GUIDE TO **GOVERNMENT SERVICES** FOR SENIORS

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Review dates for Federal Government Services

Many of the qualifying criteria and financial payments relating to the Age Pension and Aged Care services are reviewed by Services Australia annually, semi-annually or in some cases three times per year as indicated below (not a complete list):

Service Type	January	March	July	Sept
Age Pension Income Test		✓	✓	✓
Age Pension Assets Test		✓	✓	✓
Age Pension Payment Rates		✓		✓
Age Pension Work Bonus	✓			
Deeming Rates		✓		✓
Carer Payment Income and Assets Tests		✓	✓	✓
Carer Payment Rate		✓		✓
Carer Allowance Payment Rate	✓			
Support at Home program contributions		✓		✓
Residential Aged Care contributions		✓		✓
Aged Care Daily and Lifetime Caps		✓		✓
PBS Thresholds	✓			
Medicare Safety Net Thresholds	✓			
CSHC Income Test				✓

Acknowledgement of Country

We acknowledge the Traditional Custodians of the land we know today as Warringah – including the Cammeraygal, Gannagal, Gayamagal and Borogegal peoples of the Eora Nation.* We pay our deepest respects to Elders past and present and recognise their enduring connection to land, waters, skies, language, and cultures. May we tread lightly and carefully on this precious land.

* Advice on clan and language group names provided by the Metropolitan Local Aboriginal Land Council, April 2026. We recognise that different spellings are used for some group names, reflecting variations in the way oral languages have been recorded in written English.

Welcome to the fifth edition of the Warringah Seniors Guide.

This updated edition includes the latest financial information as of July 2026, along with futher changes to the aged care reforms introduced on 1 November 2025 and other key changes.

Older Australians are at the heart of our community. Their wisdom, experience and contributions enrich Warringah and help shape its future. Around 25,000 people—16.5% of our population—are aged 65 and over. This guide recognises their important role and supports them to stay connected, live well and access the services they need.

While Warringah is a wonderful place to enjoy later life, many older residents face challenges with financial security, housing, transport, healthcare and navigating government services. This Seniors Guide has been updated to help make that process easier.

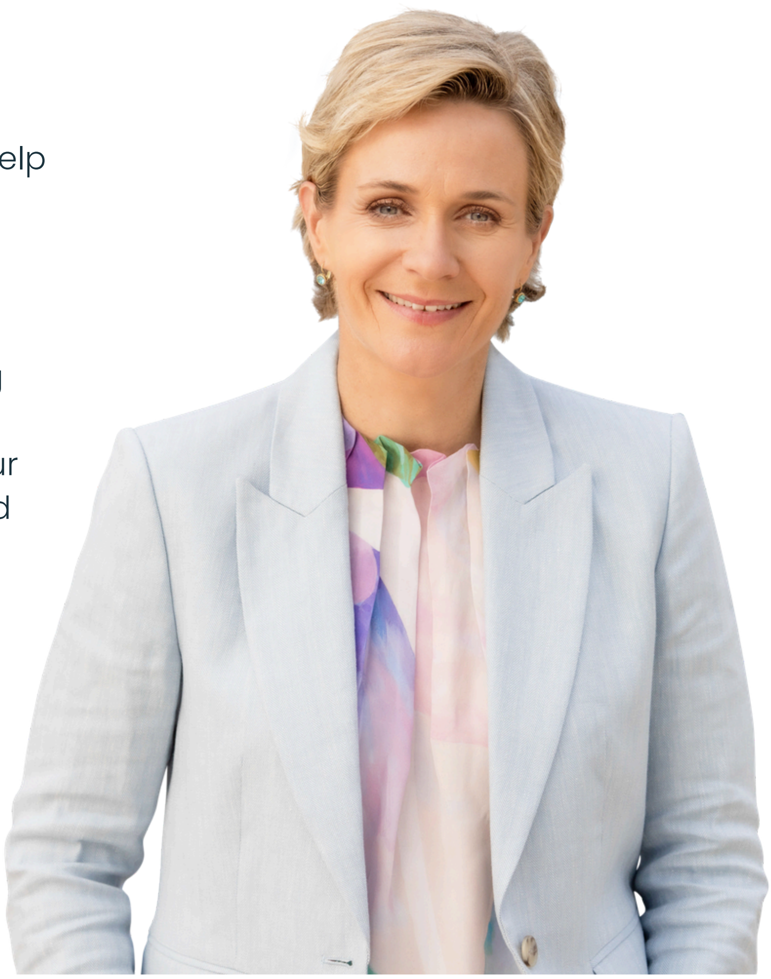
The aim of this Seniors Guide is to provide clear, practical information about government services, including Services Australia, My Aged Care and Medicare, to help you understand your options, access available support and make informed decisions with confidence.

Whether you are seeking assistance for yourself, a family member or someone you care for, I hope you find this Guide a valuable and trusted resource to help you navigate government services with greater ease and certainty.

If you have any questions or need assistance with federal services, please don't hesitate to contact my electorate office on **(02) 9977 6411** or by emailing me at **zali.steggall.mp@aph.gov.au.**

Zali

Zali Steggall OAM, MP
Federal Member for Warringah



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Disclaimer: This *Guide to Government Services for Seniors* is general information only and should not be considered personal financial advice. Please consult a qualified financial professional before making any individual financial decisions.

Whilst every effort has been made to ensure the information provided is accurate, please refer to the relevant websites for any updated information.

Key Contact Information

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Email: zali.steggall.mp@aph.com.au
Website: zalisteggall.com.au
Address: Unit 4-6, 8-28 The Corso, Manly NSW 2095

Federal Government Services:

- **Services Australia**
  serviceaustralia.gov.au
  Australian federal government agency responsible for delivering a range of health and social security payments and services to eligible Australian citizens and permanent residents through programs, including Centrelink, Medicare, My Aged Care and myGov.

- **myGov**
  my.gov.au/en
  A secure online portal that allows you to access linked federal government services in one place.

- **Centrelink**
  www.servicesaustralia.gov.au/centrelink
  Program that provides social security payments and services to Australians and other residents depending on eligibility.

  Centrelink Older Australians: 132 300
  This is a dedicated service for older Australians. Provides information and financial support (age pension, concession cards, carer payments and other benefits) to senior Australians, their families and carers.
  Call Monday to Friday, except public holidays, from 8:00am – 5:00pm.

  Centrelink Indigenous Call Centre: 1800 136 380
  Dedicated support for Aboriginal and Torres Strait Islander Centrelink payments and services. Call Monday to Friday 8:00am – 5:00pm

- **My Aged Care**
  myagedcare.gov.au
  Provides comprehensive information for older Australians and their carers on how to access federally funded aged care services.
  My Aged Care **1800 200 422**
  - Monday to Friday: 8am to 8pm
  - Saturdays: 10am to 2pm

Key Contact Information.

Federal Government Services:

- **Medicare**

  servicesaustralia.gov.au/medicare
  Provides access to low or no cost public hospital services, out-of-hospital medical services and prescription medicines to maintain health.

  Medicare General Enquiries: 132 011
  Monday to Friday 7:00 am - 10:00 pm or
  Saturday and Sunday 7:00 am – 7:00 pm.

  Medicare Indigenous Access Line: 1800 556 955
  Dedicated support for Aboriginal and Torres Strait Islander Medicare payments and services. Call Monday to Friday 8:30am – 5:00pm.

- **Australian Taxation Office 13 28 61**
  ato.gov.au
  Monday to Friday: 8:00 am to 6:00 pm
  Tax and super information for individuals and families, including tax offsets applicable to Seniors and how to link the ATO to your myGov account for easier access.

- **Translating and Interpreting Service (TIS) 131 450**
  tisnational.gov.au
  24 hour free national service provided by Dept of Home Affairs providing accessible language services to support Australia's diverse communities.

Your local State Members of Parliament:

Manly – James Griffin MP: 9976 2773

Wakehurst – Michael Regan MP: 9981 1111

North Shore – Felicity Wilson MP: 9909 2594

Willoughby – Tim James MP: 9439 4199

Your Local Government Area Councils:

Northern Beaches Council: 1300 434 434

Mosman Council: 9978 4000

North Sydney Council: 9936 8100

SERVICES AUSTRALIA

Services Australia is responsible for delivering a range of payments and support services through these programs:

- Centrelink
- My Aged Care
- Medicare

online, by phone or in person at these local service centres:

Brookvale Service Centre
Shop 1235-1237 (in lower level carpark)
Westfield Warringah Mall
145 Condamine Street
Brookvale NSW 2100

Chatswood Service Centre
12A Brown Street
Chatswood NSW 2067

Hours: Monday - Friday 8:30am - 4:30pm

To book an appointment, call Centrelink for Older Australians
Tel: 132 300 | Monday to Friday 8:00am to 5:00pm

Attending a Services Australia service centre for the first time?

To prove your identity:

Provide your Customer Reference No. (CRN) if you have one, or take your original documents with you, one from each of these categories (at least one must be an accepted photo identity document):

- **commencement document** to show your birth date or arrival in Australia (passport or birth certificate)
- **primary document** to show the use of your identity in the community (passport or drivers licence)
- **secondary document** to show the use of your identity in the community (Medicare card, utility or rates notice in your name).

For a complete list of accepted documents, go to:
servicesaustralia.gov.au/proving-your-identity-person-for-centrelink-payment?context=22526

CENTRELINK

Age Pension Eligibility
Centrelink provides income support for older Australians who are retired and meet the following eligibility criteria:

1. Over pension age
2. Below income and Assets Test limits
3. An Australian resident, generally for more than 10 years

1. PENSION AGE

Pension age has gradually increased from 65 to 67 years as set out below:

Period within which a person was born	Pension Age	Date pension age changed
From 1 July 1952 to 31 December 1953	65 years and 6 months	1 July 2017
From 1 January 1954 to 30 June 1955	66 years	1 July 2019
From 1 July 1955 to 31 December 1956	66 years and 6 months	1 July 2021
From 1 January 1957 onwards	67 years	1 July 2023

2. AGE PENSION INCOME AND ASSETS TESTS

The age pension payment has income and assets test limits. If you are over these limits, you may receive a part pension payment or no pension payment. Please refer to tables below for income and assets test limits to understand your eligibility for an age pension payment.

A. INCOME TEST

Centrelink assesses your income and your partner's income from all sources, including superannuation. These are the income rules for most pensioners:

Single Person

Income per fortnight	Amount your pension will reduce by
Up to $226	$0
Over $226	50 cents for each dollar over $226

Centrelink - Age Pension Eligibility

Couple living together or apart due to ill health

Combined income per fortnight	Amount your combined pension will reduce by
Up to $396	$0
Over $396	25 cents for each dollar over $396

To understand what is counted as assessable income go to:
servicesaustralia.gov.au/income?context=22526#assessableincome

How much you can earn before your Age Pension is cut off:

If your income in a fortnight goes over the cut off point, Centrelink may pay you $0 for that fortnight. Your cut off point may be higher if you get Rent Assistance or Work Bonus. See *Work Bonus* below as a way to avoid your Age Pension being cut off. Your cut off point may be lower if you don't live in Australia.

Your situation	Fortnightly income cut off point
Single	$2,627.80
A couple living together	$4,016.80 combined
A couple living apart due to ill health	$5,199.60 combined
A transitional rate pensioner - single*	$2,670.25
Transitional rate pensioners - couple living together*	$4,340.00 combined
Transitional rate pensioners - couple living apart due to ill health*	$5,284.50 combined

*The transitional rate started in 2009. It's for pensioners who would get a lower pension rate if Centrelink uses the new income test. Centrelink regularly reassesses what is the correct rate of pension for you.

Work Bonus:

If you're an eligible pensioner, the Work Bonus may help you earn more income from working without reducing your pension.

You don't need to apply for the Work Bonus, except when it relates to self-employment income. If you meet all the eligibility requirements, Centrelink will automatically apply the Work Bonus. All you need to do is declare your income fortnightly. It allows you to earn up to $300 per fortnight ($7,800 pa) without reducing your pension payment.

Centrelink - Age Pension Eligibility

If you don't work, you will accrue $300 per fortnight until your work bonus balance reaches the maximum of $11,800 (includes one time $4,000 credit), ready to offset against eligible income if you do start working.

If you earn in excess of $300 per fortnight, income will be offset against the work bonus balance first before being applied to the relevant income test to your circumstances. Your rate of payment may reduce if your income exceeds the combined work bonus balance and income test threshold. For more information go to: **servicesaustralia.gov.au/work-bonus**

TIP: Depending on how much income you earn in addition to receiving your Age Pension payment in a financial year, you may be required to lodge a tax return and pay income tax. Passive income (applicable to the Centrelink income test) and employment and self-employed income (earned under the Work Bonus Scheme) are combined with your pension payment to determine your tax liability.

B. ASSETS TEST

Centrelink assesses all asset types as part of the assets test. Your eligibility for the age pension and how much Centrelink pays you depends on the value of your assets, your homeownership status and if you're in a relationship. Centrelink reviews the asset test limits and cut off points in March, July and September each year.

Your assets include any property (other than your principal home) and/or possessions you own in full, in part, or have an interest in. This includes both assets held outside Australia or debts owed to you. To understand more about asset types, go to: **servicesaustralia.gov.au/asset-types?context=22526**

Full Pension Assets Test limits

When your assets are more than the limit for your situation, your pension will reduce. If you're a member of a couple, the limit is for both your and your partner's assets combined, not each of you.

Your situation	Homeowner	Non-homeowner
Single	$333,000	$600,000
A couple, combined	$499,000	$766,000
A couple, separated due to illness, combined	$499,000	$766,000
A couple, one partner eligible, combined	$499,000	$766,000

Centrelink - Age Pension Eligibility

Part Pension Assets Test limits

You are eligible for part pension if your assets do not exceed the cut off point for your situation, as per the table below. If you're a member of a couple, the limit is for both your and your partner's assets combined, not each of you. If you get Rent Assistance with your pension, your cut off point is higher.

Your situation	Homeowner	Non-homeowner
Single	$733,500	$1,000,500
A couple, combined	$1,102,500	$1,369,500
A couple, separated due to illness, combined	$1,300,000	$1,567,000
A couple, one partner eligible, combined	$1,102,500	$1,369,500

Deeming:

Deeming rules are used to work out income earned from your financial assets. Centrelink adds this to your income and applies the income test to work out your payment rate.

Your situation	Deeming Rates*
If you're single	The first $66,800 of your financial assets has the deemed rate of 1.25% applied. Anything over $66,800 is deemed to earn 3.25%
If you're a member of a couple and at least one of you get a pension	The first $110,600 of your combined financial assets has the deemed rate of 1.25% applied. Anything over $110,600 is deemed to earn 3.25%
If you're a member of a couple and neither of you get a pension	The first $53,300 of each of your own and your share of joint financial assets has a deemed income of 1.25% per year. Anything over $53,300 is deemed to earn 3.25%
If your investment returns exceed the deemed rates - the extra amount is not included in your income test. **If you sell your principal home** - the sale proceeds may be assessed as deemed income.	

*Deeming rates are updated on 20 March and 20 September
Deeming rate thresholds change annually on 1 July in line with CPI

For more information about deeming, go to: **servicesaustralia.gov.au/deeming?context=22526**

Centrelink - Age Pension Eligibility

3. RESIDENCE RULES TO BE ELIGIBLE FOR AGE PENSION

To be eligible for the Age Pension, you generally need to have been an Australian resident for at least 10 years in total. For at least 5 of these years, there must be no break in your residency.

Centrelink may need more information to establish your Australian residence history. If they do, they will ask you to complete the Residence in Australia and other Countries form.

When claiming the Age Pension you must be all of the following:

- living in Australia
- physically in Australia
- an Australian resident

Exemptions for Residence Rules:
Special rules may apply to people who have lived and worked in countries Australia has an International Social Security Agreement with.

Some people may meet the rules for residency if they've been an Australian resident for less than 10 years, including refugees and a woman whose partner has died.

To understand more about resident rules for claiming the Age Pension, please go to: **servicesaustralia.gov.au/residence-rules-for-age-pension?context=22526**

Age pension eligibility check list:

1. Over pension age
2. Below income and assets test limits
3. An Australian resident, generally for more than 10 years

Getting started: How to claim the Age Pension

Before submitting your Age Pension claim, you need to set up your online accounts, prove your identity, and obtain a Centrelink Customer Reference Number (CRN).

Step 1: myGov Account

To access government services from one place, create your online myGov account before setting up your Centrelink online account. To create your myGov account, go to: **my.gov.au/en/about/help/mygov-website/create-mygov-account**

How to use your myGov account after setup:

1. securely receive all emails from government services via your myGOV Inbox
2. link and access government services through your myGov Account, including Centrelink, Medicare, My Aged Care and ATO.
3. After initial set up, you can choose one of these three sign-in options for myGov:

- myGov sign in details (require for initial set up)
- myID (Digital ID recommended as strongest security)
- a passkey.

For more information, go to **my.gov.au/en/about/help/mygov-website/sign-in-to-mygov**

To understand more about myID and passkeys, go to: *Tips on Accessing Centrelink Services* in this Seniors Guide.

Step 2: Get your Centrelink Customer Reference Number (CRN)

You only need a CRN if you wish to claim Centrelink payments or services. If you do not have a CRN, you can prove your identity to Centrelink over the phone, online through myGov or in person at a Services Australia service centre.

To prove your identity online for Centrelink, you may either:

- enter details from your identity documents through your myGov account; or
- set up your myID (digital) App and connect it to your myGov online account (highly recommended)

For more information on how to prove your identity to Centrelink online, go to: **servicesaustralia.gov.au/proving-your-identity-online-for-centrelink?context=22476**

Getting started: How to claim the Age Pension

Step 3: Link Centrelink to your myGov Account

To claim the Age Pension online, you need to log into your myGov account and link Centrelink under *Services*.

Your online Centrelink account is the fastest and easiest way to claim a payment, update your details, upload documents and manage your account. It is also the best way to report your income and anything else Centrelink asks for.

For information on how to link Centrelink to your myGov account with or without a CRN, go to: **my.gov.au/en/about/help/mygov-website/link-services-to-your-account/link-centrelink**

Step 4: Make your Age Pension claim

You are now ready to make and track your online claim for the Age Pension and any other Centrelink payments or services.

You can submit your Age pension claim in three ways:

- online
- in paper form
- in person at a Centrelink service centre

To make a claim there are two forms to complete:

- *Claim for Age Pension and Pension Bonus form* (SA002); and
- *Income and Assets form* (SA369)

In addition, you will need to provide supporting documents regarding your relationships, living arrangements, identity, Australian residence status and your financial circumstances. For more information and to download forms, go to: **servicesaustralia.gov.au/how-to-claim-age-pension?context=22526**

If you do not have a computer:

You can nominate a trusted family member or friend to manage your Centrelink and aged care matters on your behalf. There are two types, and you can appoint one person for each role, or the same person can do both:

- Correspondence nominee – can speak with Centrelink or My Aged Care and manage most of your Centrelink and aged care matters.
- Payment nominee – can receive your Centrelink payments for you.

For more information about adding a nominee and to download forms, go to: **servicesaustralia.gov.au/centrelink-online-account-help-add-nominee**

Centrelink -Age Pension Current Rates

There are different Age Pension payment rates for single and partnered people. If you have a partner, Centrelink needs income and asset information for both of you to work out how much Age Pension you get.

You may have to pay income tax on your Centrelink payments. You can ask Centrelink to deduct tax from most taxable Centrelink payments.

Normal rates of Age Pension before tax

Per fortnight	Single	Couple each	Couple combined	Couple apart due to ill health
Maximum basic rate	$1,100.30	$829.40	$1,658.80	$1,100.30
Maximum Pension Supplement	$86.50	$65.20	$130.40	$86.50
Energy Supplement	$14.10	$10.60	$21.20	$14.10
Total	$1,200.90	$905.20	$1,810.40	$1,200.90

This is a guide only.

Note: Pension supplements are paid to eligible pensioners who live in Australia to help with energy and other cost of living expenses. Pensioners travelling overseas temporarily are still eligible for the pension supplements for up to 6 weeks (increasing to 12 weeks on 20 September, 2026), after which the supplement payment will cease. For more information: **servicesaustralia.gov.au/pension-supplement**

Travelling or Moving Overseas?

You must notify Centrelink before departure if you are travelling overseas temporarily or moving overseas. If you travel overseas for longer than 6 weeks (increasing to 12 weeks on 20 September, 2026), your Centrelink payment may be reduced and your concession card cancelled.

If you move overseas long term or permanently, depending on which country you move to and how long you plan to live outside Australia, your entitlement to the Age Pension and other payments will be determined by Centrelink. For more information, go to: **servicesaustralia.gov.au/travel-outside-australia-rules-for-age-pension?context=22526**

Additional Centrelink Services and Payments

Some Additional Centrelink Services (not a complete list):

- **Tax Deduction** service to help reduce how much tax you may have to pay at the end of the tax year. **servicesaustralia.gov.au/deduct-tax-from-your-payment**

- **Centrepay** is a free and voluntary service to pay bills and expenses as regular deductions from your Age Pension. **servicesaustralia.gov.au/centrepay**

- **Rent Deduction Scheme** to pay your public housing rent straight from your Age Pension. **servicesaustralia.gov.au/rent-deduction-scheme**

- **Rent Assistance**: You may get a regular extra payment if you receive certain payments from Centrelink, eg Age Pension payment or Carer Payment and pay rent in the private rental market or community housing. **servicesaustralia.gov.au/rent-assistance**

- **Essential Medical Equipment Payment**: A yearly payment with eligibility requirements to assist with energy costs to operate essential medical equipment in your home. **servicesaustralia.gov.au/essential-medical-equipment-payment**

Bereavement Payments

There are different types of bereavement assistance payments depending on your situation and the situation of the person who died.

- **Single Pensioner dies:** Centrelink pays the regular payment covering the fortnight in which they died. The executor of the estate can access it from their bank account.

- **Member of a Couple dies:** When one member of a pensioner couple dies, the surviving member may get a lump sum bereavement payment. To be eligible, you both need to be getting a Centrelink payment for at least the previous 12 months. The amount paid is usually equal to the total you and your partner received as a couple, minus your new single rate. It's calculated over a 14 week bereavement period, which starts on the day your partner died.

- **Carer Payment:** If the person you care for dies, you may continue to get this payment for up to 14 weeks after the person's death to give you time to apply for another income support payment if you need it.

For more information, go to:
servicesaustralia.gov.au/what-help-there-when-adult-dies?context=60101

Centrelink Carer Payment & Carer Allowance

To be eligible for the Carer Payment and or the Carer Allowance, both you and the person you provide care for need to be Australian residents and meet income and asset tests. The person you care for must have a disability, medical condition likely to last at least 6 months, terminal illness or be frail aged and need constant care or ongoing daily support.

1. Carer Payment

If you provide constant daily care to someone for at least 6 months or at end of life, and you are unable to support yourself through paid employment due to your carer responsibilities, you may be eligible for the carer payment. If you receive the carer payment you are also eligible for the Pensioner Concession Card.

If you already get an income support payment from Centrelink and are granted a carer payment, your other payment will stop. You might have to choose between the Age Pension and the carer payment. For more information go to: **servicesaustralia.gov.au/choosing-between-carer-payment-and-age-pension?context=60056**

Carer Payment Income and Assets Tests:

A. For the Carer

Centrelink applies the Age Pension income and assets test to assess your eligibility for the carer payment - see Age Pension income test limits and cut-off points section of this Guide. Centrelink assesses both your income and your partner's income from all sources.

B. For the person receiving care

To qualify for the Carer Payment, the person receiving care must meet income and assets test limits. If the person being cared for doesn't get an income support payment from Centrelink or DVA, their:

- income must be less than $143,752 a year before tax
- assets must be worth less than $886,750.

These figures change on 1 January each year. The tests may also include the income and assets of some family members, including their partner and dependent children. The principal home and the first 2 hectares surrounding it are not included in the assets test.

For more information on carer payment income and assets test, go to: **servicesaustralia.gov.au/income-and-assets-test-for-carer-payment?context=21816**

Centrelink Carer Allowance

2. Carer Allowance

This payment is for you if the person you care for needs ongoing daily support for at least 12 months or has a terminal medical condition.

You may be able to get both the Carer Payment and Carer Allowance depending on your circumstances.

The Carer Allowance is currently $162.60 fortnightly and is not taxable income. If you share the care of a person with another carer, you may only get part of the payment. Centrelink reviews this payment rate on 1 January each year.

A. For the carer

- Income must be less than $250,000 a year before tax for you and your partner. This is a set rate.
- there is no assets test.

B. For the person receiving care

To get the carer allowance, there's no income test for the person you care for, but they must meet these rules:

- needs care for at least 12 months, or has a terminal medical condition
- is assessed as needing care by a medical professional
- can be cared for in their home or your home
- living in Australia
- an Australian resident.

For more information, go to: **servicesaustralia.gov.au/carer-allowance**

3. Carer Supplement

If you get the Carer Payment or Carer Allowance for a period that includes 1 July, you may also be eligible for the Carer Supplement – a tax-free annual payment paid automatically into your bank account by Services Australia.

For more information, go to: **servicesaustralia.gov.au/carer-supplement**

Tips for accessing Services Australia programs

1. **NEED HELP? If in doubt, contact the electorate office**
   Zali's team is here to help with issues effecting seniors, especially relating to Centrelink and aged care. Call the office on **9977 6411** to get advice or help.

2. **Making an Age Pension claim for the first time**
   Even if you have a CRN, you may have to do a face-to-face identity check at a Centrelink Service Centre before submitting your Age Pension claim online. Call the Older Australians line on 132 300 or arrange an appointment in person at a Service Centre. Take your identity documents with you to the appointment.

3. **What MyID is and how to use it to access myGov and Centrelink**
   MyID is an Australian government app that allows you to prove who you are online in a secure and easy way. Once you have set up your myID app and connected it to your myGov account (as your preferred sign-in option), you will be able to access myGov and linked government services like Centrelink without using your email and password. myID is highly recommended if you want to access the ATO online. For more information on how to set up and use myID, go to: **myid.gov.au/how-to-set-up-myid**

4. **What passkeys are and how to use them**
   Passkeys are a more secure alternative to passwords. A passkey is like needing two different keys to unlock a door. One key is stored by the provider of your account, while the other is stored on your trusted and compatible devices (smartphone, tablet or laptop). Passkeys let you use the security features on your device using your biometrics, like fingerprint recognition or facial recognition. For more information and passkey options, go to **my.gov.au/en/about/help/mygov-website/sign-in-to-mygov/use-passkeys**

5. **Free one-on-one digital coaching sessions**
   If you are not computer literate but would like to be able to access Centrelink online, free one-on-one digital coaching sessions are available at any Services Australia service centre. To make a booking: **servicesaustralia.gov.au/book-centrelink-digital-coaching-appointment?context=64107**

6. **Update your information online with Centrelink**
   Once your Centrelink account is linked to your myGov account you can save time by updating changes to your financial situation online, such as reporting income, updating details of your savings, shares, investments, income streams, real estate and other assets. You must also report any gifts, both financial (cash, loans, donations and money transfers) and non-financial (assets and property).

7. **How to upload financial documents online to Centrelink:**
   Once you have submitted your initial Age Pension claim and completed your identity check, the fastest way to upload additional documents to your

Tips for accessing Services Australia programs

Centrelink account is via your myGov account (if Centrelink is linked under *Services*). Open the Centrelink menu and:

Select: ***Documents and appointments*** (in drop down menu, choose Documents)
Select: ***Upload Documents***
Select: ***Other Documents*** (not Centrelink forms)
Select: ***Financial***
Select: ***Add pdf file or photo document*** (add separately) and ***Submit***

8. **Centrelink Forms**
Depending on your situation, you may need to submit additional forms when making an Age Pension claim, eg. (partner) Separation Form or Add a Nominee form.

Go to the online link to Centrelink forms:
servicesaustralia.gov.au/ centrelink-forms?context=64107

9. **Digital Voice Print**
When calling Centrelink, prove your identity faster by setting up a digital voice print. You won't need to remember your PIN or answer security questions each time you call. You may need to ask a Centrelink operator to finalise the process for you.

10. **Receive a text in advance of Centrelink call back**
If you are expecting a call back from Centrelink, don't miss it when they call using NO CALLER ID. Ask Centrelink to send a text in advance, so you don't miss their call.

11. **Digital copies of your Concession Cards and Medicare Card**
You can also access digital copies of your concession card and Medicare card on your myGov account. Open the digital Wallet on the bottom of your myGov screen to add and view your government services concession and Medicare cards.

12. **Home Equity Access Scheme (HEAS)**
To supplement your retirement income, you may be eligible for a Commonwealth government loan using the equity in your Australian property as security under the Home Equity Access Scheme without affecting your pension. To be eligible, you must be age pension age or older and receive a qualifying pension. It is a voluntary non-taxable loan from the Commonwealth.
To check your eligibility and understand more about HEAS, go to:
servicesaustralia.gov.au/home-equity-access-scheme

MY AGED CARE

Tel: 1800 200 422 | Monday to Friday 8:00 am to 8:00 pm;
Saturday 10:00 am to 2:00 pm | **Online: myagedcare.gov.au**

About: My Aged Care is the starting point for accessing Australian Government funded aged care services. It aims to make it easier for older people, their families, and carers to find financial information and support services available for aged care in Australia. An aged care assessment is mandatory to access any government-subsidised aged care services in Australia.

Eligibility for My Aged Care services generally starts at 65 years of age. For Aboriginal or Torres Strait Islander peoples, or those who are homeless or at risk of homelessness, eligibility begins at 50 years of age.

Register: To get started, you need to register with My Aged Care and be issued a unique Care ID number that begins with the letters AC, followed by 8 digits. You can use this ID number to access your account online or when speaking to someone at My Aged Care. You can also nominate someone you trust to be your nominee to contact My Aged Care on your behalf.

Good to know: My Aged Care determines your care needs and eligibility for services and Services Australia determines how much you will contribute toward your in-home care or residential aged care fees. Services Australia uses an income and assets assessment to calculate how much your care will be subsidised. **If you choose not to be financially assessed:** you can still receive aged care services, but you will pay the maximum contribution rate.

Step 1. Learn about different types of care (overview)

If you are just starting to find out about aged care services, your first step is to understand what types of care are available to support you to live independently in your own home or what to expect in an aged care residential home.

- **Commonwealth Home Support Program** for those who need entry level home support such as cleaning, gardening and home maintenance (the government intends transitioning this program to Support at Home no earlier than 1 July 2027).
- **Support at Home (SAH)** for those who need more complex and intensive care support to remain living at home to stay safe, independent and connected to the community.
- **Residential Aged Care** for those who need personal and nursing care when living independently at home is no longer an option. This includes respite care.
- **Restorative Care Pathway** for those requiring short term care to stay independent and delay the need for ongoing care.

My Aged Care - Getting Assessed

- **End of Life Pathway** for those who have been diagnosed with 3 months or less to live.

- **Assistive Technology and/or Home Modifications Scheme (AT-HM)** for those who need access to equipment and home modifications to continue living safely and independently at home.

For more information, go to: **myagedcare.gov.au/types-care**

Step 2. Apply for an assessment for aged care services

To access government subsidised aged care services, you or your trusted representative (i.e. family member or carer) must apply for a mandatory assessment for all types of care and support, including help at home, short-term care and residential aged care by either:

- Visiting the My Aged Care website to register and apply for an online assessment
- Calling My Aged Care on **1800 200 422**
- Booking a face-to-face or video chat appointment with an Aged Care Specialist Officer at a Services Australia service centre by calling **1800 227 475**

Assessments have three parts. The first checks you are eligible, the second captures your details, and the third confirms your contact details for the assessment organisation to contact you. You will need your Medicare card and enough time to complete the application process. For an online assessment, go to: **myagedcare.gov.au/apply-online**

> Please note: If you are already registered with My Aged Care, had an aged care assessment or need immediate care, do not apply online - call My Aged Care on 1800 200 422 for help.

Step 3. Getting Assessed for aged care services

The new Single Assessment System provides one assessment pathway into aged care that adapts to your changing needs. Using the Integrated Assessment Tool (IAT), trained assessors determine your care needs and eligibility for government-funded aged care services, including the type and level of support.

After your assessment, you will receive a Notice of Decision outlining the outcome, your approved support plan and your priority level for accessing approved services and funding. After approval wait times for funding typically range from 1 to 11 months, depending on the urgency of your needs. For more information, go to: **myagedcare.gov.au/preparing-your-assessment**

My Aged Care - CHSP

Step 4. Find a provider in your area and sign a Service Agreement

When your aged care funding becomes available, to find a local service provider for Support at Home or residential aged care by location or name, please go to: **myagedcare.gov.au/find-a-provider**

Your service agreement will be a contract between you and your aged care service provider. It is important that you understand the terms and conditions of the contract. Access to Support at Home (SAH) services is managed by a single provider. Your SAH service provider is an umbrella organisation, which depending on your Agreement, will either provide all of your services or you choose some of your own. Depending on the type of care you have been approved for, your service agreement will vary but should include:

- your services – the support you will receive and prices
- your care costs – information about your contributions and how these are paid
- your rights and responsibilities – and those of your provider
- the complaints process – if you have concerns.

In the case of residential aged care, there would also be an Accommodation Agreement, and maybe an optional Higher Everyday Living Agreement if you choose extra services.

To find out what to consider before signing a service agreement for the type of care you have been assessed for, go to: **myagedcare.gov.au/how-set-up-your-aged-care-services**

THREE MAIN TYPES OF AGED CARE SUPPORT

1. COMMONWEALTH HOME SUPPORT PROGRAM (CHSP)

The Commonwealth Home Support Program (CHSP) helps older people access **entry-level support services** such as cleaning, gardening and home maintenance to live independently and safely at home. You need to be registered with My Aged Care and have had an assessment to access CHSP services.

Note: It is intended CHSP will transition to Support at Home no earlier than 1 July 2027.

Approved CHSP providers are funded through allocated government grants. Providers must have a client contribution policy in place to ensure those who can afford it contribute to the cost of their care and the most vulnerable are protected. Aged care providers charge different amounts for their support services, and you will typically pay an hourly rate for the services you receive. There are no exit fees or other fees. For more information, go to: **myagedcare.gov.au/aged-care-programs/commonwealth-home-support-program**

My Aged Care - Support at Home

2. SUPPORT AT HOME (SAH)

From 1 November 2025 the Support at Home (SAH) program replaced the Home Care Package (HCP) program. Support at Home provides **ongoing support services** to help you live at home safely and as independently as possible for longer.

You must choose a provider to manage your SAH package. You can choose from a wide variety of aged care providers (organisations and businesses) to work with you on your care plan and manage the delivery of each of your approved home support services. This consumer directed principle of care model means you can choose the type of home support you receive, when you receive it and who you receive it from.

Australian Government funding may not cover the entire cost of the services you need. Both your income and assets will be assessed by Services Australia to determine how much you will have to contribute towards the cost of your Support at Home services.

A. SUPPORT AT HOME CARE CLASSIFICATIONS

If you are approved to receive Support at Home services, you will be assigned one of eight classifications of ongoing care with applicable funding (instead of the previous four levels under the Home Care Package program). You may need help with everyday tasks such as cleaning, meals and transport to appointments. If you have higher needs, you may receive nursing care or in-home physiotherapy. The more care you need, the higher your classification and quarterly budget.

In addition to the 8 levels of ongoing care, there are also 3 short term programs available:

1. **The Restorative Care Pathway** provides 16 weeks of short-term, intensive allied health and nursing care to help you regain your independence and prevent further functional decline after an illness, injury, hospitalisation.

2. **The End-of-Life Pathway** supports eligible older people diagnosed with 3 months or less to live who want to remain at home. It is designed to complement existing state and territory palliative care services.

3. **The Assistive Technology and Home Modifications (AT-HM) Scheme**

    - **Assistive technology (AT)** includes products, equipment, or devices that help people perform daily tasks more easily or regain independence, including shower chairs, adaptive cutlery, walking frames, and wheelchairs.
    - **Home modifications (HM)** involve physical changes to the home environment to improve safety, accessibility, and mobility, such as widening doorways, installing handrails, or adding non-slip flooring.

My Aged Care - Support at Home

B. SUPPORT AT HOME DEFINED SERVICE CATEGORIES

Support at Home provides access to a defined list of services grouped into these three main categories:

- **Clinical supports** – such as nursing care, personal care (including showering, dressing, continence management from October 2026) and support with medications (fully funded by the Australian Government).
- **Independence** – social support, allied health interventions, transport and respite care
- **Everyday living** – such as cleaning, gardening, shopping and meal preparation.

C. SUPPORT AT HOME CONTRIBUTION RATES

Services Australia will assess your income and assets to determine your individual contribution rates towards non-clinical aged care services you receive, with:

- **full pensioners** paying the lowest contributions
- **part pensioners and those eligible for a Commonwealth Seniors Health Card** paying contributions based on an assessment of their income and assets
- **self-funded retirees** not eligible for a Commonwealth Seniors Health Card paying the highest contributions.

Your contributions for non-clinical services will be based on the Independence and Everyday Living categories outlined below:

Support at Home Standard contribution rates

Age Pension Status	Clinical care	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioner and Commonwealth Seniors Health Card holder	0%	5% - 50%*	17.5 - 80%*
Self-funded retiree	0%	50%	80%

**Dependent on an individual's income and assets assessment*

The amount you will pay will be set as a percentage of the price of each service received. This means that when you pay a contribution, the government will pay the remainder to the provider.

There is a lifetime cap on your personal contributions towards your non-clinical care (independence and everyday) costs. When the cap is reached you will not pay any more contributions for your Support at Home services. The lifetime cap is indexed in March and September each year and is currently $137,917.01 (as at 20 March 2026).

My Aged Care - Support at Home

D. EXISTING HOME CARE PACKAGE PARTICIPANTS

The ‘no worse off principle’ protects participants who were already in the aged care system receiving care services or approved and waiting for allocation of a Home Care Package on or before 12 September 2024.

Existing participants pay means-tested contributions (determined by Services Australia) for non-clinical services provided under the Independence and Everyday Living categories as outlined below:

Support at Home No Worse Off Principle (NWOP) contribution rates

Age Pension Status	Clinical care	Independence	Everyday living
Full pensioner	0%	0%	0%
Part pensioner and Commonwealth Seniors Health Card holder	0%	0% - 25%*	0% - 25%*
Self-funded retiree	0%	25%	25%

**Dependent on an individual’s income and assets assessment*

The lifetime cap for No Worse Off Principle participants is currently $86,185.23 (as at 20 March, 2026).

E. WAIT TIMES FOR SUPPORT AT HOME

Due to high demand for aged care services wait times for assessments and allocation of budgets after approval can be quite long. The Support at Home priority system allocates ongoing funding when it becomes available, based on your approval date and priority category following assessment.

If the wait time for an approved package exceeds expectations under Support at Home, you may be assigned an interim allocation of 60% of your SAH budget while you wait for your full funding. For more information about wait times, call My Aged Care on 1800 200 422 or your assessor.

F. VETERAN HOME CARE PROGRAM (VHC)

Eligible veterans, war widows, and widowers with low-level needs (not complex or high-level care) may be eligible for the Veterans' Home Care (VHC) program with shorter wait times. Eligible clients will be required to contribute a small co-payment for services provided. For more information on eligibility and services available, go to: **dva.gov.au/providers/programs-services-information-providers/veterans-home-care**

My Aged Care - Support at Home

G. ABORIGINAL AND TORRES STRAIT ISLANDER AGED CARE

Aboriginal and Torres Strait Islander peoples aged 50 years and over are eligible for government-funded aged care services (home care and residential care) that includes more culturally safe assessments and care with community-led support. Services are accessed through My Aged Care, where individuals can request an assessment, choose culturally safe providers, and involve family, Elder Care Support workers or advocates in care planning.

For more information, go to: **myagedcare.gov.au/support-aboriginal-and-torres-strait-islander-people**

H. CONSUMER PROTECTIONS FOR SUPPORT AT HOME PRICES

Since the Support at Home program was introduced on 1 November 2025, the Department of Health, Disability and Ageing, in partnership with the Aged Care Quality and Safety Commission (ACQSC), has been monitoring service prices and taking action where providers are not complying with the law.

The introduction of Government-recommended price caps for Support at Home services, originally scheduled to commence on 1 July 2026, has been postponed. Instead, the Government has introduced new measures to strengthen consumer protections for participants in the Support at Home program:

Service Providers will continue to set their own prices for services with the expectation that:

- Prices should be fair and reasonable, based on the cost they incur to deliver each service.
- Providers must be transparent and publish the price they most frequently charge for each service on the My Aged Care website.
- Providers must keep records to show what their prices include.
- Providers are encouraged to limit the frequency of price increases to two per year.

New consumer protections include more powers:

- Refunds and Enforcement: The Aged Care Quality and Safety Commission can order refunds for overcharged services and take regulatory action against providers who fail to issue monthly statements.
- Price Transparency: Quarterly national price summaries will show median and price ranges so participants can easily compare costs.
- Price Caps: Ongoing work by the Government is focused on setting caps against volatile market prices to prevent rogue pricing.

For more information about Support at Home consumer protections, go to: **myagedcare.gov.au/news-and-updates/support-home-pricing-changes**

My Aged Care - Know Your Rights

Know your rights:

- **No out-of-pocket costs for SAH personal care services from October 2026** Personal care services like showering, dressing and continence services will be re-classified as clinical care and be fully funded by the government. During the transition, prices for these services will be closely monitored. You should check your monthly statement to ensure you are not being charged for any of these services.

- **Option to self-manage your SAH package** - you or your representative get to choose your support workers, schedule your services and you may enjoy lower management fees (below the 10% maximum). You must partner with a registered SAH provider who will administer the government subsidy and assign a case manager to ensure your care plan meets safety and compliance standards. For more information, go to: **myagedcare.gov.au/managing-your-support-at-home-services**

- **Before signing a new Service Agreement** - your provider will discuss any changes to pricing before asking you to sign a new Service Agreement. Before signing, make sure you understand your rights and responsibilities, as well as those of your provider. If you need help understanding your new service agreement, you can contact Seniors Rights NSW for basic legal advice. (See contact details under Aged Care Concerns and Complaints in this Guide.)

Residential Respite for Older Australians

Residential respite care involves a person moving into a residential aged care home for a short period of time to take a break and enjoy the services available, including meals, laundry, personal and medical care and social activities.

The Australian Government subsidises up to 63 days of residential respite per year, which re-sets on 1 July each year. You will be asked to pay a basic daily fee and may be charged a booking fee. Your provider cannot ask you to pay any means tested contributions or accommodation costs.

For more information on all types of respite, including emergency respite, go to: **myagedcare.gov.au/types-care/respite-care**

My Aged Care - Residential Aged Care

3. RESIDENTIAL AGED CARE

Aged care homes provide personal and nursing care for older Australians no longer able to live independently in their own homes. This also includes residential respite for short stays. Whilst the federal government provides funding, residential aged care homes are mostly managed and administered by state government, and many are owned by private organisations.

Your income and assets will be assessed by Services Australia (or DVA for veterans) to determine the level of government funding you are eligible for and how much you will contribute for residential aged care. Any contributions already paid by you for non-clinical care under Support at Home will carry over to residential aged care when calculating your Lifetime Cap for contributions.

A. Assessment Process for residential aged care
Two assessments are required to determine your eligibility for a government-subsidised place in a residential aged care home:

1. **Care Needs Assessment** by My Aged Care to understand your health, daily living needs and support requirements in order to approve and recommend suitable services.
2. **Financial Assessment** by Centrelink or DVA to determine how much you will contribute to your aged care fees following completion of one of these forms:

    - If you already receive a Centrelink income support payment, complete a *Residential aged care property details for Services Australia and DVA customers form* (SA485).

    - Otherwise, complete a *Residential Aged Care Calculation of your cost of care form* (SA457) for Centrelink to determine how much you will pay towards your residential aged care home. Note: This is not mandatory. If you choose not to, the maximum contribution fee will be charged.

For information about how your family home may be assessed for aged care, see *Family Home - Rules and Exemptions* in this Guide.

B. How to find a Residential Aged Care Home to suit your needs:

All aged care organisations deliver their services differently and charge different fees. It is important to compare your options before making a decision. You can do your own research online to find an aged care provider in your local area. For information on the key things to consider when choosing the right aged care provider for you, go to: **myagedcare.gov.au/find-a-provider**

To search and compare local residential aged care homes, go to: **myagedcare.gov.au/find-a-provider/search** (select the 'Aged care homes' tab).

My Aged Care - Residential Aged Care

C. How fees for Residential Aged Care are calculated:
All clinical care services in residential aged are fully funded by the Australian government, including nursing, allied health services and personal care. If you have income or assets above government thresholds, you may need to contribute to your:

- care services; and
- accommodation.

Financial hardship assistance is available for those who cannot afford aged care, to ensure they will be supported and not prevented from accessing aged care.

Care Services fees for residential aged care:
General information is provided below on the care services fees you may have to pay in residential aged care, depending on your personal situation:

Care Services fees for Residential Aged Care		
Service Category	**Care Service type**	**Subsidies and Contributions**
Basic Daily Fee	Everyday daily living costs including meals, cleaning, laundry and utilities	Mandatory fee for all residents set at 85% of basic single age pension (indexed in line with the age pension March & September)
Hotelling Supplement	Additional supplement paid to providers for everyday living costs (previously fully funded by the Government)	• Paid per resident per day (PRPD) by the Government or as a means tested co-contribution by residents above mandated income and assets thresholds (indexed March and September) • Not included in the lifetime cap.
Non-Clinical Care Contribution (NCCC)	Everyday personal support services including bathing and lifestyle activities	• Means tested co-contributions up to a maximum daily cap (indexed March and September) • Ceases when lifetime cap reached or when paid continuously for 4 years, whichever comes first • Contributions paid for SAH before entering residential aged care count towards lifetime caps
Higher everyday living fee (HELF)	Higher quality linen, meals, etc.	Optional – extra service fees agreed between you and your provider subject to consumer protections

My Aged Care - Residential Aged Care

No worse off principle in residential aged care

If you were already in a permanent residential aged care home before 1 November 2025, the 'no worse off principle' applies to your fee arrangements with your residential aged care provider (including your basic daily fee, means-tested care fees and accommodation payments).

Accommodation Costs for Residential Aged Care
Accommodation costs are agreed with your provider. What you pay for your room will depend on your personal situation. General information about the different options available for paying your accommodation costs is outlined in the tables below.

If you are not eligible for government support, you will pay the agreed room price as a lump sum, daily payment or combination of both:

Self-funded Accommodation for Residential Aged Care	
Refundable Accomodation Deposit (RAD)	If you decide to pay the full amount for your accommodation in residential aged care, the accommodation deposit or lump sum is partially refunded. Key information about RAD lump sums: • Providers are permitted to retain 2% pa of RADs for a maximum of 5 years (retain up to 10% of the RAD). • The RAD is partially refunded (after deduction of retention fees) when a resident permanently leaves the facility. • The maximum RAD that providers can set is currently $789,686, indexed on 1 July each year based on CPI. • Providers may charge higher than the maximum RAD amount if approval is obtained from the Independent Health and Aged Care Pricing Authority (IHACPA). • If you do not pay the full upfront lump sum, you will pay the balance of your agreed room price as a DAP.
Daily Accommodation fee (DAP)	A regular, non-refundable rental-style fee (indexed March and September) when you do not pay the full upfront RAD and you are not classified as low means. Subject to the Maximum Permissible Interest Rate (MPIR) government set rate updated quarterly.
Combination Payments	You can pay any combination of the RAD and DAP as agreed with your residential aged care provider.
Note: These are very complicated financial calculations. You may wish to consult a qualified financial professional before making any individual financial decisions.	

My Aged Care - Residential Aged Care

If you are eligible for government support, you may choose your residential aged care provider but the amount you will contribute towards your accommodation will be determined by Services Australia:

Government subsidised Accommodation for Residential Aged Care	
Refundable Accomodation Contribution (RAC) (Govt subsidy)	• RAC is a lump sum payment that can reduce or eliminate the DAC (see below). • Low means residents may pay all or part of the lump sum and the government helps with the balance. The RAC is worked out by your provider based on the daily accommodation contribution (DAC) and determined by Services Australia. • The maximum allowable RAC is tied directly to the calculated DAC using the Maximum Permissible Interest Rate (MPIR) applicable on the day you enter care. • RAC is partially refunded after deduction of retention fees of 2% per annum for a maximum of 5 years.
Daily Accomodation Contribution (DAC) (Govt subsidy)	Like a rental payment and non-refundable for those classified as low-means at the time of entry into aged care and assessed as having to pay a DAC. There are two categories of low-means residents: • Fully Supported: These residents do not pay a DAC. • Partially Supported: These residents must contribute towards their accommodation costs through a DAC as determined by a Services Australia means test assessment. Note: These are very complicated financial calculations, and the DAC may change due to: • a change in your personal or financial circumstances • indexation of aged care fees and thresholds • your service becoming eligible for a different rate of accommodation subsidy.
Combination Payments	You may be required to pay a combination of the RAC and DAC.
Services Australia won't specify which set of arrangements apply to you (discuss this with your provider) but will state which fees apply and the amounts you must pay.	

My Aged Care - Family Home

D. Family Home – Means Test Rules and Exemptions for Residential Aged Care

Here are some key rules regarding the family home which Services Australia considers for residential aged care means test assessments (which may vary from the Age Pension asset test):

Two-Year Rule: For the Centrelink aged care asset test, your family home remains exempt while it is occupied by your spouse or a protected person (see definition below). A two-year exemption applies to both spouses from the date of entry of the remaining spouse into a residential care situation.

Sole Occupant and the Two-Year Rule: The two-year exemption rule does not apply if you are the sole occupant and move into residential aged care. Your former home becomes an assessable asset up to a capped amount ($214,884 as of 20 March 2026) to determine your means-tested amount for aged care fees. After two years your family home becomes fully assessed based on market value.

Protected Person Rule: A protected person is a spouse or close relative who has been living in the family home for more than 5 years or a carer for more than 2 years and receives an Australian Government income support payment.

For more information, go to: **myagedcare.gov.au/means-assessments-residential-aged-care**

Please note: It is important that you understand the financial implications of these rules if you move into aged care, including the potential impact on your Centrelink entitlements and aged care fees. Assessments of your income and assets are ongoing and subject to change with alterations in your circumstances over time. It is highly recommended that you seek professional advice to navigate these complex rules effectively and make informed decisions.

My Aged Care - Complaints

AGED CARE CONCERNS & COMPLAINTS

The Aged Care Act 2024 and the Aged Care Rules 2025 enhance the rights of older people to voice their opinions and make complaints. Depending on your circumstances and your concern, there are specific complaint processes for reporting them. You, or your representative, may have concerns about:

- your assessment outcome
- your provider
- elder abuse
- your service quality
- the calculation of your aged care costs determined by Services Australia
- suspected fraud
- My Aged Care

To find more information on the different types of complaints and how to report them, go to **myagedcare.gov.au/making-a-complaint**

Additional Information for some specific complaints:

1. Review of your Assessment outcome
If you do not agree with your aged care assessment outcome, you may appeal the decision. Information about how to do this should be included in your Notice of Decision letter. You must ask for an internal review within 28 days of receiving your letter. You can do this online or by writing a letter to the System Governor.

For more information, go to: **myagedcare.gov.au/making-a-complaint**

2. Aged Care Provider Complaints
In the first instance, you should raise any concerns with your aged care provider. If you don't think your complaint has been adequately addressed by your Provider, you can make a confidential or anonymous complaint (online, by phone or in writing) about an aged care provider, worker or responsible person to:

Complaints Commissioner
Aged Care Quality and Safety Commission (ACQSC)

Tel:	**1800 951 822** for general complaints **1800 844 044** for food, nutrition and dining complaints
In writing:	Aged Care Quality and Safety Commission GPO Box 9819, in your capital city

For more information, go to: **agedcarequality.gov.au/contact-us/complaints-feedback/make-complaint**

My Aged Care - Complaints

3. Elder abuse

Elder abuse can take different forms: psychological abuse, neglect, financial abuse, physical abuse or sexual abuse and can continue over time. Most people who experience such forms of abuse do not seek help or advice.

- **To understand more about elder abuse: Compass** is a federal website created to help older Australians navigate the complex issue of elder abuse and to guide action to end the problem. For more information, go to: **compass.info** or Tel: **1800 353 374**

- **For specific complaints** about elder abuse, neglect or exploitation of an adult with a disability, contact the **NSW Ageing and Disability Commission.** For urgent assistance contact the hotline on **1800 628 221** or for more information, go to: **ageingdisabilitycommission.nsw.gov.au**

4. Complaint Advocacy Organisations:

- **Older Persons Advocacy Network** (OPAN) is a free federal advocacy service that helps you understand and exercise your rights, access aged care services and solve aged care problems. For more information, Tel: (02) 8246 7019, or go to: **opan.org.au**

- **Council on the Ageing** (COTA) is a free federally funded advocacy service that lobbies for action at a national level on issues affecting older Australians, including aged care. For more information, go to: **cota.org.au**

- **Seniors Rights Service** offers free independent advocacy assistance and basic legal advice regarding federal government aged care services in each state and territory, including legal advice on aged care rights and aged care agreements. For more information, Tel: (02) 9281 3600, or go to: **seniorsrightsservice.org.au/advocacy-services**

MEDICARE

Medicare is Australia's universal health insurance scheme. It guarantees all Australians (and some overseas visitors) access to a wide range of health and hospital services at low or no cost.

Medicare subsidises the costs of:

- hospital services
- medical services
- tests, imaging and scans

For more information on what Medicare does and does not cover, go to: **health.gov.au/topics/medicare/about/what-medicare-covers**

Health Direct or 1800Medicare

Free 24 hour government funded national health advice service providing quality approved health information and advice for seniors:

- Health topics
- Symptom checker
- Health Service Finder
- Medicines Information

For more information go to: **healthdirect.gov.au/seniors-health** or to speak with a registered nurse, call **1800 022 222**.

Health Direct has recently been re-branded to **1800Medicare: 1800 633 422.** Both numbers connect you to the same 24/7 triage system.

IN AN EMERGENCY, call triple zero (000) immediately for an ambulance

Medicare Urgent Care Clinics

Introduced by the federal government to reduce waiting times in hospital emergency departments for those with an illness or injury that is **not an emergency**. Call Health Direct on 1800 022 222 (24 hours) for eligibility, advice and access to this free bulk-billed service or walk-in locally (open everyday 8am - 10pm):

- Brookvale: Level 1, 10 Dale Street: Tel: 9034 1202; or
- Chatswood: 270 Victoria Ave: Tel: 8666 6849

Pharmaceutical Benefits Scheme (PBS) Safety Net

If you have a Medicare Card and a Concession Card, you may pay less for your prescription medicines when you reach the threshold applicable for a calendar year. You may be able to reach the threshold sooner as a couple or family. When there are two or more brands of the same medicine, they may have different prices. If you choose a more expensive brand, it may cost you more.

Medicare

These thresholds and subsidised prescription costs apply as at 1 January, 2026:

PBS Safety Net	General Patients	Concession Card Holders
PBS Safety Net Thresholds	$1,694	$277.20
Prescription cost before threshold	$25.00	$7.70
Prescription cost after reaching threshold*	$7.70	$0

*You need to apply for a PBS Safety Net card to get these cheaper medicines

For more information, go to: **servicesaustralia.gov.au/pharmaceutical-benefits-scheme**

Medicare Safety Nets

There are two Medicare Safety Nets to help reduce your out-of-hospital medical costs each calendar year (thresholds are reviewed annually on 1 January). Medicare card holders are automatically eligible. Couples and families can register to combine eligible medical expenses to reach thresholds sooner.

Original Medicare Safety Net (OMSN) helps with schedule fee gap expenses
The current OMSN threshold is $594.40 for all Medicare card holders.
Once you reach the OMSN threshold, Medicare will reimburse 100% of the Medicare Benefits Schedule (MBS) fee (instead of 85%) for any eligible out-of-hospital services. If your doctor or specialist charge more than the MBS fee, you may still have out-of-pocket costs.

Extended Medicare Safety Net (EMSN) for out-of-pocket medical expense
The Extended Medicare Safety Net is the difference between the Medicare benefit you would normally receive and the fee charged by your doctor for an eligible out-of-hospital service. Once you reach the EMSN threshold in a calendar year, Medicare will pay up to 80% of the fee difference for the remainder of the calendar year.

Current EMSN thresholds (as at 1 January, 2026) are:

- $861.20 for Pensioner Concession Card or Commonwealth Seniors Health Card holders; and
- $2,699.10 for all other Medicare card holders.

Note: Some medical services are subject to EMSN benefit caps, which means the Medicare benefit may be less than 80% of the out-of-pocket cost. The EMSN does not affect any benefits you receive through your private health insurance.

For information about both Medicare Safety Nets, go to:
servicesaustralia.gov.au/medicare-safety-nets

CONCESSION CARDS

Concession cards for older Australians may provide cheaper health services and medicines, as well as discounts on some goods and services. Your card displays your personal information, so keep it secure.

Pensioner Concession Card

A concession card, **if you get certain payments from Centrelink** including Age Pension and Carer Payment, to get cheaper health care, medicines and some discounts on goods and services.

For more information, go to:
servicesaustralia.gov.au/pensioner-concession-card

Commonwealth Seniors Health Card

A concession card for eligible seniors, including some self-funded retirees, who meet all of these conditions:

- be Age Pension age or older
- **not getting an income support payment** from Centrelink or the Department of Veteran's Affairs
- meet all other eligibility criteria, including an income test (there is no asset test).

For the income test (indexed annually on September 20 based on CPI), you must earn less than:

- $101,105 a year if you are single
- $161,768 a year for couple
- $202,210 a year for couples separated by illness or respite care.

For more information on eligibility, go to:
servicesaustralia.gov.au/commonwealth-seniors-health-card

Concession Card Benefits

Discounts for holders of Pensioner Concession Cards and Commonwealth Seniors Health Cards may include:

- bulk billed doctor visits – if available from your doctor
- cheaper medicine under the PBS
- higher refunds for medical costs when you reach Medicare Safety Net thresholds.

Service NSW Savings Finder tool

Depending on which card you hold, the NSW Government and your local council may provide extra discounts and rebates for:

- electricity and gas bills
- property and water rates
- health care costs, including ambulance, dental and eye care
- public transport fares

For more information, go to: **service.nsw.gov.au/campaign/savings-finder**

Additional Federal Government Support Services

1. Energy Made Easy – a free independent comparison website

Energy Made Easy is a free Australian Government energy price comparison service for households and small businesses in New South Wales. For more information, go to: **energymadeeasy.gov.au**

2. Financial Information Service (FIS)

The Services Australia Financial Information Service is a free, impartial and confidential service to help you make informed decisions about your finances. FIS won't give you financial advice, advocate on your behalf, or promote any products or providers. For more information and online webinars, go to:
servicesaustralia.gov.au/financial-information-service

TIP: To speak to the Financial Information Service, call 132 300 and, when asked why you are calling, say: 'Financial Information Service'. This will take you through to a FIS Officer who can help you.

3. Care Finder Program

A special free service funded by the Department of Health to help vulnerable older people (over 65 years) to:

- Set up aged care services
- Change aged care services
- Connect with other supports like housing, health or mental health.

Care finder case managers visit clients in their homes or community. They can sit alongside you to help you fill in forms, log onto your computer, make phone calls with you or on your behalf. Care Finder can provide interpreters if required.
Tel: **(02) 8405 4484** (known as Yourside in Warringah electorate)
For more information, go to: **myagedcare.gov.au/help-care-finder**

4. Carer Gateway

If you are a carer, Carer Gateway can provide emotional and practical support to make life easier. Support is provided in-person, by phone or via online services. Carers Gateway will connect you with local service providers.
Tel: **1800 422 737** or go to: **carergateway.gov.au**

5. Money Smart

For information on managing your money in retirement with free tools, tips and guidance, go to: **moneysmart.gov.au**

6. Be Connected

This service is provided to help older people who need help with digital skills, computer literacy and mobile phone literacy. It offers free courses, advice and education on e-safety and avoidance of scams.
For more information go to: **beconnected.esafety.gov.au**

Beware of Scams

Scams succeed because they look like the real thing and catch you off guard when you're not expecting it. Steps you can take to protect yourself:

1. **STOP –** Don't give money or personal information to anyone if you are unsure. Scammers will offer to help you or ask you to verify who you are. They will pretend to be from organisations you know and trust, such as Services Australia, police, a bank, government or a fraud service.

2. **THINK –** Ask yourself, could the message or call be fake? Never click on a link in a message. Only contact businesses or government using contact information from their official website or through their secure apps. If you're not sure say no, hang up or delete.

3. **PROTECT –** Act quickly if something feels wrong. Contact your bank if you notice some unusual activity or if a scammer gets your money or information. Seek help from ReportCyber or IDCARE (see below).

COMMON TYPES OF SCAMS:

Text or SMS scams
Scam messages look like they are from the government, businesses you deal with or even your own family or friends to try to catch you out. From 1 July 2026 business and organisation names must register a sender ID to verify their text messages. If you receive an 'unverified' text message, it could be a scammer. ***If you are unsure, do not click on any links or provide your personal details.***

Phone scams
Scam calls are more than annoying – they cost Australians $141 million in losses last year.

Email scams
Scam emails look like the real thing but watch out for links and attachments designed to steal your money or information.

Social media scams
Be suspicious of anyone who contacts you out of the blue on social media – social media scam losses are on the rise.

For more information, collect a free copy of **The Little Book of Scams** from our office or download it online (available in multiple languages): **accc.gov.au/about-us/publications/the-little-book-of-scams**

If you believe you have been scammed, seek support by reporting it to:
- **ReportCyber** (federal government cybercrime updates) **cyber.gov.au**
- **IDCARE** (national independent scam support) on **1800 595 160** or **idcare.org**

STATE GOVERNMENT SUPPORT SERVICES

Many federally funded programs are provided at State level or may overlap State funded services. A list of core NSW government services for seniors is provided below. A complete list of services can be found on the Service NSW website:
service.nsw.gov.au/services

1. HEALTH SERVICES

Public hospitals offer a comprehensive range of free and subsidised health services under Medicare, including for concession card holders. There are additional services for eligible seniors, including free or subsidised hearing, dental and optical services, and free vaccinations.

Major Hospitals servicing the Warringah electorate:

- Royal North Shore Hospital
  Reserve Road, St Leonards
  Tel: 9926 7111
  www.nslhd.health.nsw.gov.au/RNSH

- Northern Beaches Hospital
  105 Frenchs Forest Road, Frenchs Forest
  Tel: 9105 5000
  www.northernbeacheshospital.com.au

Aids & Equipment Program (AEP)

To complement the federal government's Support at Home program, the NSW Health Department also provides assistive devices and equipment to help eligible people in NSW to remain independent and mobile at home through Enable NSW. For further information go to: **enable.health.nsw.gov.au/services**

2. NSW CONCESSION CARDS

There are three concession cards available in NSW for Australian citizens and permanent residents aged 60 or over for multiple services:

Card	Age requirement	Work requirement
Seniors	>60 yrs	Work <20hrs per week
Gold Opal	>60 yrs	Work <20hrs per week
Senior Saver	>60 yrs	Work >20 hrs per week

STATE GOVERNMENT SUPPORT SERVICES

3. NSW REBATES

The NSW government has energy rebates for eligible seniors holding a valid concession card and named on the utility account:

Eligibility Criteria	Low income Household Electricity	Gas Rebate	Medical energy rebate	Seniors energy rebate
Pensioner Concession card	Yes	Yes	Yes	
DVA gold card	Yes	Yes	Yes	
Commonwealth Seniors Health Card				Yes

For more information go to: **energy.nsw.gov.au/seniors**

Additional rebates may be available for your Council rates, water rates, car registration and drivers licence renewals. For more information, go to the Service NSW Savings Finder tool to search for your eligibility to more rebates: **service.nsw.gov.au/campaign/savings-finder**

4. DRIVING RULES FOR SENIORS

NSW Drivers Licence rules for seniors are:

- After 75 years a medical assessment for fitness to drive is required annually
- After 85 years a practical drivers test is also required every 2 years for either a full or restricted licence
- Mobility parking stickers can be obtained with appropriate doctor recommendation and application to: **service.nsw.gov.au/services/mobility-parking-scheme**

5. COMMUNITY TRANSPORT

If you are no longer able to drive, free or subsidised community transport services approved by My Aged Care are available for seniors in Warringah (will carry shopping to your front door):

- Northern Beaches area – **Easylink** Tel: 9919 0700 easylink.com.au
- Lower North Shore area – **Community Connect Transport** Tel:02 9490 9500 communityconnect.org.au

6. SOCIAL HOUSING

Social housing is managed by the NSW Department of Communities & Justice. Housing assistance is provided for seniors and other age groups on very low incomes who cannot afford or are not eligible for the private rental market. Priority is given to those experiencing homelessness, family violence or other complex needs.

STATE GOVERNMENT SUPPORT SERVICES

All initial registrations for social housing assistance should be made to the NSW Department of Communities & Justice (DCJ):

- Tel: 1800 422 322; or
- Tel: 1800 656 463 (if the application is a result of domestic violence)
- Online: dcj.nsw.gov.au

Know the difference: Affordable housing is designed for essential workers (like teachers and nurses) earning low-to moderate incomes who do not qualify for social housing, but are still priced out of the private market.

There are two types of social housing:

Public Housing is owned and managed by DCJ. Tenants pay rental based on a capped percentage of their income. Eligibility includes evidence of very low income, non-ownership of assets or property and the ability to maintain a successful tenancy.

Community Housing is managed by non-government organisations who work closely with the DCJ to find secure, long term and affordable social housing or private rental support. In Warringah, community housing is managed by:

For the Northern Beaches area (north of Spit Bridge) contact:
- **Bridge Housing:** Tel: (02) 8324 0800 | bridgehousing.org.au

For the Lower North Shore (south of Spit Bridge) contact:
- **St George Community Housing:** Tel: 1800 573 370 | sgch.com.au

Depending on location in Warringah, current wait times for social housing may exceed 5-10 years. Wait times for those assessed as a priority may be less.

7. SENIORS RIGHTS AND COMPLAINTS

Complaints about Health Facilities:
For service quality complaints or allegations of mistreatment relating to health facilities, contact the NSW Health Care Complaints Commission. The Commission's role is to deal with complaints about public health and safety by investigating, resolving and prosecuting complaints. Further information go to: **hccc.nsw.gov.au** or call 1800 043 159

Seniors Rights Service – provides free and confidential information and basic legal advice regarding a range of issues for older people in NSW, including legal advice on aged care rights and Aged Care Service Agreements. For more information, go to: **seniorsrightsservice.org.au** or call (02) 9281 3600

LOCAL GOVERNMENT SUPPORT SERVICES

The federal electorate of Warringah extends across three Local Government areas – parts of Northern Beaches and North Sydney and all of Mosman (refer to the electoral map).

NORTHERN BEACHES COUNCIL

Tel 1300 434 434 **northernbeaches.nsw.gov.au**

Northern Beaches Council's *Seniors Directory* provides comprehensive information about social and support services available for Northern Beaches seniors. It includes information on support services and groups, education, social activities and groups, health services, advocacy, complaints, and financial and legal information.

Download it or collect a copy from Council service centres or local libraries:
northernbeaches.nsw.gov.au/services/seniors/seniors-directory

MOSMAN COUNCIL

Tel (02) 9978 4000 **mosman.nsw.gov.au**

Mosman Council offers many services and facilities to Mosman seniors, including:

- Community Care and social support programs
- Community Transport
- Seniors Centre
- Mosman Meals
- Social activities, including Friday social lunch
- Men's Shed

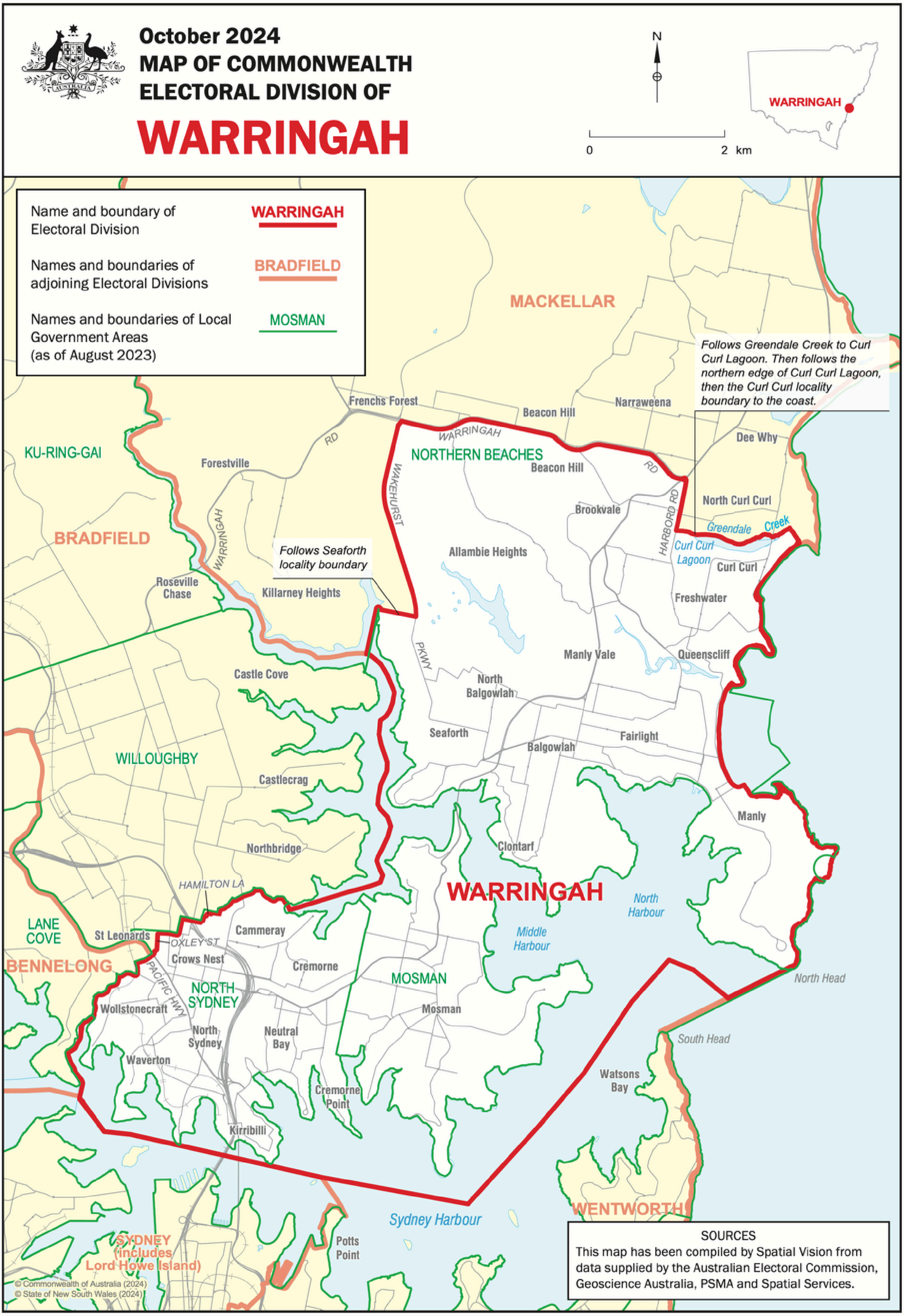
For more information, go to: **www.mosman.nsw.gov.au/community/seniors**

NORTH SYDNEY COUNCIL

Tel (02) 9936 8100 **northsydney.nsw.gov.au**

North Sydney seniors have access to a variety of dedicated support services, social clubs, and active lifestyle programs. Key local hubs include the Crows Nest Centre and the North Sydney Community Centre.

North Sydney Council's Older People Community Directory provides comprehensive information about social and support services available for North Sydney seniors:
For more information, go to: **northsydney.nsw.gov.au/community/older-people-services**


October 2024
MAP OF COMMONWEALTH
ELECTORAL DIVISION OF
WARRINGAH
N
0
2 km
WARRINGAH
Name and boundary of Electoral Division
WARRINGAH
Names and boundaries of adjoining Electoral Divisions
BRADFIELD
Names and boundaries of Local Government Areas (as of August 2023)
MOSMAN
MACKELLAR
Follows Greendale Creek to Curl Curl Lagoon. Then follows the northern edge of Curl Curl Lagoon, then the Curl Curl locality boundary to the coast.
Frenchs Forest
Beacon Hill
Narraweena
Dee Why
WARRINGAH
NORTHERN BEACHES
Beacon Hill
RD
KU-RING-GAI
Forestville
RD
WAKEHURST
Brookvale
HARBORD RD
North Curl Curl
Greendale
Creek
Curl Curl
Lagoon
Curl Curl
BRADFIELD
WARRINGAH
Follows Seaforth locality boundary
Allambie Heights
Roseville
Chase
Killarney Heights
Freshwater
PKWY
Manly Vale
Queenscliff
Castle Cove
North
Balgowlah
Seaforth
Fairlight
Balgowlah
WILLOUGHBY
Castlecrag
Manly
Clontarf
Northbridge
HAMILTON LA
WARRINGAH
North
Harbour
LANE
COVE
St Leonards
Cammeray
Middle
Harbour
OXLEY ST
BENNELONG
Crows Nest
Cremorne
PACIFIC HWY
NORTH
SYDNEY
MOSMAN
North Head
Wollstonecraft
Mosman
North
Sydney
Neutral
Bay
South Head
Waverton
Watsons
Bay
Cremorne
Point
Kirribilli
WENTWORTH
Sydney Harbour
SYDNEY
(includes
Lord Howe Island)
Potts
Point
SOURCES
This map has been compiled by Spatial Vision from data supplied by the Australian Electoral Commission, Geoscience Australia, PSMA and Spatial Services.
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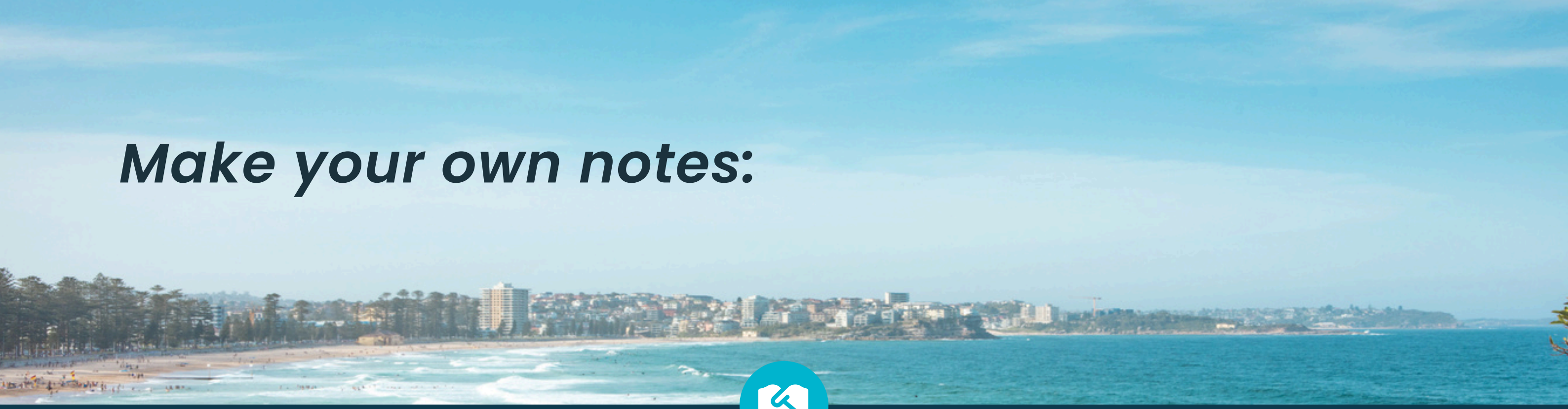
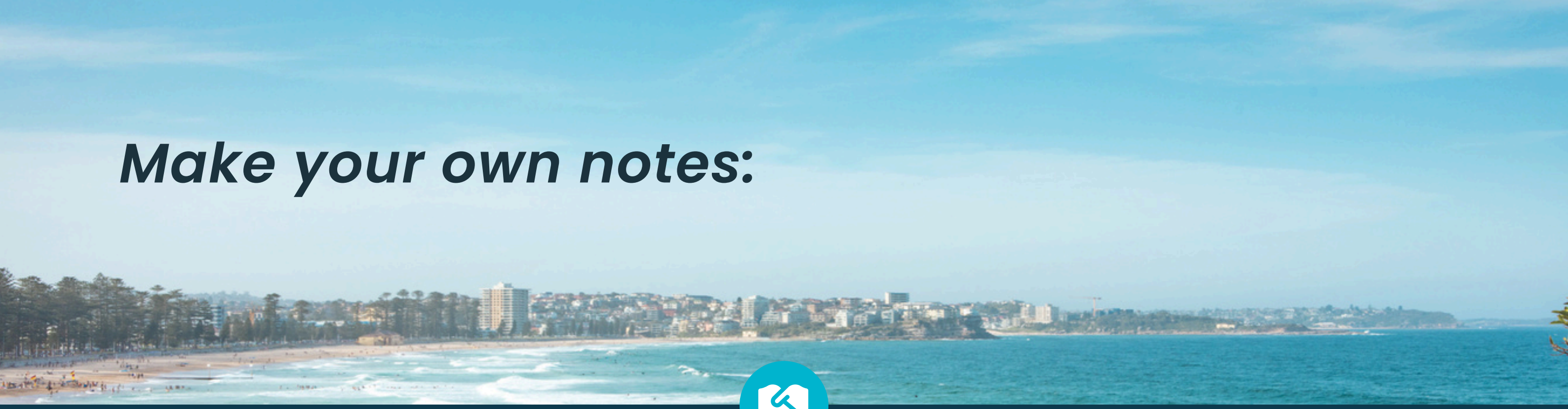
© State of New South Wales (2024)

SERVICE PROVIDER	TEL NO	WEBSITE
Emergency Services		
Ambulance, Fire & Police	000	
Police: Manly	9976 8099	
Police: Frenchs Forest	9452 9599	
Police: Dee Why	9971 3399	
Police: Mosman	8955 8900	
Police: North Sydney	9956 3199	
Police Assistance Line (24hr non-urgent reporting)	131 444	
SES Emergency	132 500	ses.nsw.gov.au
Domestic Violence 24hr Sexual Assault & DV Counselling	1800 737 732	dcj.nsw.gov.au
Domestic Violence 24hr Crisis Service for Women	1800 679 737	dcj.nsw.gov.au
Elder Abuse (compass Helpline)	1800 353 374	compass.info
Womens Domestic Violence Court Advocacy Service	8425 8707	legalaid.nsw.gov.au
NSW Poisons Information	131 126	poisonsinfo.nsw.gov.au
NSW Disaster Recovery	1800 018 444	nsw.gov.au/disaster-recovery
NSW Victims of Crime services	1800 633 063	victimsservices.justice.nsw.gov.au
Utilities		
Ausgrid: Emergency 24hr line	13 13 88	ausgrid.com.au
Ausgrid: General Enquiries	13 13 65	ausgrid.com.au
Sydney Water - Faults and Leaks	13 20 90	sydneywater.com.au
Sydney Water Billing and General Enquiries	13 20 92	sydneywater.com.au
Energy Made Easy	1300 585 165	energymadeeasy.gov.au
Telecommunications Industry Ombudsman (TIO)	1800 062 058	tio.com.au
Other Local Services		
Northern Beaches Wheelchair Accessible Taxi Service	8806 0786	wheelchairaccessibletaxis.com.au
13 Cabs Wheelchair Accessible Taxi Service	8332 0200	13cabs.com.au/services/wheelchair-accessible-taxi/
Community Connect Transport (Crows Nest)	9490 9500	communityconnect.org.au
Easylink Community Transport (Northern Beaches)	9919 0700	easylink.com.au
Manly Computer Pals	9976 0930	manlycompals.org.au
Health		
Health Direct Helpline	1800 022 222	healthdirect.gov.au
Northern Beaches Hospital	9105 5000	northernbeacheshospital.com.au
Royal North Shore Hospital	9926 711	nslhd.health.nsw.gov.au/RNSH
Arthritis Australia	1800 011 041	arthritisaustralia.com.au
Australian Organ Donor Register	1800 777 203	servicesaustralia.gov.au
Beyond Blue	1300 224 636	beyondblue.org.au

SERVICE PROVIDER	TEL NO	WEBSITE
Health		
Diabetes NSW	1300 342 238	diabetesaustralia.com.au
Grief Line	1300 845 745	griefline.org.au
Hearing Australia	13 44 32	hearing.com.au
Lifeline	131 114	lifeline.org.au
National Continence Helpline	1800 330 066	continence.org.au
National Dementia Helpline	1800 100 500	dementia.org.au
Government / Legal		
Aged Care Quality and Safety Commission	1800 951 822	agedcarequality.gov.au
Australian Tax Office (ATO)	13 28 65	ato.gov.au
Scamwatch (report online)		scamwatch.gov.au
Cyber Report (Australian Signals Directorate)		cyber.gov.au/report-and-recover
IDCARE (national scams or cyber crime support)	1800 595 160	idcare.org
ID Support NSW (scam advice)	1800 001 040	id-support-nsw
Be Connected	1300 795 897	beconnected.esafety.gov.au
Bridge House (Northern Beaches)	8324 0800	bridgehousing.org.au
Carers Gateway	1800 422 737	carergateway.gov.au
Centrelink: Multilingual Information	131 202	servicesaustralia.gov.au/information-your-language?
Centrelink: Older Australians	132 300	servicesaustralia.gov.au/contact-us?
Legal Aid	1300 888 529	legalaid.nsw.gov.au
Mosman Council	9978 4000	mosman.nsw.gov.au
My Aged Care	1800 200 422	myagedcare.gov.au
myGov help	132 307	my.gov.au/en/about/help
North Sydney Council	9936 8100	northsydney.nsw.gov.au
Northern Beaches Council	1300 434 434	northernbeaches.nsw.gov.au
NSW Ageing and Disability Help Line	1800 628 221	ageingdisabilitycommision.nsw.gov.au
Older Persons Advocacy Network	1800 700 600	opan.org.au
Seniors Rights Service NSW	9281 3600	seniorsrightsservice.org.au
Service NSW	137 788	service.nsw.gov.au
St George Community Housing (Lower North Shore)	1800 573 370	www.sgch.com.au
Transport NSW	131 500	transport.nsw.gov.au
Translating and Interpreting Service (TIS)	13 14 50	tisnational.gov.au
Veterans Affairs: General	1800 838 372	dva.gov.au
Veterans Affairs: Counselling Service 24/7	1800 011 046	www.openarms.gov.au
Veterans Home Care (VHC)	1300 550 450	dva.gov.au/vhc

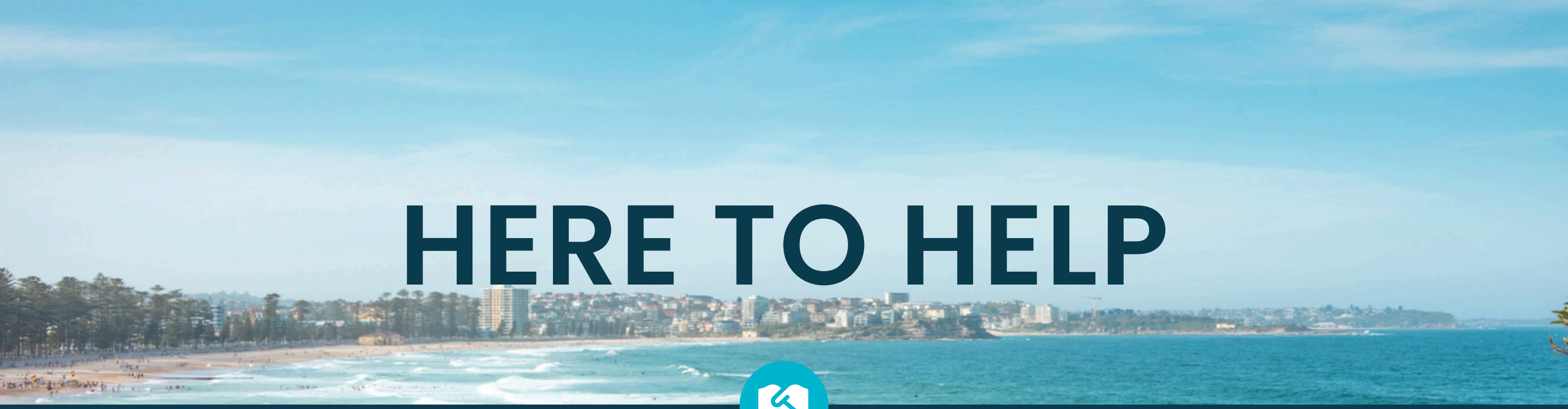


Make your own notes:



Make your own notes:

zalisteggall.com.au 9977 6411 zali.steggall.mp@aph.gov.au



HERE TO HELP

My friendly electorate office team and I are here to help you, so please contact my office on **9977 6411** or email me at **zali.steggall.mp@aph.gov.au** if you need assistance connecting with any of the following services:

Services Australia
for issues with Centrelink, My Aged Care and Medicare matters

Immigration and Citizenship
for difficulties with visas and other related matters

NDIS
for issues with NDIS & NDIA related matters

Congratulatory Messages
for significant milestones: 90th and over birthdays and 50th and over wedding anniversaries for Australian Citizens and Permanent Residents

Grants
to find out about federally funded grants available to help community groups, businesses and schools in our electorate

SIGN UP to our Newsletter
Be the first to hear about new events and initiatives around Warringah in Zali's e-newsletter.

Scan here

zalisteggall.com.au 9977 6411 zali.steggall.mp@aph.gov.au

ZaliSteggall OAM MP
FEDERAL MEMBER FOR WARRINGAH

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