



Wentworth Guide to Government Services for Seniors

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**Allegra
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FEDERAL MEMBER FOR WENTWORTH



A MESSAGE

From Allegra

My name is Allegra and I've been the Independent Federal member for the electorate of Wentworth since 2022. I'm very proud of the community I represent. Not only are we an electorate rich in natural beauty and history, we are also an area with strong community spirit and a diverse population. From the beach at Bondi to the streets of Paddington, this community is shaped by the people that live in and care for this area.

Older Australians, over the age of 65, represent about 16% of the electorate (24,000 people) and contribute enormously to the culture and community fabric of Wentworth. I know this because I have met many of you and had the pleasure of swapping stories and experiences about the place where I grew up and now raise a family of my own.

Whether you have lived here for decades or have come later in life, I want to ensure that Wentworth continues to cater to everyone, including older Australians. I've heard from you about some of the challenges that can face older Australians. Between navigating complex systems and websites or trying to keep up with the seemingly constant changes in service provision, finding the right information when you need it can be incredibly challenging.

This Seniors Guide is intended to make this easier by placing the latest information about the latest relevant information about services and supports in one convenient place.

If you have other questions or concerns not addressed by this Guide, as always, my friendly electorate office team and I are happy to help or to put you in touch with someone who can. Contact my office on **9327 3988** or via email at **Allegra.Spender.MP@aph.gov.au**.



ALLEGRA SPENDER MP
Independent Federal
Member for Wentworth



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The information provided may not be a complete guide and every effort has been made to ensure the accuracy of the information provided.

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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.

Type of Service	Review dates
Age Pension Eligibility Income and Assets Tests	March, July & Sept annually
Age Pension Payment	20 March and 20 Sept annually
Age Pension Supplement Amount	20 March and 20 Sept annually
Work Bonus Amount	1 Jan annually
Deeming Rates	1 July annually
Carer Payment Income and Asset Test	March and Sept annually
Carer Payment Amount	March and Sept annually
Carer Allowance Income test	1 Jan annually
Carer Allowance	1 Jan annually
PBS Recalculation	1 Jan annually
Commonwealth Seniors Health Card income test	20 Sept annually
Support at Home program contributions	20 March and 20 Sept annually
Residential Aged Care contributions	March and Sept annually
Aged Care Daily and Lifetime Caps	March and Sept annually

Note: 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 Telephone Contacts

Allegra Spender Electorate Office

Tel: (02) 9327 3988

Email: Allegra.Spender.MP@aph.gov.au

Website: AllegraSpender.com.au

Federal Government Services

Centrelink Older Australians: 132 300

This is a dedicated service for older Australians.

Provides information and support (pensions, payments, concessions and other benefits) to senior Australians, their families and carers.

Call Monday to Friday, except public holidays, from 8:00am – 5:00pm.

My Aged Care: 1800 200 422

Information about and access to Australian Government funded aged care services for older Australians and their carers.

Medicare: 132 011

Covers or provides discounts to many health costs that can help eligible older adults live healthier lives, including with costs of seeing your doctor, cheaper prescription drugs, in-home health care and in residential aged care.

Australian Taxation Office: 13 28 61

State Members of Parliament

Coogee – Marjorie O’Neill MP: (02) 9398 1822

Sydney – Alex Greenwich MP: (02) 9267 5999

Vaucluse – Kellie Sloane MP: (02) 9326 1856

Local Government Councils

Woollahra Municipal Council: (02) 9391 7000

Waverley Council: (02) 9083 8000

City of Sydney Council: (02) 9265 9333

Randwick City Council: 1300 722 542



Useful Online Links

For **Federal Government** information on pensions, payments and services:

Services Australia — www.servicesaustralia.gov.au

(formerly Department of Human Services and before that the Department of Social Security)
Executive agency responsible for delivering a range of welfare payments and services for eligible Australian citizens and permanent residents.

MyGov — www.my.gov.au/en

For online access to Federal Government services in one place

Centrelink — www.servicesaustralia.gov.au/centrelink

For payments, concessions and support (not a complete list):

- Age Pension
- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Carer Payments
- Rent Assistance

Medicare — www.servicesaustralia.gov.au/medicare

Medicare provides low or no cost access to many hospital and medical services and pharmaceutical benefits for seniors with concession cards.

My Aged Care — www.myagedcare.gov.au

My Aged Care provides comprehensive information on different types of Federal Government funded aged care services available for older people.

Australian Taxation Office — www.ato.gov.au

For information about your Tax File Number (TFN), lodging returns and accessing details about income, deductions and tax offsets applicable to Seniors.

For **State Government** information on aged care services, eligibility requirements, concessions, rebates, housing & property, healthcare, education, justice and Births Deaths & Relationships registration:

Service NSW — www.service.nsw.gov.au

For **Wentworth Local Government Councils** information on rates, parking, recreation, waste & other local community support services:

- Woollahra Municipal Council: woollahra.nsw.gov.au
- Waverley Council: waverley.nsw.gov.au
- City of Sydney Council: cityofsydney.nsw.gov.au
- Randwick City Council: randwick.nsw.gov.au



Federal Government Services

Services Australia is responsible for delivering a range of payments and support services to Australians on behalf of the government through these government services:

- Centrelink
- My Aged Care
- Medicare

Services Australia local service centres:

Bondi Junction Service Centre

19-23 Hollywood Ave
Bondi Junction NSW 2022
Hours: Monday - Friday 8:30am - 4:30pm

Darlinghurst Service Centre

137-153 Crown St
Darlinghurst NSW 2010
Hours: Monday - Friday 8:30am - 4:30pm

Centrelink

For an appointment call Centrelink for Older Australians
Tel: 132 300 / Monday to Friday 8:00am – 5:00pm

When attending an appointment at a Centrelink Service Centre:

1. Provide your Customer Reference Number (CRN) if you have one.
2. Bring some identification documents. This may include:
 - Driver licence
 - Passport
 - Medicare card
 - Tax File Number and Notice of Assessment
 - Department of Veterans' Affairs card



Age Pension – Eligibility and making your claim

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

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

1. AGE PENSION AGE

The Age Pension age is 67 years or older.

2. AGE PENSION AND INCOME 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.

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 \$218 (free area)	\$0
Over \$218	50 cents for each dollar over \$218

Couple living together or apart due to ill health

Combined income per fortnight	Amount each member of the couple's pension will reduce by
Up to \$380 (free area)	\$0
Over \$380	25 cents for each dollar over \$380

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

Age Pension Income Test

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. Your cut off point may be lower if you don't live in Australia.

Your situation	Fortnightly income cut off point
Single	\$2,575.40
A couple living together	\$3,934.00 combined
A couple living apart due to ill health	\$5,094.80 combined
A transitional rate pensioner - single	\$2,617.25
Transitional rate pensioners - couple living together	\$4,251.50 combined
Transitional rate pensioners - couple living apart due to ill health	\$5,178.50 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.

The work bonus allows you to earn up to \$300 per fortnight without reducing your pension payment. If you don't work, you will accrue \$300 per fortnight until your work bonus balance reaches the maximum of \$11,800, 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 www.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.

ASSETS TEST

Centrelink assesses all asset types as part of the assets test but generally does not include your principal home. How much Centrelink pays you depends on the value of your assets, your homeownership status and if you're in a relationship. There are limits to how much you can have to get Age Pension. Centrelink reviews these 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 www.servicesaustralia.gov.au/asset-types

Asset Test limits for a **Full Pension**

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	\$321,500	\$579,500
A couple, combined	\$481,500	\$739,500
A couple, separated due to illness, combined	\$481,500	\$739,500
A couple, one partner eligible, combined	\$481,500	\$739,500



Asset Test limits for a **Part Pension** [cut-off point]

Part pensions cancel when your assets are over the cut off point for your situation. 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	\$714,500	\$972,500
A couple, combined	\$1,074,000	\$1,332,000
A couple, separated due to illness, combined	\$1,267,500	\$1,525,500
A couple, one partner eligible, combined	\$1,074,000	\$1,332,000

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.

Deeming Rates

Your situation	Deeming rates
If you're single	The first \$64,200 of your financial assets has the deemed rate of 0.75% applied. Anything over \$64,200 is deemed to earn 2.75%.
If you're a member of a couple and at least one of you get a pension	The first \$106,200 of your combined financial assets has the deemed rate of 0.75% applied. Anything over \$106,200 is deemed to earn 2.75%.
If you're a member of a couple and neither of you get a pension	The first \$53,100 of each of your own and your share of joint financial assets has a deemed income of 0.75% per year. Anything over \$53,100 is deemed to earn 2.75%.

If you earn more than the deemed rates

If your investment return is higher than the deemed rates, the extra amount doesn't count as your income.

**When the sale of your principal home is deemed income**

If you sell your principal home, the sale proceeds may be assessed as deemed income.

To understand more about deeming rates, go to
www.servicesaustralia.gov.au/deeming?context=22526

3. RESIDENCE RULES TO BE ELIGIBLE FOR AGE PENSION

To get 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
www.servicesaustralia.gov.au/mod-o

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

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



Getting Started: How to claim the Age Pension

Before submitting your age pension claim you will need to set up your online accounts, prove your identity and get 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

www.my.gov.au/en/about/help/mygov-website/create-mygov-account

How to use your online myGov Account after set up:

1. Securely receive all emails from government services via your myGov Inbox
2. Link and access government services through your myGov Account, such as:
 - Centrelink
 - ATO
 - Medicare
 - My Aged Care
3. After initial set up, you can choose one of these three sign-in options for myGov:
 - myGov sign in details (required 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, see *Tips on Accessing Centrelink Services* in this Seniors Guide.

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



You only need a CRN 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 (refer to Step 3 below) 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

www.servicesaustralia.gov.au/proving-your-identity-online-for-centrelink?context=22476

Step 3: Link Centrelink to your MyGov Account

To claim the Age Pension online, you will need to link Centrelink to your online MyGov account and get a Centrelink Customer Reference Number (CRN), if you don't already have one. You can link your Centrelink account to myGov without a Customer Reference Number (CRN) by verifying your identity through accepted documents.

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 www.my.gov.au/en/about/help/mygov-website/link-services-to-your-account/link-centrelink

Step 4: Ready to make your Age Pension claim

Once you have set up and linked your online MyGov and Centrelink accounts and have your Customer Reference Number (CRN), 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 you will need to complete:

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

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 www.servicesaustralia.gov.au/how-to-claim-age-pension?context=22526



IF YOU DO NOT HAVE A COMPUTER

1. How to prove your identity and get a CRN

Get your identity documents ready, including one photo ID and either:

- telephone Centrelink and provide identity details from three acceptable documents; or
- telephone Centrelink to book an appointment to attend in person at a Centrelink service centre to prove your identity.

TIP: If you have trouble getting an appointment when calling Centrelink without a CRN, it is probably best to visit a Centrelink branch to arrange an appointment. Take your 100 points of ID with you to obtain a CRN.

For more information on acceptable identity documents go to www.servicesaustralia.gov.au/proving-your-identity-person-for-centrelink-payment?context=22526

2. Nominating someone to act on your behalf

If you cannot set up online accounts by yourself, you can authorise a family member or friend you trust to speak with or manage most of your Centrelink and aged care activities online on your behalf.

Be aware that there are 2 types of nominees:

- A **correspondence nominee** who can speak with Centrelink and do most of your Centrelink and aged care business for you.
- A **payment nominee** who can get your Centrelink payments for you.

You can only nominate one person or organisation for each type. However, that one person or organisation can be both a correspondence and payment nominee.

For more information and to add a nominee, ask your authorised representative to read and follow the instructions on this website link

www.servicesaustralia.gov.au/centrelink-online-account-help-add-nominee

Age Pension – Current Rates

There are different rates of Age Pension payments 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

Per fortnight	Single	Couple each	Couple combined	Couple apart due to ill health
Maximum basic rate	\$1,079.70	\$813.90	\$1,627.80	\$1,079.70
Maximum Pension Supplement	\$84.90	\$64.00	\$128.00	\$84.90
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
Total	\$1,178.70	\$888.50	\$1,777.00	\$1,178.70

This is a guide only.

Total Single per annum *excluding* supplements: \$28,072.20

Total Single per annum *including* supplements: \$30,646.20

Total for each member of a Couple per annum *including* supplements: \$23,101

Total Couple Combined *including* supplements: \$46,202

Pension Supplements

If you get income support from Centrelink, you may be entitled to pension supplements to help with energy and other cost of living expenses. Pension supplements are updated twice yearly and will be determined by Centrelink and paid either fortnightly or quarterly with your pension. For more information, go to www.servicesaustralia.gov.au/pension-supplement

Travelling Overseas

You must notify Centrelink if you are travelling or moving overseas. If you are absent overseas for more than 6 weeks your Age Pension payment may be reduced. If you move overseas, depending on which country you plan to move to and how long you plan to live outside Australia, your entitlement to the Age Pension and payment rate will be determined by Centrelink.

For more information and to understand the rules, go to

www.servicesaustralia.gov.au/travel-outside-australia-rules-for-age-pension?context=22526



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, www.servicessaustralia.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, www.servicessaustralia.gov.au/centrepay
- **Rent Deduction Scheme** to pay your public housing rent straight from your Age Pension, www.servicessaustralia.gov.au/rent-deduction-scheme
- **Rent Assistance** You may get a regular extra payment if you receive certain payments from Centrelink, e.g. Age Pension or Carer Payment and pay rent in the private rental market or community housing. www.servicessaustralia.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. www.servicessaustralia.gov.au/essential-medical-equipment-payment

Centrelink Carer Payment & Carer Allowance

As a carer you may be able to get one or both of these payments depending on your circumstances and the needs of the person you care for.

The **Carer Payment** covers basic living costs if you are unable to work due to caring responsibilities for someone who needs constant care.

The **Carer Allowance** is a supplementary payment to cover the extra costs of more intensive care for someone who has a terminal medical condition or needs ongoing daily support for at least 12 months.

You may get both of these payments at the same time, depending on your circumstances (see more detailed information below).

If you get the Carer Payment, Carer Allowance or both for a period that includes 1 July, you may also get the **Carer Supplement**, which is an annual one-off payment of \$600. It helps cover costs when caring for someone with disability or a medical condition. If eligible, it is paid automatically into your bank account.

For more information, go to www.servicessaustralia.gov.au/carers-supplement?context=21821

1. Carer Payment

If you provide constant care to someone with a disability, medical condition or an adult who is frail aged for at least 6 months, and if you are unable to support yourself through paid employment, you may be eligible for the Carer Payment.

The Carer Payment is paid at the same rate as the Age Pension, subject to income and asset tests. If you receive the Carer Payment you are also eligible for the Pensioner Concession Card.

To get the Carer Payment both you and the person you care for need to meet the following rules:

- be Australian residents
- meet an income and assets test

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

www.servicessaustralia.gov.au/choosing-between-carer-payment-and-age-pension

A. Income and Assets test for carers

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.

For more information on income and assets tests for carers, go to

www.servicessaustralia.gov.au/income-and-assets-test-for-carer-payment?context=21816

B. Income and assets limits for the person receiving care

To qualify for the Carer Payment, the person receiving care must also pass income and asset tests.

If the person being cared for doesn't get a pension or benefit from Centrelink:

- income must be less than \$143,752 a year before tax
- assets must be worth less than \$886,750
- doesn't include the principal home and first 2 hectares surrounding it
- may allow you to get Carer Payment if the person getting care has assets over \$886,750.

These figures change on 1 January each year. The tests can also include the income and assets of some family members. The assets test:

- doesn't include the principal home and the first 2 hectares surrounding it
- may allow you to get Carer Payment if the person receiving care has assets over \$868,500

2. Carer Allowance

The carer allowance is a supplementary payment, that may be paid to you fortnightly if you care for someone who needs daily support:

- with a disability
- with a medical condition
- who's frail aged

The Carer Allowance is in addition to the carer payment, if the person you care for needs ongoing daily care for at least 12 months or has a terminal medical condition.

The Carer Allowance is \$162.60 fortnightly. This is a set rate. This payment isn't part of your 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.

To get this additional Carer Payment, both you and the person you care for will need to meet some rules. As the carer, you'll need to:

- meet residence rules
- provide daily care and attention to someone who needs it in their home, or your home

Carer Allowance Income Tests

A. For the carer

There is an income test for the Carer Allowance but no assets test.

Your work income won't affect how much Carer Allowance you get if you and your partner earn less than \$250,000 a year.

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 www.servicessaustralia.gov.au/who-can-get-carer-allowance

BEREAVEMENT PAYMENTS

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

If one member of a pensioner couple dies, the surviving member may get a lump sum bereavement payment. To be eligible, you both needed to be getting a Centrelink payment for at least the previous 12 months, or a pension.

The amount paid is usually equal to the total you and your partner would've got 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.



When a single pensioner dies, Centrelink pays their regular payment covering the fortnight in which they died. The executor of the estate can access it from their bank account. Their payment stops after this payment.

If you get a Carer Payment for a person who dies, you may continue to get this payment after they die. You can get it for up to 14 weeks after the person's death. This is to give you time to apply for another income support payment if you need it.

For more information, go to

www.servicesaustralia.gov.au/what-help-there-when-adult-dies?context=60101



Tips on Accessing Centrelink Services

1. **NEED HELP? If in doubt, contact the electorate office.**

Allegra's team is here to help with issues affecting seniors, especially relating to Centrelink and aged care. Call the electorate office on 9327 3988 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 www.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, go to www.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, including financial gifts.

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 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 each additional document) and **Submit**.

8. Centrelink forms

Depending on your situation, you may need to submit additional forms when making an Age Pension claim, e.g. (partner) Separation Form or Add a Nominee form. Go to the online link to Centrelink forms

www.servicessaustralia.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.

My Aged Care

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 services available for aged care in Australia.

You can access My Aged Care on the phone or online:

Tel: 1800 200 422

Website: www.myagedcare.gov.au

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 (CHSP)** for those who need entry level home support such as cleaning, gardening and home maintenance (this program will be transitioned to Support at Home by 1 July 2027)
- **Support at Home (SAH)** for those who need more complex and intensive care support to remain living at home to keep them well, independent, safe and connected to the community..
- **Residential Aged Care** for those who need personal and nursing care when they can no longer live independently at home.
- **Restorative Care Pathway** for those requiring short term care to stay independent and delay the need for ongoing care.
- **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 help them live safely and independently at home.

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

Step 2. Apply for an assessment for aged care services

Before you can access government-subsidised aged care services, you must apply for an assessment for all types of care and support, including help at home, short-term care and residential aged care.

You, or a representative on your behalf (i.e. family member or carer), need to:

- visit the My Aged Care website to 'Apply for an Assessment Online'; or
- call My Aged Care on 1800 200 422 (free call); or
- book a face-to-face or video chat appointment with an Aged Care Specialist Officer (ACSO) at Services Australia service centres by calling 1800 227 475 between 8am to 5pm on weekdays.

The application for assessment has 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 call to discuss your needs and arrange the assessment. You will need your Medicare card and enough time to complete the application process.

To apply for an online assessment, go to **www.myagedcare.gov.au/apply-online**

Note: If you have already had an aged care assessment, are registered with My Aged Care, or need immediate care, do not apply online - call My Aged Care on **1800 200 422** instead.

Step 3: Getting assessed for aged care services

The new Single Assessment System provides a single assessment pathway to enter and progress through the aged care system adapting to your changing needs. Assessments are mostly carried out in your home by a trained assessor to determine your aged care needs and the types of care and services you may be eligible for.

Your assessor will work with you to develop your support plan which records what was discussed and agreed during your assessment such as:

- your strengths
- your difficulties
- your goals
- what you would like to achieve
- what preferences you have for your services

After assessment you will receive your Notice of Decision letter notifying you of the outcome of your assessment and a copy of your support plan.

For more information, go to **www.myagedcare.gov.au/preparing-your-assessment**

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

To find a local Support at Home or residential aged care service provider by location or name, please go to **www.myagedcare.gov.au/find-a-provider**

Your service agreement is a contract between you and your aged care provider. Depending on

the type of care you have been approved for, your service agreement will set out the terms and conditions of the services you are able to receive.

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

Your Service Agreement 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 additional 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.

Note: CHSP will transition to Support at Home no later than 1 July 2027.

From 1 November 2025 all participants will need to be registered with My Aged Care and have an assessment to access CHSP services. Those already registered and assessed will have CHSP services continue without interruption.

For new entrants to CHSP there are changes to eligibility and all CHSP providers must have a client contribution policy in place. This policy ensures that people who can afford to contribute to the cost of their care do so. It also protects those who are most vulnerable. Aged care providers charge different amounts for their 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

www.myagedcare.gov.au/aged-care-programs/commonwealth-home-support-program

2. SUPPORT AT HOME (SAH)

From 1 November 2025 the Support at Home (SAH) program has replaced the Home Care Package (HCP) program. Support at Home offers various support services at home to assist you to live as independently as possible.

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.

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

A. Support at Home Care Classifications

If you are approved to receive ongoing Support at Home services, you will be assigned one of 8 classifications of 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. If you have complex needs, you will have access to more care services to help you stay at home for longer. The more care you need, the higher your classification and quarterly budget.

B. Support at Home Defined Service Categories

Support at Home provides access to a defined list of services in each of these categories to support you to live at home for longer:

- **Clinical supports** – such as nursing care, occupational therapy and physiotherapy (fully funded by the Australian Government).
- **Independence** – such as help with showering, taking medications, transport or respite care.
- **Everyday living** – such as cleaning, gardening, shopping or meal preparation.

Once approved to receive ongoing Support at Home services, you will be assigned one of the eight care classifications and funding to provide the services you need to help you.



C. Support at Home Contribution Rates

You will pay means-tested co-contributions (determined by Services Australia) for non-clinical services provided under the Independence and Everyday Living categories as follows:

Standard participant contribution rates from 1 November 2025

Age pension status	Clinical care	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioner and eligible for a Commonwealth Seniors Card	0%	Between 5% and 50% depending on income and assets	Between 17.5% and 80% depending on income and assets
Self-funded retiree	0%	50%	80%

Source: Department of Health, Disability and Ageing & My Aged Care

An income and asset assessment, like the Age Pension means test, will be used to determine your co-contribution rate. Those on the Age Pension and Commonwealth Seniors Health Card holders will pay lower co-contributions than self-funded retirees.

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

Once you have reached the lifetime cap for your means tested personal contributions for independence and everyday living costs (non-clinical care), you will not pay any further contributions under the Support at Home Program. The lifetime cap is indexed in March and September each year and is currently \$135,318.69.



D. Existing Home Care Package Participants

The 'no worse off principle' protects individuals already in the aged care system from paying more following the aged care changes and applies if you were:

- receiving a Home Care Package as of 12 September 2024, or
- approved for a Home Care Package as of 12 September 2024 and were waiting for a package to be allocated (on the National Priority System).

If you are an existing participant, you will pay means-tested co-contributions (determined by Services Australia) for non-clinical services provided under the Independence and Everyday Living categories as follows:

No worse off principle' contribution rates

Age pension status	Clinical care	Independence	Everyday living
Full pensioner	0%	0%	0%
Part pensioner and eligible for a Commonwealth Seniors Card	0%	Between 0% and 25% depending on income and assets	Between 0% and 25% depending on income and assets
Self-funded retiree	0%	25%	25%

Source: Department of Health, Disability and Ageing & My Aged Care

E. Wait times for Support at Home

There is high demand for in-home aged care services. The level of support you need may impact how long you will have to wait for your package to become available. 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 will be assigned an interim allocation of your Support at Home classification budget while you wait to receive your full funding. The allocation will be 60% of your budget; the remaining 40% will be allocated when funding is available.

For more information about wait times, call My Aged Care on 1800 200 422 or your assessor.

F. Veteran Home Care Program (VHC)

Veteran Gold Card and Veteran White Card holders may be eligible for the Department of Veterans' Affairs in-home care and support services program. Wait times for a provider may be shorter than for an approved Support at Home package. This program is designed to assist DVA

clients to maintain their independence at home but not for those with complex or long-term high-level care needs.

Following assessment, services may include domestic assistance, personal care, home and garden maintenance and respite care. Eligible clients will be required to contribute a small co-payment for services provided.

For more information on eligibility and services available, go to www.dva.gov.au/providers/programs-services-information-for-providers/veterans-home-care/veterans-home-care-vhc

G. Consumer Protections for Support at Home Prices

From 1 July 2026, the Australian Government will set price caps for Support at Home services that Service Providers cannot exceed. In the interim, Service Providers will continue to set their own prices for services, as they have done for the Home Care Packages (HCP) Program. Providers are required to publish their prices on the My Aged Care website.

If you are an existing HCP participant transitioned to the Support at Home program, you won't be asked to pay more but you may receive fewer services. Providers will talk to you about any price changes ahead of asking you to sign new Service Agreements. You should ensure that you understand your rights and responsibilities, and those of your provider, before signing any new agreement.

The government has put protections in place so that you can be sure service prices are reasonable and transparent. The Department of Health, Disability and Ageing and Aged Care and the Aged Care Quality and Safety Commission (ACQSC) will be working together to monitor pricing and will act if a provider is not following the law.

If you have any concerns, you can make a complaint to the Aged Care Quality and Safety Commission. If you need assistance with your complaint, contact the Older Persons Advisory Network (OPAN). (See contact details under *Aged Care Services Concerns and Complaints* at the end of this section of this Seniors Guide.)

For more information, go to www.myagedcare.gov.au/news-and-updates/support-home-pricing-changes

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 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:

If you are no longer able to live independently at home, you will need at least three assessments to work out your care needs and your eligibility for a government-subsidised place in an aged care residential home:

1. A Single Assessment organisation will assess your care needs and then recommend and approve suitable services.
2. The Australian National Aged Care Classification (AN-ACC) assessment will look at your functional, cognitive and physical capability. This ensures you get the right level of funding to support your care needs.
3. You will be required to 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. If you already receive a Centrelink income support payment you should complete a *Residential aged care property details for Services Australia and DVA customers* form (SA485). For information about how your family home may be assessed, see **Family Home - Rules and Exemptions** (below) in this Guide.

B. How fees for residential aged care are calculated:

Seniors entering residential aged care with income or assets above government-set thresholds will be required to contribute towards the cost of their:

- Residential aged care service fees
- Residential aged care accommodation costs

Current hardship arrangements will remain in place so residents who cannot afford their contributions will be supported and not prevented from accessing care.

RESIDENTIAL AGED CARE SERVICE FEES

This is general information on the fees you may have to pay, depending on your individual circumstances, applicable to the various types of care services provided in permanent residential aged care:

Service Category	Care Service type	Subsidies and Contributions
Basic Daily Fee	Mandatory contributions to everyday daily living costs including meals, cleaning, laundry and utilities	All residents continue to pay this set at 85% of basic single age pension (indexed in line with the age pension)
Clinical Care	Nursing and allied health services	Fully subsidised by the Australian Government



Service Category	Care Service type	Subsidies and Contributions
Hotelling Supplement	Additional supplement paid to providers for everyday living costs including meals and catering, cleaning and laundry and utilities (previously fully funded by the Government)	<ul style="list-style-type: none"> • Paid per resident per day (PRPD) by the Government or as a co-contribution by residents with means. • For all fully and partially supported residents with income and assets below mandated income and assets thresholds, the Government will continue to pay the full Hotelling Supplement. • PRPD daily cap currently \$22.15 (indexed March and September) • Not included in the lifetime cap.
Non-clinical Care Contribution (NCCC)	Bathing, mobility assistance and lifestyle activities	<ul style="list-style-type: none"> • Residents with sufficient means will pay co-contributions up to a daily cap of \$105.30 (indexed March and September). • A lifetime cap applies to Non-Clinical Care Contributions currently \$135,318.69 (indexed March and September) or when paid for a cumulative period of 4 years, whichever occurs first. • Contributions paid for Support at Home (SAH) before a person enters residential aged care count towards the indexed NCCC lifetime cap amount.
Higher everyday living fee	Higher quality linen, meals, etc.	Optional - replaces <i>Extra Service Fee</i> for services of a higher quality agreed between you and your provider comes with enhanced consumer protections



RESIDENTIAL AGED CARE ACCOMMODATION COSTS

Accommodation costs are agreed with your provider. This is general information on what options are available to pay for your room. Depending on your circumstances, the options include paying a lump sum (in full or part), a daily payment or a combination of the two. Lump sums are partially refunded, whereas daily payments are not.

Residential Aged Care Refundable Accommodation Deposits

Refundable Accommodation Deposit (RAD)	<p>If you are not eligible for Government support, you will pay the agreed room price as a:</p> <ul style="list-style-type: none"> • lump sum; or • daily payment; or • combination of both. <p>RAD lump sums:</p> <ul style="list-style-type: none"> • are partially refunded after deduction of retention fees of 2% per annum for a maximum of 5 years • are set at a maximum amount, currently \$758,627, indexed based on CPI on 1 July each year • may be higher than the maximum amount if approved by the Independent Health and Aged Care Pricing Authority (IHACPA)
Refundable Accommodation Contribution (RAC) (Govt subsidy)	<p>Low means residents pay part of the accommodation cost as a 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.</p> <p>RAC is partially refunded after deduction of retention fees of 2% per annum for a maximum of 5 years.</p>



Residential Aged Care Daily Accommodation Payments	
Daily Accommodation fee (DAP)	Like a rental payment – you would pay the full amount of the daily accommodation fee agreed with the provider (indexed March and September and non-refundable).
Daily Accommodation Contribution (DAC) (Govt subsidy)	<p>Like a rental payment - the government helps with accommodation costs as determined by Services Australia based on a means test assessment.</p> <p>If assessed as eligible for support, you will either pay nothing for accommodation or pay a contribution as a:</p> <ul style="list-style-type: none"> • daily amount; or • lump sum; or • combination of both <p>These are very complicated financial calculations, and the DAC may change due to:</p> <ul style="list-style-type: none"> • 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 supplement.
Combination Payments	You can pay any combination of the lump sum and daily payments.
'No worse off principle'	The 'no worse off principle' will apply to your fee arrangements if you were already in a permanent residential aged care home before 1 November 2025

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.

C. How to find a residential aged care home to suit your needs:

All residential aged care providers deliver their services differently and charge different amounts. So, it's important to look around and compare providers before deciding. You should do your own research online to find a residential aged care provider in your local area or find out more about a specific provider.

For information on the key things to consider when finding the right aged care provider for you, go to www.myagedcare.gov.au/find-a-provider

D. 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. This 63-day allowance resets on 1 July each year and is paid directly to the care provider. 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 www.myagedcare.gov.au/types-care/respice-care

E. Family home – Rules and Exemptions:

Here are some key rules regarding the family home which Services Australia considers for residential aged care 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 (\$210,555.20 as of 20 September 2025) 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.

It is crucial that you understand the financial implications of these rules if you move into aged care and the potential impact on your Centrelink payments and aged care fees. Assessments of your income and assets are ongoing and subject to change with alterations in your circumstances or the progression of time. It is highly recommended that you seek professional advice to navigate these complex rules effectively.

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

AGED CARE SERVICES CONCERNS & COMPLAINTS

1. Aged Care Provider 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. Providers are required to continuously improve their complaints management systems to meet Aged Care Quality Standards.

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 of the 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

www.agedcarequality.gov.au/contact-us/complaints-feedback/make-complaint

2. My Aged Care Complaints

If you have concerns about information and services you receive from My Aged Care or with your aged care experience in general (or a loved one's), you can raise them with My Aged Care and ask for help.

Depending on what your concern is, there are different ways to provide feedback or make a complaint.

For more information, go to www.myagedcare.gov.au/contact-us/complaints

3. 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 www.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 www.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 go to www.seniorsrightsservice.org.au/advocacy-services



Medicare Services and Concession Cards

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 www.health.gov.au/topics/medicare/about/what-medicare-covers

HEALTH DIRECT

A free 24 hour national health advice service jointly funded by Federal, State and Territory Governments providing quality approved online health information and advice for Seniors on:

- Health topics
- Symptom checker (online)
- Health Service Finder
- Medicines information

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

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

CONCESSION CARDS

Concession and health care cards for older Australians can get you cheaper health services and medicines, as well as discounts on some goods and services.

Your card displays your personal information, so keep it secure. Your card can display:

- your first name and family name
- your Customer Reference Number (CRN)
- your home address
- the date your concession entitlement begins
- the date it expires

Pensioner Concession Card

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





For more information, go to

www.servicessaustralia.gov.au/who-can-get-pensioner-concession-card

Commonwealth Seniors Health Card

A concession card to get access to cheaper health care and some discounts. Card holders, including some eligible self-funded retirees, must meet all relevant criteria including:

- 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.



To meet the income test (indexed on 20 September each year), you must earn less than:

- \$101,105.00 a year if you're single
- \$161,768.00 a year for couples
- \$202,210.00 a year for couples separated by illness, respite care or prison.

There is no assets test.

For more information, go to

www.servicessaustralia.gov.au/commonwealth-seniors-health-card

Concession Card Benefits

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

Health:

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

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

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

Use the Service NSW **Savings Finder** tool to identify additional discounts or rebates for Seniors, go to www.service.nsw.gov.au/campaign/savings-finder



PHARMACEUTICAL BENEFITS SCHEME SAFETY NET

If you have a Medicare card and a Concession Card, the PBS Safety Net may help you pay less for medicines after you've reached a certain amount in a calendar year.

PBS Safety Net Thresholds

As at 1 January 2026, the PBS Safety Net thresholds were updated to:

- \$277.20 for concession card holders
- \$1,694.00 for general patients

Before you meet the threshold, each medicine will cost up to:

- \$7.70 for concession card holders
- \$25.00 for general patients

Once you reach the threshold, you'll need to apply for a PBS Safety Net card to get cheaper medicines.

Your medicine will then either:

- be free for concession card holders
- cost up to \$7.70 for general patients

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.

For more information, go to

www.servicessaustralia.gov.au/pbs-safety-net-thresholds?context=22016



Additional Federal Government Benefits & 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, Queensland, South Australia, Tasmania and the Australian Capital Territory, that can be used to find and compare home and small business electricity and gas plans.

For more information, go to www.energymadeeasy.gov.au

2. Centrelink Financial Information Service (FIS)

The Financial Information Service is a free, impartial and confidential service. FIS can give you information, tools and resources to help you when you need to make decisions about your current and future financial needs. FIS won't give you financial advice or counselling, advocate on your behalf, or promote any products or providers.

To speak to the Financial Information Service, call them on 132 300. Say 'Financial Information Service', when they ask why you're calling. This will take you through to a FIS Officer who can help you.

For more information and online webinars, go to www.servicesaustralia.gov.au/financial-information-service

3. Care Finder Program

A special free service 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.

It is the umbrella organisation that collates information from a network of independent non-profit organisations and is funded by the Department of Health.

Care finder providers visit clients in their homes or community, sitting alongside you, filling in forms for you, logging onto your computer, making phone calls with you or on your behalf. Care finders can provide interpreters if required.

Tel: (02) 8405 4484

Hours: Monday to Friday 9am – 5pm

For more information, go to www.myagedcare.gov.au/help-care-finder



4. Carer Gateway

A carer is someone who looks after a family member or friend with a disability, medical condition, mental illness or someone who is frail due to age or has a disability.

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

Hours: Monday to Friday, 8am – 5pm

For more information, go to www.carergateway.gov.au

5. Money Smart

For more information on managing your money with free tools, tips and guidance, go to www.moneysmart.gov.au/retirement-income/age-pension-and-government-benefits

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 in particular provides help and advice on e-safety and avoidance of scams.

For more information, go to www.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.

Always stop, think and check before you act. Scammers rely on you not spotting these warning signs because you're in a hurry, something looks like a great deal you don't want to miss, or because it seems like it's from someone you trust.

Common signs of a scam

It can be very hard to spot a scam but there are some red flags to watch out for:

- It's an amazing opportunity to make or save money
- Someone you haven't met needs your help – and money
- The message contains links or attachments
- You feel pressured to act quickly
- They ask you to pay in an unusual or specific ways
- They ask you to set up new accounts or PayIDs

Steps you can take to protect yourself:

1. **STOP** – Don't give money or personal information to anyone if 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 like, Services Australia, police, a bank, government or a fraud service.
2. **THINK** – Ask yourself could the message or call be fake?
Never click 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 **IDCARE** and report to **ReportCyber** and **Scamwatch**.

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. **If you are unsure, never click on a link 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 – scams losses are on the rise here.

Website scams

Scammers can pretend to be anyone online to deceive you into trusting them.

In-person scams

Some scams take place in person.

Romance scams

Scammers use dating or friendship to get your money. They go to great lengths to convince you the relationship is real and manipulate you to give them money. Romance scammers will leave you broke and broken-hearted.

Investment scams

If you are looking for a fast way to make money, watch out – scammers have invented all sorts of fake money-making opportunities to prey on your enthusiasm and get hold of your cash.

Product and service scams

Scammers prey on consumers and businesses that are buying or selling products and services. Not every transaction is legitimate.

Threats and extortion scams

Scammers will use any means possible to steal your identity or your money – including threatening your life or ‘hijacking’ your computer.

Jobs and employment scams

Jobs and employment scams trick you into handing over your money by offering you a ‘guaranteed’ way to make fast money or a high-paying job for little effort.

Unexpected money

Don’t be lured by a surprise win. These scams try to trick you into giving money upfront or your personal information in order to receive a prize from a lottery or competition that you never entered.

Impersonation scams

An impersonation scam occurs when fraudsters deceptively assume the identity of another person, aiming to illicitly obtain your funds or personal information.

SCAMMERS GET YOUR PERSONAL INFORMATION BY:**Hacking**

Hacking occurs when a scammer gains access to your personal information by using technology to break into your computer, mobile device or network.

Phishing

Phishing scams are attempts by scammers to trick you into giving out your personal information



such as your bank account numbers, passwords and credit card numbers.

Remote access scams

Remote access scams try to convince you that you have a computer or internet problem and that you need to buy new software to fix the problem.

For more information or to report a scam, go to **www.scamwatch.gov.au**

For further help on scams, collect a free copy of The Little Book of Scams from our office or download it online where it is available in multiple languages, go to **www.accc.gov.au/about-us/publications/the-little-book-of-scams**



State Government Support Services

Many of the Federally funded programs are physically provided by organisations at State level or may overlap State funded services

Information on services can be found on the website www.service.nsw.gov.au and www.dcj.nsw.gov.au

The main categories of information are:

1. Health
2. Concessions and Rebates
3. Transport and Driving
4. Housing
5. Seniors Right and Advocacy

1. HEALTH

Medical Services

Whilst many medical services are provided free through Medicare there are range of additional services that may be available to eligible seniors including free or subsidised hearing, dental and optical services, and free vaccinations.

Information about these is available at

www.service.nsw.gov.au/services/concessions-rebates-and-assistance

Major Public & Private Hospitals serving the Wentworth electorate are:

St Vincent's Hospital Sydney
390 Victoria St,
Darlinghurst NSW 2010
Tel: (02) 8382 1111
www.svhs.org.au

Prince of Wales Hospital
320-346 Barker St
Randwick, NSW 2031
Tel: (02) 9382 2222
www.seslhd.health.nsw.gov.au/prince-of-wales-hospital

These public hospitals offer a range of comprehensive health services under Medicare, some of which may be subsidised for those with Concession Cards.

Urgent Care Services have been introduced to reduce waiting times in hospital emergency departments for those with an illness or injury that is **not an emergency**. Please call Health Direct on 1800 022 222 for eligibility and access to this free service.



Aids & Equipment Program (AEP)

To complement the Federal Home Care program the NSW Health Department also provides assistive devices and equipment to help eligible people in NSW to remain independent at home through Enable NSW. For further information go to www.enable.health.nsw.gov.au/services

Carers NSW

A non-government organisation providing education, training and resources to support carers in their valuable work and is additional to the financial payments available through Centrelink. For more information call (02) 9280 4744 or go to www.carersnsw.org.au

Respite (short-term) care is also available for eligible carers for short breaks. A list of respite care centres in Wentworth is available at: get.agedcaredecisions.com.au/find-aged-care-options/

2. NSW CONCESSIONS AND REBATES

Concession Cards

There are three concession cards that are available to NSW residents aged over 60 years:

- Seniors Card & Gold Opal: if you work less than 20 hours per week
- Senior Saver: if you work more than 20 hours per week

These cards provide discount on multiple services a list of which can be found at the website www.service.nsw.gov.au/campaign/nsw-seniors-card-program

Rebates

There are also rebates available for electricity, gas, water, vehicle registrations and drivers licences.

Eligibility Criteria	NSW Low Income Household Electricity Rebate	NSW Gas Rebate	NSW 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 on energy rebates, please go to

www.energy.nsw.gov.au/households/rebates-grants-and-schemes/find-energy-rebate

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

www.service.nsw.gov.au/campaign/savings-finder

3. TRANSPORT AND DRIVING

Driver Licences are issued by the NSW State and after the age of 75, a medical assessment of fitness to drive is automatically required annually. After the age of 85, a practical drivers test is also required every 2 years and either a full, or restricted licence may be issued.

For more information, go to

www.service.nsw.gov.au/guide/older-drivers-riders-and-road-users

If there is a change in medical condition, irrespective of age, an assessment by a medical practitioner may also be required.

Mobility Parking stickers can be obtained with appropriate doctor recommendation. For more information, go to www.service.nsw.gov.au/services/mobility-parking-scheme

For those seniors who are no longer able to drive, local council-based services offer individual and medical transport, shopping trips and transport for social events.

For the **Waverley and Randwick** council areas:

Randwick Waverley Community Transport

www.rwctg.org.au

Tel: (02) 9919 0700

For the **Woollahra** council area:

Holdsworth

www.holdsworth.org.au/aged-care/services/transport/

Tel: (02) 9302 3600

For the **City of Sydney** council area:

Access Sydney

www.accesssydney.org.au

Tel: (02) 8241 8000

4. SOCIAL HOUSING

Housing in Residential Aged Care facilities has been addressed under Aged Care in Federal Government Section of this document. Social housing is for those on low to moderate incomes and may include seniors as well as other age groups. There are two types of social housing:

- Public Housing - owned and managed by NSW Government; and



- Community Housing - managed and often owned by non-government organisations.

Public Housing is owned and managed by NSW Department of Communities and Justice (DCJ). Registration applications are made through Family and Community Services (FACS). Those who cannot afford or are not eligible for the private rental market may be provided with government subsidised short and long-term rentals. Eligibility includes evidence of very low income, non-ownership of assets or property and the ability to maintain a successful tenancy. Often allocated to those experiencing homelessness, family violence or other complex needs. To register for public housing assistance:

- Tel: 1800 422 322; or
- Tel: 1800 656 463 (if the application is a result of domestic violence)
- Website: www.facs.nsw.gov.au/housing/help/applying-assistance

Community Housing is managed by non-government organisations who work closely with the Department of Community and Justice and other non-profit organisations to find secure, long term and affordable social housing or private rental support for Wentworth residents.

Eligibility is mainly based on income criteria. Current wait times for social housing may exceed 5-10 years, although those assessed as a priority may be less. Community housing in Wentworth is managed by Bridge Housing:

- Tel: (02) 8324 0800
- Website: www.bridgehousing.org.au

5. SENIORS RIGHTS AND ADVOCACY

Assistance is available for complaints relating to health facilities, elder abuse and general advocacy for seniors through several federal and state government funded advocacy organisations.

Complaints about Health Facilities

For service quality complaints or allegations of mistreatment relating to health facilities, contact the 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 www.hccc.nsw.gov.au

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. Some examples of elder abuse include:

- withdrawing care as punishment
- threatening, pressuring and name-calling
- controlling an older person (or their money)
- pressuring or forcing an older person into a disadvantageous financial arrangement
- using rough handling and physical restraint



- preventing an older person from contacting family or friends
- failing to provide proper care
- causing sexual harm

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. To understand how to prevent or respond to elder abuse, go to

- www.compass.info/elder-abuse or
- Tel: **1800 353 374** (Elder Abuse Help Line is not available 24 hours).

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

General advocacy

- **Older Persons Advocacy Network** – is a free federally funded advocacy service that helps older Australians resolve their aged care concerns. Please refer to the Aged Care section of this Guide under *Concerns and Complaints* for more information about this service.
- **Seniors Rights Service** – offers free independent advocacy assistance and basic legal advice regarding Federal Government Aged Care services in NSW, including legal advice on aged care rights and Aged Care Service Agreements. For more information go to www.seniorsrightsservice.org.au/advocacy-services



Local Government Support Services

The Federal electorate of Wentworth includes four Local Government areas (refer to the electoral map on page 40)

Woollahra Municipal Council

Tel: (02) 9391 7000

www.woollahra.nsw.gov.au

Waverley Council

Tel: (02) 9083 8000

www.waverley.nsw.gov.au

City of Sydney Council

Tel: (02) 9265 9333

www.cityofsydney.nsw.gov.au

Randwick City Council

Tel: 1300 722 542

www.randwick.nsw.gov.au

WOOLLAHRA MUNICIPAL COUNCIL

There are many services and facilities available to Woollahra Municipality residents, which are listed at: www.woollahra.nsw.gov.au/Community/Older-Adults

This includes information on:

- Home support services
- Holdsworth Home Cuisine
- Transport for vital medical appointments
- Home library service
- Next of kin register
- Daily telephone call
- Older persons mental health service directory
- Local activities include men's chat groups, walking groups and technology workshops

WAVERLEY COUNCIL

There are many services and facilities available to Waverley residents, which are listed at: www.waverley.nsw.gov.au/community/over_60s

This includes information on:

- Waverley Community and Seniors Centre, offering fitness classes, social and educational activities.

- Service support, including assistance with housework, shopping, meals, showering, home modification, transport and access to health services.
- Courses and activities
- Accessible transport options

CITY OF SYDNEY COUNCIL

There are many services and facilities available to City of Sydney residents, which are listed at: www.cityofsydney.nsw.gov.au/guides/support-for-older-people

This provides information on:

- Aged care
- Support to live independently, including Meals on Wheels and Home Library service
- Programs and activities for older people, including Sydney's community centres
- Health and wellbeing for older people, including the Dementia Advisory Service for Sydney and Eastern Sydney
- Financial supports and discounts, including pensioner rebates on rates
- Legal support
- Elder abuse

Additional information for older people living alone is available at:

www.cityofsydney.nsw.gov.au/guides/support-for-older-people-living-alone

This provides information on:

- Personal emergency alarms
- Next of kin register
- Daily telephone call
- Community visitor scheme
- Companionship and social support
- Holdsworth HomeShare program.

RANDWICK CITY COUNCIL

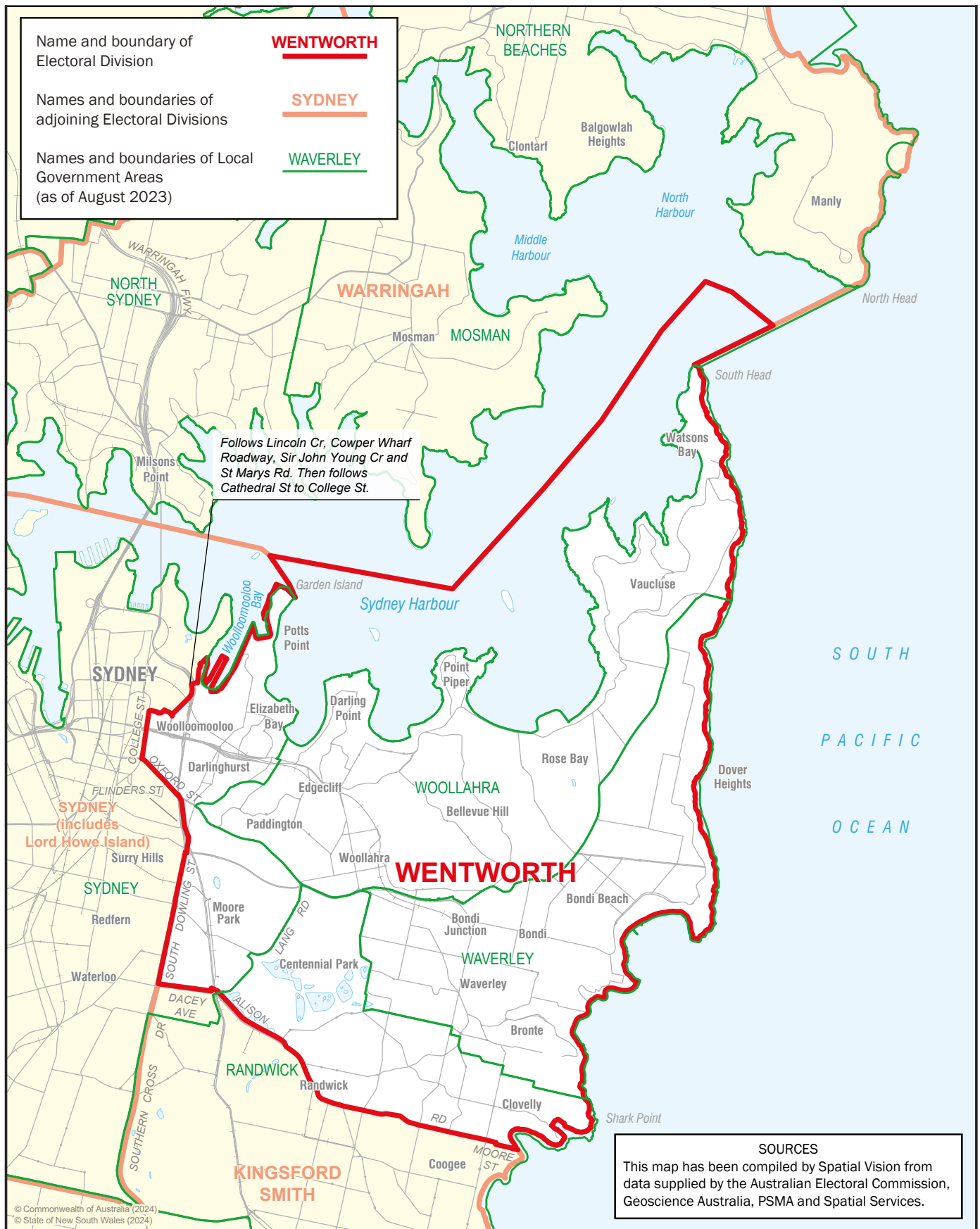
There are many services and facilities available to Randwick City residents, which are listed at: www.randwick.nsw.gov.au/community/seniors-access-and-disability

These include:

- Seniors' programs and events including Seniors' Week, Seniors' Christmas Party and information talks at Randwick Library
- Disability programs
- Home modification and maintenance – subsidised repairs and modifications, such as the installation of access ramps and hand rails for eligible Home and Community Care clients.
- Mobility parking spots
- Accessible facilities



Wentworth Electoral Map





SERVICE PROVIDER	TEL NO	WEBSITE
Utilities		
Ausgrid - Emergency 24hr line	13 13 88	ausgrid.com.au
Ausgrid General Enquiries	13 13 65	ausgrid.com.au
Energy Made Easy	1300 585 165	energymadeeasy.gov.au
Sydney Water - Faults and Leaks	13 20 90	sydneywater.com.au/water-the-environment/what-you-can-do/report-fault.html
Sydney Water - Billing and General Enquiries	13 20 92	sydneywater.com.au
Telecommunications Industry Ombudsman	1800 062 058	tio.com.au
Emergency Services		
Ambulance, Fire, Police	000	
Crime Stoppers	1800 333 000	nsw.crimestoppers.com.au
Domestic Violence (1800Respect) 24 hr sexual assault & DV counselling	1800 737 732	dcj.nsw.gov.au
Domestic Violence Line (24 hr crisis intervention service for women)	1800 679 737	dcj.nsw.gov.au
Elder Abuse Information Helpline	1800 353 374	
NSW Poisons Information	13 11 26	poisonsinfo.nsw.gov.au
NSW Disaster Welfare	1800 018 444	nsw.gov.au/disaster-recovery
NSW Victims Access Support Line	1800 633 063	victimsservices.justice.nsw.gov.au
Police - Bondi Beach	9365 9699	
Police - Paddington	8356 8299	
Police - Randwick	9697 1099	
Police - Waverley	9369 9899	
Police - Marine Area Command	9320 7499	
Police Assistance Line (non emergency)	13 14 44	
SES emergency	13 25 00	ses.nsw.gov.au
Health		
Al Anon Family Support Groups	1300 252 666	al-anon.org.au
Arthritis Australia	1800 011 041	arthritisaustralia.com.au
Asthma Australia	1800 278 462	asthma.org.au

SERVICE PROVIDER	TEL NO	WEBSITE
Health		
Australian Organ Donor Register	1800 777 203	servicesaustralia.gov.au
Better Hearing Australia	9744 0167	betterhearingaustralia.online
Beyond Blue	1300 224 636	beyondblue.org.au
Bowel Cancer Australia Helpline	1800 555 494	bowelcanceraustralia.org
Commonwealth Respite and CareLink Centres	1800 052 222	copmi.net.au
Cancer Council Helpline	13 11 20	cancer.org.au
Diabetes NSW	1300 342 238	diabetesaustralia.com.au
E (Electronic) Health Record	1800 723 471	www.digitalhealth.gov.au/ initiatives-and-programs/my- health-record
Eastern Suburbs Drug and Alcohol Services	1300 001 258	seslhd.health.nsw.gov.au/ services-clinics/directory/ drug-and-alcohol-services
Get Healthy	1300 806 258	gethealthynsw.com.au
Grief Line	1300 845 745	griefline.org.au
Health Direct Helpline	1800 022 222	healthdirect.gov.au
Hearing Australia	134 432	hearing.com.au
Heart Health Information Line	13 11 12	heartfoundation.org.au
National Hepatitis Infoline	1800 437 222	hep.org.au
Immunisation Programs for Older Australians	1800 671 811	vaccinehub.com.au
Kidney Health Australia	1800 454 363	kidney.org.au
Lifeline	13 11 14	lifeline.org.au
Lung Foundation Australia	1800 654 301	lungfoundation.com.au
Medicines Line	1300 633 424	1300medicine.com.au
Multiple Sclerosis (MS) Australia	1800 042 138	msaustralia.org.au
National Bowel Cancer Screening	1800 118 868	health.gov.au/our-work/ national-bowel-cancer- screening-program
National Continence Helpline	1800 330 066	continence.org.au
National Dementia Helpline	1800 100 500	dementia.org.au



SERVICE PROVIDER	TEL NO	WEBSITE
Health		
National Stroke Foundation StrokeLine	1800 787 653	strokefoundation.org.au
Osteoporosis Australia	1800 242 141	healthybonesaustralia.org.au
Pain Management Network	9464 4666	aci.health.nsw.gov.au
Parkinsons NSW	1800 644 189	parkinsonsnsw.org.au
Patient Transport Service	1300 233 500	health.nsw.gov.au
Prince of Wales Hospital	9382 2222	seslhd.health.nsw.gov.au/ prince-of-wales-hospital
Quitline	13 78 48	quit.org.au
St Vincent's Hospital Sydney	8382 1111	svhs.org.au
Government/Legal		
NSW Ageing and Disability Helpline	1800 628 221	ageingdisabilitycommission. nsw.gov.au
Aged Care Quality and Safety Commission	1800 951 822	agedcarequality.gov.au
Australian Tax Office (ATO)	13 28 65	ato.gov.au
Australian Tax Office (ATO) - Scams hotline	1800 008 540	ato.gov.au
Be Connected	1300 795 897	beconnected.esafety.gov.au
Bridge Housing	8324 0800	bridgehousing.org.au
Carers Gateway	1800 422 737	carergateway.gov.au
Centrelink - Multilingual Information	13 12 02	centrelink.gov.au
Centrelink - Older Australians	13 23 00	centrelink.gov.au
Environmental Protection Authority	13 15 55	epa.nsw.gov.au
Women's Domestic Violence Court Advocacy Service	8425 8707	legalaids.nsw.gov.au
Veterans Affairs: General	1800 838 372	dva.gov.au
Veterans Affairs: Counselling Service 24/7	1800 011 046	openarms.gov.au
Veterans Home Care (VHC)	1300 550 450	dva.gov.au/vhc



SERVICE PROVIDER	TEL NO	WEBSITE
Government/Legal		
Justice of the Peace - Waverley Council	9083 8000	waverley.nsw.gov.au/top/contact_us/services/justices_of_the_peace_jps
LawAccess NSW/Legal Aid	1300 888 529	legaid.nsw.gov.au
My Aged Care/Home support/Dementia assistance	1800 200 422	myagedcare.gov.au
myGov help	13 23 07	my.gov.au
NDIS Hotline	1800 800 100	NDIS.gov.au
Older Persons Advocacy Network	1800 700 600	opan.org.au
Seniors Rights Service	9281 3600	seniorsrightsservice.org.au
Service NSW Service Centre - Bondi Junction	13 77 88	service.nsw.gov.au
Transport NSW Information	131 500	transportnsw.info
Other Services		
Opal Transport	13 67 25	transportnsw.info
Translating and Interpreting Service	13 14 50	tisonational.gov.au
Men's Referral Service	1300 766 491	ntv.org.au
MensLine Australia	1300 78 99 78	mensline.org.au
Reading and Writing Hotline	1300 655 506	readingwritinghotline.edu.au
Scamwatch Australia	1800 595 160	scamwatch.gov.au
Waverley Community Men's Shed	0480 439 315	waverleycommunitymensshed.org.au
Wheelchair Accessible Taxi Service	139 000	
WIRES	1300 094 737	wires.org.au
13CABS	13 22 27	13cabs.com.au




Here to *help*

My friendly electorate office team and I are here to help. Please contact my office on **(02) 9327 3988** or email me at **Allegra.Spender.MP@aph.gov.au** if you need assistance connecting with any of the following:

- **Services Australia** for issues with Centrelink and My Aged Care matters
- **Advocating** on local and federal issues that are important to you
- Supporting you with issues relating to **immigration and visas**, aged care, NDIS, social services, and aspects of health and education
- Supporting with **community and federal grants**
- **Providing practical resources** through our website, including rebates available to help you save on your energy bills
- **Sending congratulatory messages** for birthdays and anniversaries and providing Australian and Indigenous flags to community groups and schools

TO STAY IN TOUCH WITH ME

 (02) 9327 3988

 Allegra.Spender.MP@aph.gov.au

 Level 3, 179-191 New South Head Road, Edgecliff, NSW 2027

 www.AllegraSpender.com.au

 @allegra.spender

 Allegra Spender



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