶ One or more free rail journeys within the state each year.

### How do I qualify for a Pensioner Concession Card?

To qualify for a Pensioner Concession Card you must receive one of the following payments:

- ▶ Newstart Allowance on Youth Allowance (job seeker) if you are single caring for a dependent child and looking for work
- ▶ A Social Security pension such as Age Pension or Disability Support Pension
- ▶ Bereavement Allowance
- ▶ Parenting Payment (Single)
- ▶ Carer Payment (child)
- ▶ Carer Payment (adult).

You also qualify if you are aged over 60 and you have been receiving one or a combination of the following payments for more than nine months:

- ▶ Newstart Allowance
- ▶ Sickness Allowance
- ▶ Widow Allowance
- ▶ Partner Allowance
- ▶ Parenting Payment (partnered)
- ▶ Special benefit

You may also qualify if you have a partial capacity to work and you are receiving:

- ▶ Newstart Allowance
- ▶ Parenting Payment (partnered)
- ▶ Youth Allowance (Jobseeker)

Note: If you find a job you may be able to keep your Pensioner Concession card for a short time.

### Commonwealth Seniors Health Card

A Commonwealth Seniors Health Card (CSHC) helps reduce the cost of prescription medicines if you are of Age Pension age but do not qualify for the Age Pension.

## How do I qualify for a Commonwealth Seniors Health Card?

To qualify for a Commonwealth Seniors Health Card you must:

- ▶ Be an Australian resident living in Australia
- ▶ Not subject to a newly arrived resident waiting period
- ▶ Have reached Age Pension age but do not qualify for the Age Pension (you do not receive certain other social security/Veteran Affairs pensions/benefits)
- ▶ Provide Centrelink with your tax file number (TFN) and your partner's TFN or be granted an exemption
- ▶ Have an adjustable taxable income of less than:
  - ▶ \$50,000 (single)
  - ▶ \$80,000 (couples combined)
  - ▶ \$100,000 (couples combined who are separated due to ill health).

The definition of adjustable taxable income (ATI) used for CSHC will include:

- ▶ Taxable Income
- ▶ Fringe benefits
- ▶ Foreign income
- ▶ Net investment losses
- ▶ Salary sacrifice super contributions
- ▶ Personal deductible super contributions.

The limit is increased by \$639.60 for each dependant child you care for.

Dependants of Commonwealth Seniors Health Cardholders are not eligible for concessions using the cardholder's card.

## Need further information?

If you have any questions about the material covered in this fact sheet, please contact FuturePlus on **1300 883 788** between 9am and 5pm on any business day.

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