



2017 Age Pension Guide



With compliments from

CHRISTIAN PORTER MP

Federal Member for **Pearce**

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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.



CHRISTIAN PORTER MP

Federal Member for **Pearce**

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;
- Information regarding how overseas travel affects Age Pension payments;
- Eligibility and how assets, investments and income testing 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 Age Pension. I hope you will find it helpful.

Please call my office on **(08) 6296 7255** or alternatively you can email me at **Christian.Porter.MP@aph.gov.au** for any further information you may require.

Yours sincerely,

A stylized, handwritten signature in blue ink that reads 'C.P.' followed by a flourish.

Christian Porter MP
Federal Member for **Pearce**

Age Pension

Age Pension Rates

Q What is the maximum basic rate of the Pension?

A

	Per week	Per fortnight	Per year
Single Pensioner	\$398.95	\$797.90	\$20,745.40
Pensioner Couple (each person)	\$300.75	\$601.50	\$15,639.00

The above figures do not include the pension supplement or energy supplement – see pages 8-10.

Q How are Age Pension rate increases calculated?

A The Age Pension rate is calculated on the basis of rises in the Consumer Price Index, the Pensioner and Beneficiary Living Cost Index and the Male Total Average Weekly Earnings – whichever is the highest.

Q When will the Pension rate next increase?

A The next Pension indexation will occur in March 2017.

Pension Pay Day

Q When will my Pension be paid?

A Pensioners are able to choose which weekday they are paid. Many pensioners are paid every second Thursday. 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

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 have returned to live in Australia within the last 2 years and you have started receiving the Age Pension during this period, you cannot be paid outside Australia until the 2 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 humanservices.gov.au/australiansoverseas.

The easiest way to advise 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 add, view, update and remove overseas travel details online.

Income and Asset Tests, Transitional Arrangements

Income Test

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

A

		Per fortnight	Per year
Pension starts reducing when your income is more than	Single Pensioner	\$164.00	\$4,264.00
	Pensioner Couple (combined income)	\$292.00	\$7,592.00
Pension cuts out completely when your income is more than	Single Pensioner	\$1,918.20	\$49,873.20
	Pensioner Couple (combined income)	\$2,936.80	\$76,356.80

These figures may be higher if you receive Rent Assistance with your payment.

Q What happens if my income is greater than \$164.00 allowable income (\$292.00 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 combined.

Work Bonus Scheme

Q

What is the Work Bonus Scheme?

A

The Work Bonus Scheme provides an incentive for pensioners over the Age Pension age to participate in the workforce. Under the Work Bonus Scheme, the first \$250 of employment income earned per fortnight will be disregarded under the income test.

Any unused portion of the \$250 fortnightly exemption, up to a maximum of \$6,500, accrues in an Employment Income Concession Bank. This is used to offset 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.

Income and Asset Tests, Transitional Arrangements cont'd



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

A

	Per week	Per fortnight	Per year
Single Pensioner	\$362.25	\$724.50	\$18,837.00
Pensioner Couple (each person)	\$292.60	\$585.20	\$15,215.20

The above figures do not include the energy supplement – see page 10.

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

A

		Per fortnight	Per year
Pension starts reducing when your income is more than	Single Pensioner	\$164.00	\$4,264.00
	Pensioner Couple (combined income)	\$292.00	\$7,592.00
Pension cuts out completely when your income is more than	Single Pensioner	\$2,010.50	\$52,273.00
	Pensioner Couple (combined income)	\$3,271.00	\$85,046.00

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.

These figures may be higher if you receive Rent Assistance with your payment.

Allowable income is increased by up to \$24.60 per fortnight 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
- The proceeds from the sale of a previous home which will be applied within 12 months to the purchase of another home
- Donations for life-time accommodation with accepted organisations
- Special aids for disabilities
- Income stream products meeting all the criteria for the assets test exemption
- Awards for valour, such as medals received for war service
- Life interest (unless created by you, your partner or your partner's death)
- Funeral bonds up to \$12,000
- Any interest in a deceased person's estate which you have not yet received

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.

Income and Asset Tests, Transitional Arrangements cont'd



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...	\$250,000	\$375,000
Pension cuts out completely when you have assets worth more than...	\$542,500	\$816,000

Q If I do not 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...	\$450,000	\$575,000
Pension cuts out completely when you have assets worth more than...	\$742,500	\$1,016,000

Pensioners will receive an increase in their pension if they have assets within the following range:

Household type	Pension will increase if assets are between:
Single Homeowner	\$209,000 and \$291,000
Single Non-Homeowner	\$360,500 and \$539,500
Couple Homeowner (combined)	\$296,500 and \$453,500
Couple Non-Homeowner (combined)	\$448,000 and \$702,000

For the 3 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 about the hardship provisions, or whether you can obtain the pension as a loan under the Pension Loan Scheme.

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

A Retirement village residents are able to have extra allowable assets of \$200,000 for a single pensioner, or couple combined. If your village entry contribution is equal to or less than the extra allowable amount, 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 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.

Income and Asset Tests, Transitional Arrangements cont'd

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 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.

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?

A

	Per fortnight (basic rate)	Per fortnight (minimum)	Per fortnight (maximum)
Single Pensioner	\$22.70	\$35.00	\$65.10
Pensioner couple (each person)	\$18.70	\$26.40	\$49.10

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 Age Pension 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 Yes, the Pension Supplement is subject to the means 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.

Income and Asset Tests, Transitional Arrangements cont'd



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 Do the minimum amount rules apply to pensioners paid under the transitional arrangements?

A Yes, pensioners benefiting from the transitional arrangements arising from the income test changes are subject to the 'minimum' amount rules so that the minimum amount is paid where a part-rate entitlement exists.

Q I previously received telephone allowance at the higher rate for my internet connection. Will this be reflected in my Pension Supplement (or transitional rate)?

A The rate of Pension Supplement (and the transitional rate) is based on the value of the higher (internet) rate of Telephone Allowance.

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.

Carbon Tax

Q Will the Energy Supplement paid to pensioners continue to be paid, now that 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 will 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 tax rates made by previous governments have also been retained. Tax free thresholds were increased in 2012 to \$18,200 (\$19,400 in 2015-16) but the lower tax rates were increased from 15% to 19% and 30% to 32.5%. The low income tax rebate was also reduced.

Changes to Energy Supplement for new Commonwealth Seniors Health Card recipients will apply 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:

- Hold a Commonwealth Seniors Health Card for which the Energy Supplement is paid as at 19th September 2016, you'll keep getting the Energy Supplement
- Claim a Commonwealth Seniors Health Card between 20 September and 19 March 2017, and were not in receipt of 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'll get the Energy Supplement until 20 March 2017.

Income and Asset Tests, Transitional Arrangements cont'd



- Claim a Commonwealth Seniors Health Card after 20 March 2017, and you were not in receipt of 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.

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.

Loans or Advances

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

A You may be eligible for a pension advance payment. Repayments will start at the next payment date after the advance and are made fortnightly.

Advance Amount	Single	Member of Couple
Minimum	\$414.00	\$312.10
Maximum	\$1,242.00	\$936.30

Rates as at 20 September 2016.

Income Tax, Investments and Deeming

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

A The Senior Australians and Pensioners Tax Offset ensures that no tax is payable by a person whose assessable income consists of the full pension and, in some cases, a small amount of non-pension income. For 2015-16 the maximum tax offset available is \$2,230 for single senior Australians and \$1,602 for each member of a couple.

This measure allows single senior Australians to have an income of \$32,279 without paying tax. Senior couples are able to have income of up to \$28,974 each without paying tax. The tax offset cuts out at \$50,119 for a single pensioner and \$41,790 for each member of a couple (higher if living apart because of illness).

For the 2015-16 financial year, senior Australians will not pay a Medicare Levy until they reach an income of \$33,738 (singles) or \$58,707 (couples - combined income - although this may vary according to your circumstances).

Q What is the Low Income Tax Offset?

A The Low Income Tax Offset is available to all low income earners irrespective of their age. The low income offset is \$445. You will receive the full offset if your taxable income is below \$37,000. It is reduced by 1.5 cents for every dollar over that amount until your taxable income reaches \$66,667 when it cuts out completely. Any unused portions can not be refunded.

Income and Asset Tests, Transitional Arrangements cont'd



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 the last financial year, then you should lodge a tax return.

If this is the first time that you have not had to lodge a tax return then you should notify the Tax Office 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. If you don’t need to lodge a tax return for 2015–16 and you have franking credits, you can claim a refund of franking credits by using Refund of franking credit instructions and application for individuals 2016 (NAT 4105) and lodging your claim online, by mail, or phone 13 28 65.

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 Generally no, but the law now requires it when opening new accounts and in some other circumstances. You do need to tell your bank or building society that you are receiving a pension. Otherwise, your interest will be taxed at the highest rate.

If you require further information on tax call the Australian Taxation Office on telephone 13 28 61.

Investments and Deeming

Q What is Deeming?

A “Deeming” is where your money is assumed by Centrelink to be earning a set rate of interest per annum. This assumed earning is the figure counted as income on investments for the Pension income test (page 5 or 7 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
- 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 Asset Tests, Transitional Arrangements cont'd



Q What investments are not deemed?

- A** A person's home or its contents, as well as:
- Cars, boats and caravans
 - Antiques, stamp or coin collections
 - Accommodation bonds in aged care homes
 - Assets in superannuation and rollover funds held by anyone under Age Pension age
 - Standard life insurance policies
 - Holiday homes, farms or other real estate
 - Income streams which are not deemed.

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

A

Single Pensioner	First \$49,200	1.75%
	Over \$49,200	3.25%
Pensioner Couple (both receiving a pension or one person receiving the pension and the other receiving a living allowance)	First \$81,600	1.75%
	Over \$81,600	3.25%

These rates are subject to regular review.

Q If my only source of income is from financial investments, how much can I have invested before I start losing some of my pension under the income test or the "deeming" provisions?

A

Single Pensioner	\$153,908
Pensioner Couple (combined investment)	\$272,262

These figures are based on deeming rates mentioned previously and apply only if you have no other income. Rates will also change if you have dependent children.

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

A Yes, until either the income or assets test limits are reached.

Pension Age

Q From what age can I receive the Age Pension?

A Men and women are eligible from 65 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 will begin from 1 July 2017. From this time, the qualifying age for Age Pension will gradually increase from 65 to 67 years for both men and women. The gradual increase means that the qualifying age for Age Pension will be 67 years from 1 July 2023. 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 Registration in the Pension Bonus Scheme closed from 1 July 2014. Those who had already registered for the Pension Bonus 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.

The Scheme provides a tax free lump sum to eligible registered people 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 Bonus worth at September 2016 pension rates for a person who would qualify for the maximum rate of pension?

Number of extra years of work	Single person	Partnered person (each)
1 Year	\$2,005.50	\$1,515.80
2 Years	\$8,022.20	\$6,063.10
3 Years	\$18,049.90	\$13,641.90
4 Years	\$32,088.70	\$24,252.30
5 Years	\$50,138.70	\$37,894.20

Q What is the pension bonus bereavement payment?

A This is a payment to the surviving partner of a deceased member of the Pension Bonus Scheme who did not make a claim for the bonus prior to their death. It reflects the amount of pension bonus that might have been paid if the person claimed before death. It is paid as a tax free lump sum.

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	\$130.60	\$123.00
Minimum rent before Rent Assistance is paid.	\$116.20	\$188.60
Maximum Rent Assistance is paid when rent is more than...	\$290.33	\$352.60

Rates as at 20 September 2016

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. Rent Assistance is also not paid to people in Commonwealth funded nursing homes and hostels. Rates vary if pensioners have dependent children. Special rules apply to single sharers, people who pay board and lodging or who live in a retirement village.

Other Supplements, Payments and Allowances

Carer Payment

Q What is the Carer Payment?

A The Carer Payment may be 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. A person cannot receive the Carer Payment at the same time as another income support payment such as the Age Pension.

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

Q What is the Carer Allowance?

A The Carer Allowance is a payment made to someone who cares for a person who is frail, aged or who has a disability, or is chronically ill, and who requires additional care on a daily basis because of their disability.

The person being cared for must need care permanently or for a period of at least 12 months unless the condition is terminal. The carer and the person being cared for do not have to live in the same home.

The Carer Allowance, currently \$123.50 per fortnight, is not subject to an income or assets test. The 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 available to a person receiving the Carer Allowance for each child under 16 years of age being cared for. This payment is made during the month of July each year.

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, Wife Pension with Carer Allowance, Department of Veterans' Affairs Partner Service Pension 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.



Partner Allowance

Q What is the Partner Allowance?

A This payment has been for older partners of people who receive income support payments and who face barriers to finding employment because of their previous limited participation in the workforce.

There are no requirements for Partner Allowance recipients to meet any Mutual Obligation Requirements however they have access, on a voluntary basis, to all levels of employment assistance within the employment services network.

Q Who can receive the Partner Allowance?

A No new claims for the Partner Allowance are being accepted but you will continue to receive this payment if you were already receiving it as of 19 September 2003.

The eligibility requirements for the Partner Allowance were:

A person:

- must have been born on or before 1 July 1955,
- must have been a member of a couple (partner must be at least 21 and in receipt of a qualifying allowance or pension at the time of the Partner Allowance claim),
- must have no dependent children in respect of whom Parenting Payment would be payable if the person claimed Parenting Payment. Note: a person must test their eligibility for Parenting Payment if an eligible child comes into their care. If they qualify, they must transfer from Partner Allowance to Parenting Payment,
- must have no recent workforce experience (work of at least 20 hours a week, for 13 weeks or more during the last 12 months), and
- must be an Australian resident.

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.

Care for the Elderly

Aged Care Assistance

Q I am getting frail and need to go into an aged persons 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.

Q How do I contact an Aged Care Assessment Team?

A Your local doctor will tell you how to contact the closest team. 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.

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 may be asked to pay 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 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: www.myagedcare.gov.au/fee-estimator/residential-care.

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 established Carelink Centres and the My Aged Care website, which maintain up-to-date databases of information about a range of agencies providing community care, support, health and aged services in the region, including Home and Community Care and Home Care packages. See page 19 for details.

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 pages 15 and 20 for details.

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 \$152.00 is provided to help meet the energy costs of running this equipment.

Health Care and Concession Cards

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 spouse.

The rebates are as follows:

Status	Income thresholds			
	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	\$210,001 - \$280,000	\$210,001 - \$280,000	\$280,001 or more

Age	Rebate for premiums paid 1 July 2015 – 31 March 2016			
Under 65 years	27.820%	18.547%	9.273%	0%
65–69 years	32.457%	23.184%	13.910%	0%
70 years or over	37.094%	27.820%	18.547%	0%

Age	Rebate for premiums paid 1 April 2016 – 30 June 2016			
Under 65 years	26.791%	17.861%	8.930%	0%
65–69 years	31.256%	22.326%	13.395%	0%
70 years or over	35.722%	26.791%	17.861%	0%

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

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 I still claim the Net Medical Expenses Tax Offset?

A The Net Medical Expenses Tax Offset is being phased out.

Transitional arrangements will allow claims for disability aids, attendant care or aged care expenses until 1 July 2019. After this date, the offset will cease to operate.

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.

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.



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 Home and Community Care and Home Care packages.

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.

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.

Concessions are available for Local Council ordinary rates and domestic waste management service charges; water rates or charges and sewerage rates or charges. Contact your local council for details.

Pensioner Concession Card

Q Who can get the Pensioner Concession Card?

A The Pensioner Concession Card is issued annually to all 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.

Q What may my Concession Card entitle me to?

A Reduced prices for prescription items through the Pharmaceutical Benefits Scheme (PBS). The current patient contribution for people who have a concession entitlement is \$6.20 per PBS item. If you have reached the PBS Safety Net threshold of \$372.00, you will receive pharmaceutical benefits free of charge (except for any applicable premiums) for the rest of that calendar year. The PBS Safety Net thresholds are adjusted on 1 January each year.

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

Higher Medicare benefits for eligible services once the Medicare Safety Net threshold has been reached. If you are on a Pensioner Concession Card the required Safety Net threshold is lower.

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.

A Telephone Allowance of \$27.20 (or \$40.60 with an internet connection) per quarter. This is paid as part of the Pension Supplement.

Some doctors will bulk bill patients on receipt of this card.



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 access to some concessions.

All applicants for the Commonwealth Seniors Health Card are required to provide their Tax File Number to Centrelink.

Anyone who loses their pension entitlement as a result of the 1 January 2017 changes will automatically receive a Commonwealth Seniors Health card.

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

A Reduced prices for prescription items through the Pharmaceutical Benefits Scheme (PBS). The current patient contribution for people who have a concession entitlement is \$6.20 per PBS item. If you have reached the PBS safety net threshold of \$372.00, you will receive pharmaceutical benefits free of charge (except for any applicable premiums) for the rest of that calendar year. The PBS safety net thresholds are adjusted on 1 January each year.

Higher Medicare benefits for eligible services once the Medicare Safety Net threshold has been reached. If you are on a pensioner concession card the required Safety Net threshold is lower.

Some doctors will bulk bill patients on receipt of this card.

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

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

A The income limits are \$52,796 (single) and \$84,472 (couple) per annum (higher for couples separated by illness or with dependent children). These figures are indexed on 20 September each year. There is no asset test.

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 just make enquiries on your behalf. There are two types of nominee arrangements: correspondence nominee and payment nominee.

A correspondence nominee can do most things for you, including telling 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 receives your Centrelink payments. Your payment nominee can only use your payments for your benefit and has to keep records of these payments and 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 the Department of Human Services about Centrelink payments and services, you can complete the SS313 form "Authorising a person or organisation to enquire or act on your behalf".



You might like to also know that having a nominee or giving someone permission to enquire does not take away your right to deal with us about your Centrelink business. This authorisation can be cancelled or changed 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, or by writing to

GPO Box 442, Canberra ACT 2601

Or online at www.ombudsman.gov.au

From 1st 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 Matters

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.

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. 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.

Translating and Interpreting Service

The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.

13 14 50

Notes



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CHRISTIAN PORTER MP HAVE YOUR SAY

Your views are important to me...



The issues

Please number the four issues that concern you most.

- Building a strong 21st Century economy
- Tackling crime and the scourge of drugs
- Securing Australia's borders
- Supporting seniors and Aged Care
- Reducing cost of living pressures
- Creating jobs for the future
- Improving health care
- Giving students a world-class education
- Building better local roads
- Investing in public transport
- Backing Small Business and enterprise
- A sustainable environment
- Investing in innovation and science

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 Labor Greens One Nation
 Independent/Other

OR I USUALLY support the following party

- Liberal 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: Christian Porter MP, PO Box 2226, Ellenbrook WA 6069
Email. christian.porter.MP@aph.gov.au



CHRISTIAN **PORTER** MP

Federal Member for **Pearce**

 3/28 Main Street, Ellenbrook WA 6069

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