

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
- rates
- energy and electricity bills.

How do I qualify for a Health Care Card?

To qualify for a Health Care Card, you must be receiving one of the following payments:

- JobSeeker Payment (formerly the Newstart Allowance)
- Austudy
- Special Benefit
- Sickness Allowance
- Partner Allowance
- Widow Allowance
- Youth Allowance (as a job seeker)
- Parenting Payment (partnered)
- Mobility Allowance
- Carer Payment (for short term or irregular care under six months)

- Carer Allowance (caring for a child under 16 years)
- Farm Household Allowance
- Family Tax Benefit Part A (maximum rate only).

You may also qualify if you are a foster 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. These may include:

- bulk billing for doctor's appointments (this is your doctor's decision)
- cheaper medicine under the Pharmaceutical Benefits Scheme
- higher Medicare benefits for eligible services once you meet your annual Medicare Safety Net threshold
- assistance with hearing services through the Hearing Services Program
- discounted mail redirection through Australia Post.

Concessions from state and local government authorities may include:

- reductions in property and water rates
- reductions in energy bills
- reduced fares on public transport
- reductions on motor vehicle registration
- free rail journeys.

How do I qualify for a Pensioner Concession Card?

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

- A Social Security pension such as Age Pension or Disability Support Pension
- Jobseeker Payment or Youth Allowance and you are single, caring for a dependent child and looking for work
- Parenting Payment (single)
- Carer Payment
- Bereavement Allowance

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

- Jobseeker Payment (formerly the Newstart Allowance)
- Sickness Allowance
- Widow Allowance

- Partner Allowance
- Parenting Payment (partnered)
- Special Benefit

COMMONWEALTH SENIORS HEALTH CARD

A Commonwealth Seniors Health Card helps you access cheaper 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 (CSHC) you must:

- be an Australian resident living in Australia
- have reached Age Pension age but do not qualify for the Age Pension or a Veteran Affairs Pension
- 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:
 - \$57,761 (single)
 - \$92,416 (couples combined)
 - \$115,522 (couples combined who are separated by illness or respite care). Additionally, two people have an interdependency relationship if they have a close personal relationship but do not satisfy the other requirements of an interdependency relationship because either or both of them suffer from a disability.

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

- taxable income
- fringe benefits
- foreign income
- net investment losses
- salary sacrifice super contributions
- tax free pensions or benefits
- child support you pay
- personal deductible super contributions
- superannuation income stream benefits.

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

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

NEED FURTHER INFORMATION?

We suggest you contact the Department of Human Services Financial Information Service on 132 300 or visit servicesaustralia.gov.au

If you would like to speak to an Active Super financial planner about your personal situation, please call 1300 547 873 between 8.30am and 5.00pm, Monday to Friday.