

2021 Age Pension Guide



With compliments

Garth HAMILTON MP

Federal Member for **Groom**

Contents

Age Pension 4

- Age Pension Rates
- Pension Pay Day
- Overseas Travel

Income and Asset Tests, Transitional Arrangements 5

- Income Test
- Work Bonus Scheme
- Transitional Arrangements
- Assets Test
- Gifting
- Pension Supplement
- Centrepay
- Loans or Advances
- Income Tax, Investments and Deeming
- Pension Age
- Pension Bonus Scheme
- Rent Assistance

Other Supplements, Payments and Allowances 12

- Carer Payment
- Carer Allowance
- Carer Supplement

Care for the Elderly 13

- Aged Care Assistance
- Support for People Living with Dementia
- Carer Gateway
- Support Services for the Elderly
- Commonwealth Carer Respite Services

Health Care and Concession Cards 15

- Australian Government Private Health Insurance Rebate
- Medicare Levy Surcharge
- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Appeals

Other Services 19

- Australian Flags
- Congratulatory Messages
- Vaccinations for Seniors
- Translating and Interpreting Service

Community Survey 23

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 20 March 2021.



Garth
HAMILTON MP
Federal Member for **Groom**



Older Australians make a wonderful contribution to their communities and our nation has an obligation to respect their achievements for our country and ensure they always have available the support they need in their retirement years.

It is vital that our nation gives back to our seniors through the provision of health care, respite and rehabilitation facilities, aged support and employment services; together with advice and assistance for self-funded retirees.

I am proud to represent you and your interests in Federal Parliament.

This guide covers topics including:

- A comprehensive introduction to the Age Pension;
- Eligibility and how assets, investments, income testing and overseas travel may affect Age Pension payments;
- Information regarding the Pension Age; and
- Benefits for Carers.

This edition of the Age Pension Guide provides information on the latest terms and conditions that apply to the Age Pension. I hope you will find it helpful.

Please call my office on **07 4632 4144** or alternatively you can email me at **garth.hamilton.mp@aph.gov.au** for any further information you may require.

Yours sincerely,

Garth Hamilton MP
Federal Member for Groom

Age Pension



Age Pension Rates

Q What is the maximum basic rate of the Pension?

A

	Per week	Per fortnight	Per year
Single Pensioner	\$434.15	\$868.30	\$22,575.80
Pensioner Couple (each person)	\$327.25	\$654.50	\$17,017.00

The above figures do not include the Pension Supplement – see page 7.

For singles, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$70.30) and the Energy Supplement (\$14.10) is \$952.70. For each member of a couple, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$53.00 each) and the Energy Supplement (\$10.60 each) is \$718.10.

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 and 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). This only occurs when the wages grow more quickly than prices, not all the time.

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 The next pension indexation will occur in September 2021.

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 weekday 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.

Overseas Travel

Portability of income support payments depends 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 If you are an Australian citizen or a permanent resident you cannot leave Australia due to COVID-19 restrictions unless you have an exemption. Visit [homeaffairs.gov.au](https://www.homeaffairs.gov.au) for more information.

If you are residing in Australia when you lodge a claim and are granted the Age Pension, 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 depends on how long you have been away and your personal circumstances.

If you return to Australia after residing overseas and are successful in claiming the Age Pension, you cannot continue to be paid if you go overseas again within two years of resuming residence in Australia. This rule ensures that people are committed to residing in Australia and have not returned to Australia just to obtain a pension and then return overseas.

If you are successful in claiming the Age Pension under an international social security agreement, you can continue to be paid if you travel between Australia and the agreement country. The amount that you receive while you are outside Australia is determined according to that agreement.

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/australiansoverseas.

You can use your Centrelink online account through myGov to also update and review overseas travel details online.

Income and Asset Tests, Transitional Arrangements



Income Test

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

		Per fortnight
Pension starts reducing when your income is more than (income free area)	Single Pensioner	\$178.00
	Pensioner Couple (combined income)	\$316.00
Pension cuts out completely when your income is more than	Single Pensioner	\$2,083.40
	Pensioner Couple (combined income)	\$3,188.40

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 \$178.00 allowable income (\$316.00 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).

Work Bonus Scheme

Q What is the Work Bonus Scheme?

A The Work Bonus Scheme helps pensioners over the Age Pension age and Veterans' Affairs pensioners over qualifying age earn more income from work without reducing their pension. Under the Work Bonus Scheme, the first \$300 of employment income earned per fortnight is ignored under the income test meaning pensioners get to keep more of their pension. From 1 July 2019, income from self-employment counts as part of the Work Bonus scheme.

Any unused portion of the \$300 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.

Transitional Arrangements

Q My Pension is assessed under the transitional arrangements. What does this mean?

A There are transitional arrangements to ensure that existing pensioners do not receive reduced pensions as a result of the changes to the Age Pension that occurred from 20 September 2009.

The transitional provisions allow for the assessment of Age Pension entitlements under the old and the new rules. When the new rules produce the same or a higher payment for a pensioner, their entitlement is assessed under the new rules immediately and permanently. If a pensioner is worse off under the new rules, they are paid a transitional rate.

New Age Pension recipients from 20 September 2009 are all assessed under the new rules.

Q What is the maximum rate of the Pension under the transitional arrangements?

	Per week	Per fortnight	Per year
Single Pensioner	\$398.15	\$796.30	\$20,703.80
Pensioner Couple (each person)	\$321.20	\$642.40	\$16,702.40

These figures include the Energy Supplement (\$14.10 per fortnight for singles and \$10.60 per fortnight for each member of a couple).

Income and Asset Tests, Transitional Arrangements cont'd



Q What is the Income Test for Pensioners under the transitional arrangements?

		Per fortnight
Pension starts reducing when your income is more than (income free area)	Single Pensioner	\$178.00
	Pensioner Couple (combined income)	\$316.00
Pension cuts out completely when your income is more than	Single Pensioner	\$2,168.75
	Pensioner Couple (combined income)	\$3,528.00

For transitional or saved cases, income over these amounts reduces the rate of pension payable by 40 cents in the dollar (single) and 40 cents combined (20 cents in the dollar for each member of a couple).

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

Allowable income is increased by up to \$24.60 per fortnight for each dependent child without reducing your pension. Couples living together and who are both getting a pension can each earn an extra \$12.30 per fortnight each for each dependent child.

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 purchase another home
- Accommodation bonds paid on entry to residential aged care
- 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 \$13,500
- Any property or money in a deceased person's estate which you are not yet able to receive

Some pensioners with larger home 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?

	Single Pensioner	Couple (combined)*
Pension starts reducing when you have assets worth more than	\$268,000	\$401,500
Pension cuts out completely when you have assets worth more than	\$585,750	\$880,500

It should be noted that these amounts are for non-transitional pensioners.

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

	Single Pensioner	Couple (combined)*
Pension starts reducing when you have assets worth more than	\$482,500	\$616,000
Pension cuts out completely when you have assets worth more than	\$800,250	\$1,095,000

It should be noted that these amounts are for non-transitional pensioners.

* Higher for illness separated couple.

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.

Income and Asset Tests, Transitional Arrangements cont'd



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 \$214,500, 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 your contribution is 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 owner's asset test. However, where a person of Age Pension age and qualified for Age Pension or Carer Payment has lived for 20 years on a farm and is making effective use of the land, the entire value of the land on the same title as the home can be exempt from the asset test.

Gifts

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 greater value than the allowable gifting limit may affect the rate of pension or allowance you receive.

You can give away up to \$10,000 worth of assets in a single financial year, up to a maximum of \$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.

Pension Supplement

Q What is the Pension Supplement?

A The Pension Supplement is a payment which combines the former GST Supplement, Pharmaceutical Allowance, 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 (basic rate)	Per fortnight (minimum)	Per fortnight (maximum)
Single Pensioner	\$24.40	\$37.80	\$70.30
Pensioner Couple (each person)	\$20.10	\$28.50	\$53.00

Q Who receives the Pension Supplement?

A The Pension Supplement is paid to those who receive the Age Pension, Carer Payment, 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.

Pensioners receiving the transitional rate have the value of the Pension Supplement added to their transitional rate amount.

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 and asset tests is applied. The minimum pension supplement amount is the last to reduce when the income and asset 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 tests.

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 income and asset tests.

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.

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. Contact Centrelink for more information.

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

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

Income Tax, Investments and Deeming

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.



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 calculate this offset, the ATO will work it out for you when you lodge your tax return. An offset can sometimes 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, the Low Income Tax Offset applies. 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.

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

A 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 2020-21, then you must 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, 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.

If you don't need to lodge a tax return for 2020-21 and you have franking credits, you can claim a refund of franking credits by using 'Refund of franking credit instructions' and application for individuals 2021 (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 and search 'QC 51262' using the website's search function.

Q Do I need to give my Tax File Number to Centrelink or the Department of Veterans' Affairs?

A In most circumstances, yes.

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

A 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 and search for 'QC 22809'.

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

Q I have investments that generate income. Do I need to declare these in my tax return?

A If you need to lodge a tax return then you will generally need to declare investment income. Further information on investment income is available from the ATO's website, www.ato.gov.au, by inserting 'QC 31937' into the website's search function.

Q What is Deeming?

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

Q What assets are deemed?

A All financial investments are deemed. Financial investments include: 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 above Age Pension age
- Listed shares and securities
- Short term asset tested income streams

Income and Asset Tests, Transitional Arrangements cont'd



- Account-based income streams purchased on or after 1 January 2015 (and some purchased before 1 January 2015, if they are not 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

Q What financial investments are exempt?

A You may be able to get a deeming exemption in some cases. If this happens, how much you actually earn from the investment is the income amount that is assessed under the income test. This actual income could be \$0. Examples of what may be exempt include:

- A failed financial investment
- Some superannuation if it is fully preserved or inaccessible
- An account that only contains money from a National Disability Insurance Scheme package

Q What financial 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 at which financial investments are deemed to earn?

Single Pensioner	First \$53,000	0.25%
	Over \$53,000	2.25%
Pensioner Couple (one or both members of the couple are receiving a pension)	First \$88,000 of combined assets	0.25%
	Over \$88,000 of combined assets	2.25%
Member of a couple who is receiving an allowance payment	First \$44,000	0.25%
	Over \$44,000	2.25%

Q Can I still get a part rate pension if my investments are in excess of those mentioned?

A Yes, you can still continue to receive a part payment until either one of the income or assets test limits is reached.

Pension Age

Q From what age can I receive the Age Pension?

A Men and women born between 1 January 1954 to 30 June 1955 are eligible from 66 years 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 Pension began on 1 July 2017 when the qualifying age for the Age Pension increased from 65 years to 65 years and 6 months. The qualifying age for the Age Pension will continue to increase by six 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 change	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 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.

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.

Income and Asset Tests, Transitional Arrangements cont'd



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, except in the case of the Pension Bonus Bereavement Payment. 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 20 March 2021 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	\$2,181.80	\$1,648.70
2 Years	\$8,727.00	\$6,594.90
3 Years	\$19,635.80	\$14,838.50
4 Years	\$34,908.10	\$26,379.60
5 Years	\$54,544.00	\$41,218.10

Q What is the Pension Bonus Bereavement Payment?

A This is a payment that may be made to the surviving partner of a deceased Pension Bonus Scheme member who did not claim the Bonus before death. It reflects the amount of Pension Bonus that might have been paid if the person claimed before death. It has the same maximum rates as the Pension Bonus payment. For further information, please call 132 300.

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	\$140.80	\$132.80
Minimum rent before Rent Assistance is paid	\$125.80	\$203.60
Maximum Rent Assistance is paid when rent is more than	\$313.53	\$380.67

Rates as at 20 March 2021.

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.

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

A Yes, provided eligibility criteria for Rent Assistance is met, which includes being qualified for a social security payment, paying private rent above the rent threshold and not being an ineligible homeowner.

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.

Other Supplements, Payments and Allowances



Carer Payment

Q What is the Carer Payment?

A The Carer Payment is paid to someone providing constant care to a person with a physical, intellectual or psychiatric disability or to someone who is frail and aged. The person being cared for must need the care for 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, JobSeeker Payment 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 (including travel time), train or study without losing eligibility for the Carer Payment. They may also continue to be paid during breaks from care for up to 63 days (respite) of each calendar year.

Carer Allowance

Q What is the Carer Allowance?

A 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, can be paid in addition to an income support payment such as the Age Pension. From 20 September 2018, a \$250,000 family income test was introduced.

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

Q What is the Carer Supplement?

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

A \$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. If you're a part time carer, you'll get a part rate of the Carer Supplement. This payment is made during the month of July each year.

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 accused family member has been removed.

To be eligible to receive a Crisis Payment, you must be eligible for an income support payment or ABSTUDY Living Allowance.

A Crisis Payment is equal to seven days of your maximum basic rate of a social security pension or benefit. The payment does not include extra allowances or supplements.

Care for the Elderly



Aged Care Assistance

You can apply for an aged care assessment by contacting My Aged Care on the website www.myagedcare.gov.au or by calling 1800 200 422.

You can contact My Aged Care directly, or you can be referred by a doctor or another health professional, a nurse from the hospital or the community, a community worker or an aged care provider.

Q I am getting frail and need to go into an aged care home. What should I do?

A Before you can enter an aged care home, your needs must be assessed by an Aged Care Assessment Team.

Q What will I need to pay on entrance to a residential aged care home?

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 these costs.

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

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

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

A Fee Estimator is available on the My Aged Care website at: www.myagedcare.gov.au/how-much-will-i-pay.

Alternatively you may wish to contact My Aged Care by phone on 1800 200 422.

Q Is there any help to enable me to live at home for as long as possible?

A There are many home and community based services which will help you remain independent. The Federal Government has the My Aged Care website, which maintains up-to-date databases of information about a range of agencies providing community care, support, health and aged services in the region, including the Commonwealth Home Support Programme (CHSP) and Home Care Packages. See page 14 for details.

The CHSP is an entry-level aged care program for frail, older people aged 65 years and over (or 50 years and over for Aboriginal and Torres Strait Islander people) who need entry-level home support and assistance to keep living independently. The services provided under the CHSP include: domestic assistance, including help with cleaning, washing and shopping; transport; allied health services like podiatry, physiotherapy and nutritional advice; nursing and social support; assistance with food preparation in the home and the delivery of meals; support for carers including respite services; home maintenance and home modifications.

Home Care Packages are one of the other ways that older Australians can access affordable care services to get some help at home. They are designed for those with more complex care needs that go beyond what the CHSP can provide.

Eligibility for CHSP and Home Care Package services are not based solely on age but on identified needs as assessed by the Regional Assessment Service for CHSP or the Aged Care Assessment Team for Home Care Packages. An assessment for services can be arranged by contacting My Aged Care on 1800 200 422.

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 or you can ring the Be Connected helpline on 1300 795 897.



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.

Support for People Living with Dementia

Q What support is available for people living with Dementia?

A There are many services available to support you if you have dementia or are caring for a person with dementia. This includes support groups and respite services. You can find out more information on My Aged Care www.myagedcare.gov.au or by calling 1800 200 422.

Dementia Australia is an invaluable resource for people living with dementia, their families and carers. The website provides information about types of dementia and what help is available. It can also connect you with specialised dementia support in your local region. You can contact Dementia Australia at www.dementia.org.au and by calling the National Helpline on 1800 100 500.

Carer Gateway

Q What support is available for carers?

A The Carer Gateway provides practical tips and support to help you in your caring role, can connect you to a new Australia-wide network of Carer Gateway service providers and can provide phone counselling. You can find out more by visiting www.carergateway.gov.au or by calling 1800 422 727.

Support Services for the Elderly

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

A The Australian Government's My Aged Care – 1800 200 422, or 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 the

Commonwealth Home Support Programme and Home Care Packages.

Q Is there support for senior Australians to stay connected?

A The Community Visitors Scheme arranges volunteer visits to older people to provide friendship and companionship. Visits are available to anyone receiving government-subsidised residential aged care or Home Care packages, including those on the waiting list for a home care package. You can find out more information at <https://www.health.gov.au/initiatives-and-programs/community-visitors-scheme-cvs>

The Friend Line is a free and anonymous telephone support service for older Australians which provides an opportunity to chat with a friendly volunteer. The phone number is 1800 4 CHATS.

Be Connected is an Australian Government initiative aimed at increasing the confidence, skills and online safety of senior Australians in using digital technology. Be Connected is designed to assist Australians 50 years and over, who have minimal or no engagement with technology. You can find out more by visiting the website: www.beconnected.esafety.gov.au

Commonwealth Carer Respite Services

Q How can I obtain respite care?

A Commonwealth Carer Respite and Carelink Centres coordinate access to respite services in your local area. They can give you advice about respite services and find the service closest to you. They can also help you to access the right respite services.

Commonwealth Carer Respite and Carelink Centres work with carers to plan sensible approaches to respite and other support needs and also arrange 24 hour emergency respite care. For further information call 1800 052 222.

Health Care and Concession Cards



Australian Government Private Health Insurance Rebate

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

A Most Australians with private health insurance currently receive a rebate from the Australian Government to help cover the cost of their premiums. The private health insurance rebate is income tested. The table below details the different rebate amounts and Medicare Levy Surcharge levels.

The rebate applies to hospital, general treatment and ambulance policies. It does not apply to overseas visitors cover. The rebate levels applicable from 1 April 2021* are:

Singles	≤\$90,000	\$90,001-105,000	\$105,001-140,000	≥\$140,001
Families	≤\$180,000	\$180,001-210,000	\$210,001-280,000	≥\$280,001

Rebate

	Base tier	Tier 1	Tier 2	Tier 3
< age 65	24.608%	16.405%	8.202%	0%
Age 65-69	28.710%	20.507%	12.303%	0%
Age 70+	32.812%	24.608%	16.405%	0%

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

*The income thresholds are indexed and will remain the same to 30 June 2021.

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.

Q Can my family get any help when I die?

A A Bereavement Payment may be paid to your partner to help them adjust to changed financial circumstances following your death. If your partner is not getting 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.

Medicare Levy Surcharge

The Medicare Levy Surcharge (MLS) is a levy paid by Australian tax payers who do not have private hospital cover and who earn above a certain income. The surcharge aims to encourage individuals to take out private hospital cover, and where possible, to use the private system to reduce the demand on the public Medicare system.

The surcharge covers you and your dependents. Your dependents include:

- your spouse;
- any of your children who are under 21 years of age; or
- any of your student children who are under 25 years of age.

For more information about who is considered a dependant for MLS purposes, you can refer to the ATO's Medicare Levy Surcharge page by searching QC 27040 on the ATO website.

Health Care and Concession Cards cont'd



The surcharge is calculated at the rate of 1% to 1.5% of your income for Medicare Levy Surcharge purposes. It is in addition to the Medicare Levy of 2%, which is paid by most Australian taxpayers. To work out your annual income for MLS and Rebate purposes, you can refer to the Australian Taxation Office's Private Health Insurance Rebate Calculator or contact the ATO directly.

The surcharge levels applicable from 1 April 2021* are:

Rebate				
	Base tier	Tier 1	Tier 2	Tier 3
Single	≤\$90,000	\$90,001-105,000	\$105,001-140,000	≥\$140,001
Family	≤\$180,000	\$180,001-210,000	\$210,001-280,000	≥\$280,001

Medicare Levy Surcharge				
All ages	0.0%	1.0%	1.25%	1.5%

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

*The income thresholds are indexed and will remain the same to 30 June 2021.

Pensioner Concession Card

Q Who can get the Pensioner Concession Card?

A The Pensioner Concession Card is issued for a two year period to pensioners including those receiving Age Pension, Parenting Payment (single), 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 9 months can also receive the card: JobSeeker Payment, Widow Allowance, Partner Allowance, Parenting Payment (Partnered) 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 might the Pensioner Concession Card entitle me to?

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

- Medicines listed under the Pharmaceutical Benefits Scheme (PBS) at the concessional rate
- Access to PBS prescriptions, at a lower rate or for no cost, for the remainder of the calendar year after reaching the PBS Safety Net
- Bulk-billed GP appointments, at the discretion of the GP
- A bigger refund for medical costs when you reach the 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
- 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.

For more information call the PBS general enquiries line on 132 290.

Hearing aids are available through the Office of Hearing Services. An annual fee may apply for maintenance and batteries. For more information call 1800 500 726

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 payment from either Services Australia or the Department of Veterans' Affairs 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.

Anyone who was over Age Pension age and lost their pension entitlement on 1 January 2017 due to changes to the assets test for pensioners will automatically receive a non-income tested Commonwealth Seniors Health Card.

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:

- Cheaper medicines listed under the PBS
- A bigger refund for medical costs when you reach the Medicare Safety Net
- Bulk-billed GP appointments (this is up to your doctor)
- 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. You can read more about what you can get where you live on the australia.gov.au website.

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

A 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, respite care or prison). 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.

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 on your behalf, including informing us of changes to your circumstances, complete and sign forms for you, making enquiries and attending appointments with you.

A correspondence nominee also receives a copy of your mail. They can also complete online transactions for you including viewing and updating income and assets and reporting employment income.

A payment nominee gets and uses your Centrelink payments on your behalf. 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 your Centrelink payments and services.

If you want to authorise another person or organisation to enquire or act on your behalf when dealing with Services Australia 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 nominee 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 have the right to 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, or by writing to GPO Box 442, Canberra ACT 2601 or online at 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.

Other Services



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 and CD and DVD recordings of the National Anthem for presentation to 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.

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.

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. 2021 influenza vaccines are available now. This timing ensures the best possible protection ahead of the peak influenza season (which usually occurs from June to September in most parts of Australia).

Influenza vaccines are free for those people most at risk, including people aged over 65.

Experts recommend that there should be at least 14 days between flu and COVID-19 vaccines, whether you get the Pfizer or AstraZeneca COVID-19 vaccine.

People who can get their COVID-19 vaccine now should get it as soon as possible. They can then schedule their flu vaccination. However, if the flu vaccine is available first, people should get their flu vaccination now so they are ready for their COVID-19 vaccination later.

When people book in for a flu vaccination, they should advise their vaccination provider or clinic if they have received the COVID-19 vaccine (and when it was given). This will help with planning appointments.

For more information please visit australia.gov.au

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 131 450. This service is available 24 hours, every day of the year. For more information visit

www.tisnational.gov.au/en/About-TIS-National

Centrelink provides a Multilingual Phone Service that enables you to speak with a skilled bilingual service officer. To access this service please call 131 202. This service is available Monday – Friday from 8am – 5pm. You can also read information in your chosen language about payments and services on the Services Australia website at:

www.servicesaustralia.gov.au/individuals/information-in-your-language

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Garth HAMILTON MP
Federal Member for Groom



30 SECOND SURVEY

The issues

Please number the four issues that concern you most.

- Lower taxes
- Rebuilding the economy
- Keeping our borders strong and secure
- Delivering better hospitals and health outcomes
- Investing in better education, skills and training opportunities
- Building better and safer roads
- Job creation
- Tackling climate change
- Helping small businesses get ahead
- Protecting retirement savings from unfair taxes
- Tackling local crime and drugs
- Supporting seniors in retirement and delivering quality aged care
- Backing rural and regional communities

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

- Liberal National
 Labor
 Greens
 One Nation
 Independent/Other

OR I USUALLY support the following party

- Liberal 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

Simply take a photo and email your completed survey to:
garth.hamilton.mp@aph.gov.au
 Alternatively, you can post a hard copy to:
 PO Box 777, Toowoomba QLD 4350



Garth HAMILTON MP

Federal Member for **Groom**

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