



Australian Government



# Information you need to know about your claim for

## Carer Allowance

Carer Allowance is for parents or carers of children or adults who need a lot of additional care because they:

- have a disability
- have a severe medical condition, or
- are frail aged.

The payment of Carer Allowance is free of income and assets tests and is not taxable. Carer Allowance can be paid in addition to Carer Payment or any other Centrelink payment.

## Carer Payment

Carer Payment is an income support payment for carers who, because of the demands of their caring role, are unable to support themselves through substantial paid employment. This payment is income and assets tested, both for the carer and the person being cared for.

**NOTE:** If you currently get an income support payment from Centrelink you need to decide which payment is best for you. If you need advice on which payment is best for you call Centrelink on **13 2717**.

**Please keep this booklet.**

## Enquiries

For enquiries about Carer Allowance and Carer Payment, please call

# 13 2717

To speak to Centrelink in languages other than English call **13 1202**.

If you need an **interpreter** or **translator** of other documents for Centrelink business, we will arrange this for you free of charge.

**TTY service** Freecall™ **1800 810 586**

Only for people who are deaf or have a hearing or speech impairment. A TTY phone is required for this service.

Calls to '13' numbers from a standard telephone service can be made from anywhere within Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls to '1800' numbers are free of charge. Calls from public and mobile telephones may be charged at a higher rate.

If you would like further information on Centrelink services and payments you can visit the Centrelink website at [www.centrelink.gov.au](http://www.centrelink.gov.au)

## Information in other languages

### English

To speak to Centrelink in languages other than English, call **13 1202**\*. Information in your language can also be found on the website at [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Calls to "13" numbers from a standard telephone service can be made from anywhere within Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls to "1800" numbers are free of charge. Calls from public and mobile telephones may be charged at a higher rate.

### Arabic

للتحدث مع العاملين في Centrelink باللغة العربية، اتصل على الرقم **13 1202**\*. توجد معلومات بلغتك أيضاً على شبكة الإنترنت على العنوان: [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* يمكن إجراء مكالمات للأرقام التي تبدأ بالعدد "13" من أي مكان داخل أستراليا باستخدام التليفونات المعتادة بنكلفة لا تتعدى ثمن المكالمات المحلية (قد تختلف التكلفة وفقاً لموفر خدمة التليفون). المكالمات التي تجرى للأرقام التي تبدأ بالعدد "1800" مجانية، قد تفرض على المكالمات التي يتم إجراؤها من التليفونات العمومية أو باستخدام التليفونات الجوّالة "الموبايل" رسوم بمعدلات أعلى.

### Bosnian

Da biste kontaktirali Centrelink na bosanskom jeziku, nazovite **13 1202**\*. Informacije na vašem jeziku možete također naći na internet stranici, na [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Pozivi na brojeve koji počinju sa "13" se mogu obaviti sa standardnih telefona iz svih dijelova Australije po cijeni koja nije viša od cijene lokalnog razgovora (cijene razgovora se mogu razlikovati kod različitih telefonskih kompanija). Pozivi na brojeve koji počinju sa "1800" su besplatni. Pozivi iz javnih govornica i sa mobitela se mogu naplaćivati i po višoj tarifi.

### Chinese

如果你希望使用中文聯絡Centrelink，請致電**13 1202**\*。中文資訊也可以在 [www.centrelink.gov.au](http://www.centrelink.gov.au)網站上找到。

\* 在澳洲境內任何地區使用標準電話服務撥打 "13" 開頭的電話號碼每次費用不超過本地電話費（不同電話公司收費可能有所不同）。"1800" 開頭號碼為免費電話。公用電話或移動電話收費可能較高。

### Filipino

Upang maka-usap ang Centrelink sa Filipino, tumawag sa **13 1202**\*. Ang impormasyon sa inyong wika ay maari ding makita sa website sa [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Ang mga tawag sa numerong "13" mula sa pangkaraniwang serbisyo sa telepono ay maaaring gawin saan mang panig ng Australya nang hindi lalampas ang bayad sa tawag na lokal (ang mga tawag na babayaran ay maaaring mag-kakaiba depende sa nagbibigay ng serbisyo sa telepono). Ang mga tawag sa numerong "1800" ay libre. Ang mga tawag sa mga teleponong pampubliko at mobil ay maaaring mas mataas ang bayad.

### Greek

Για να μιλήσετε στο Centrelink στα Ελληνικά, καλέστε το **13 1202**\*. Πληροφορίες στη γλώσσα σας διατίθενται επίσης στο δικτυακό τόπο στο [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Κλήσεις σε αριθμούς "13" από κανονική τηλεφωνική υπηρεσία μπορούν να γίνονται από οπουδήποτε εντός Αυστραλίας για όχι περισσότερο από το κόστος μιας τοπικής κλήσης (οι χρεώσεις κλήσεων μπορεί να ποικίλλουν ανάλογα με το φορέα τηλεφωνικών υπηρεσιών). Οι κλήσεις σε αριθμούς "1800" είναι δωρεάν. Οι κλήσεις από δημόσια και κινητά τηλέφωνα μπορεί να χρεώνονται σε υψηλότερη τιμή.

### Hindi

Centrelink से हिन्दी में बात करने के लिए **13 1202**\* पर फ़ोन करें। आपकी भाषा में जानकारी वेब साइट [www.centrelink.gov.au](http://www.centrelink.gov.au) पर भी मिल सकती है।

\* "13" नम्बर पर सामान्य टेलिफ़ोन सेवा से किया गया फ़ोन आस्ट्रेलिया में कहीं से भी किया जा सकता है जिसकी कीमत एक स्थानीय फ़ोन की कीमत से अधिक नहीं होती (एक फ़ोन करने की कीमत विभिन्न भी हो सकती है - यह इस पर निर्भर करता है कि टेलिफ़ोन सेवा प्रदायकर्ता कौन है)। "1800" नम्बर पर किया गया फ़ोन नि:शुल्क होता है। सार्वजनिक या मोबाईल फ़ोन से किए गए फ़ोन पर अधिक दर लग सकती है।

### Italian

Per parlare con il Centrelink in italiano, chiamate il numero **13 1202**\*. Informazioni in italiano si trovano anche al sito [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Le chiamate con prefisso "13" da un servizio telefonico standard possono essere effettuate da qualsiasi località in Australia ad un costo non superiore alla tariffa di una telefonata locale (le tariffe di chiamata potrebbero variare a seconda dell'azienda telefonica interessata). Le chiamate ai numeri con prefisso "1800" sono gratis. Le chiamate effettuate da telefoni pubblici e da cellulari potrebbero essere soggette a tariffe superiori.

### Maltese

Bieh tkellem lil Centrelink bil-Malti, ċempel **13 1202**\*. Tagħrif fil-lingwa tiegħek jista' jinkiseb ukoll fil-website f' [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Telefonati lin-numri: "13" minn servizz standard tat-telefon jistghu jsiru minn kwalunkwe parti ġewwa l-Awstralja għal mhux aktar mill-hlas ta' telefonata lokali (il-Nasijiet tat-telefonati għandhom mnejn iwarjaw u dan jiddependi minn min joffri s-servizz tat-telefon). Telefonati għan-numri "1800" huma b'xejn. Telefonati minn telefonijiet pubblici u dawk mobbli għandu mnejn ikunu ċċarġjati b'rata oghla.

### Polish

Aby porozumieć się z Centrelink po polsku, zadzwoń pod **13 1202**\*. Informacje po polsku dostępne są również na stronie internetowej [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Pod numery zaczynające się od 13 możesz dzwonić ze standardowych telefonów na terenie całej Australii za cenę nie przekraczającą kosztu rozmowy miejscowej (koszt ten może się zmieniać w zależności od przedsiębiorstwa zapewniającego połączenia telefoniczne). Rozmowy z numerami zaczynającymi się od 1800 są bezpłatne. Rozmowy z budek telefonicznych oraz telefonów komórkowych mogą być naliczane według wyższej taryfy.

### Serbian

Da biste razgovarali sa Centrelink-om na srpskom, nazovite **13 1202**\*. Informacije na vašem jeziku možete takođe da nađete na web sajtu na [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Pozivi na brojeve koji počinju sa "13" sa standardnog telefona iz bilo kog mesta u Australiji neће koštati više od cene lokalnog poziva (cene poziva mogu biti različite kod različitih telefonskih kompanija). Pozivi na brojeve koji počinju sa "1800" su besplatni. Pozivi sa javnih i mobilnih telefona mogu da se naplate po višoj tarifi.

### Spanish

Para hablar con Centrelink en español, llame al **13 1202**\*. También encontrará información en español en el sitio web [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Las llamadas a los números con característica "13" pueden ser efectuadas desde cualquier localidad de Australia a un costo no superior al de una llamada local, si se realizan desde un teléfono común (el costo de la llamada depende de la compañía prestataria del servicio telefónico). Las llamadas a los números con característica "1800" son gratuitas. Una tarifa más elevada puede aplicarse a las llamadas realizadas desde teléfonos públicos o celulares.

### Turkish

Centrelink ile Türkçe olarak konuşmak için **13 1202**\* nolu telefonun arayınız. Kendi dilinizdeki bilgileri ayrıca [www.centrelink.gov.au](http://www.centrelink.gov.au) sitesinde de bulabilirsiniz.

\* "13" ile başlayan telefonları Australya'nın her yerinden standart bir telefon servisi kanalıyla, yerel telefon konuşması ücretinden daha fazlasına mal olmayacak bir ücret karşılığında arayabilirsiniz (telefon ücretleri, telefon hizmetini sağlayan şirkete göre değişebilir). "1800" ile başlayan numaralara yapılan aramalar ücretsizdir. Umumi telefonlar ile cep telefonlarından yapılan aramalar için daha yüksek bir tarife uygulanabilir.

### Vietnamese

Muốn nói chuyện với Centrelink bằng tiếng Việt, xin điện thoại số **13 1202**\*. Ngoài ra, thông tin bằng tiếng Việt còn được phổ biến tại website: [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Dùng điện thoại bình thường gọi đến số bắt đầu bằng số "13" từ khắp nơi trên nước Úc chỉ tốn nhiều nhất bằng cước điện thoại gọi địa phương (các công ty điện thoại có thể tính cước điện thoại khác nhau). Gọi đến số điện thoại bắt đầu bằng số "1800" thì miễn phí. Gọi bằng điện thoại công cộng và điện thoại di động có thể phải trả theo giá biểu mức hơn.

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## Caring for a child—under 16 years

### Carer Allowance—under 16 years

Carer Allowance provides assistance to parents and guardians who care for a dependent child with a disability or medical condition at home or in hospital. It is not income or assets tested and is not taxable. There are two levels of Carer Allowance for children:

- Fortnightly payment (including Health Care Card), or
- Health Care Card only.

The level you get depends on the child's functional ability. You can choose (in consultation with your doctor if you wish) which level of Carer Allowance you wish to claim.

#### Fortnightly payment (including Health Care Card)

To work out if you are eligible for the fortnightly payment (including Health Care Card), information will be gathered from the doctor of your choice. This information will help Centrelink determine the way the child functions compared with the average ability of a child of the same age without a disability. Some disabilities and medical conditions are considered to be significant enough to always qualify for the fortnightly payment (including Health Care Card). These conditions are listed in PART A of the *Treating Doctor's Report*.

#### Health Care Card

To get the Health Care Card only also requires a doctor's report. The Health Care Card is intended for a child who has a disability or medical condition but, with the extra care and attention provided, functions more or less normally compared with a child of the same age without a disability. The Health Care Card assists with reducing the cost of some pharmaceuticals, doctors' fees (where bulk billing is offered) and other benefits that may vary in each State or Territory.

#### Sharing the care

Carer Allowance may be shared by two people who care for the same child, provided that the two people are not a couple. Carer Allowance is paid to each person depending on the amount of care they provide.

#### Caring for more than one child

You may be eligible to receive a fortnightly payment and Health Care Card for each child with a disability or medical condition.

If you have two children with disabilities and the children do not individually qualify for Carer Allowance, but together create a substantial caring responsibility, you may still be entitled to a single rate of Carer Allowance. Each child would qualify for a Health Care Card.

#### You must also:

- be providing the care in the home of you and the child or in hospital
- be providing care on a daily basis.

#### The child you care for must:

- receive the care in their home or in hospital
- need care permanently or for an extended period of at least 12 months unless the condition is terminal.

### Carer Payment—under 16 years

You may get Carer Payment if you are the parent/guardian or carer of:

- a child under 16 with a profound disability and you provide constant care at home, or
- two or more children with disabilities whose combined care needs are equivalent to the care needs of a profoundly disabled child.

**Carer Payment** is a fortnightly payment. You will also receive a Pensioner Concession Card

#### You must also:

- be an Australian resident (a two year waiting period may apply for recently arrived migrants)
- be providing the care in the child's home or in hospital
- be living in Australia
- pass an income and assets test (see current Centrelink rates booklet for more information or call Centrelink on **13 2717**).

#### The child you care for must:

- be assessed by a medical practitioner as being profoundly disabled
- receive the care in their home
- need this care permanently or for an extended period of at least six months unless the condition is terminal, and
- pass a special income and assets test (for more information see the current Centrelink rates booklet or call Centrelink on **13 2717**).

## Caring for an adult—16 years or over

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### Carer Allowance—16 years or over

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You may get Carer Allowance if you personally provide care and attention on a daily basis for up to two adults who need a lot of additional care because of a disability, severe medical condition or because they are frail aged. You must provide care in either your home or the home of the person you care for. Carer Allowance is not income or assets tested and it is not taxable.

#### The person you care for must:

- be likely to suffer from the disability permanently or for an extended period of at least 12 months, unless suffering from a terminal condition
- be assessed by a medical practitioner or other approved person as being disabled.

#### Sharing the care

In certain circumstances Carer Allowance may be shared by two people who care for the same person, provided that the two people are not a couple. Carer Allowance is paid to each person depending on the amount of care they provide.

#### Caring for more than one adult

You may provide care for more than one adult. You can claim Carer Allowance for up to two adults and may receive a payment for both.

### Carer Payment—16 years or over

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You may get Carer Payment if you are personally providing constant care for:

- a person aged 16 or over with a severe disability or medical condition, or
- an adult who has moderate care needs and you provide care or supervision of their dependent child. This child must be:
  - under 6 years of age, or
  - between 6–16 years of age and attract payment of Carer Allowance.

**Carer Payment** is a fortnightly payment. You will also receive a Pensioner Concession Card

#### You must also:

- pass an income and assets test (for more information see the current Centrelink rates booklet or call Centrelink on **13 2717**).

#### The person you care for must:

- be assessed by a doctor or Health Care Professional as having a disability
- receive the care in their home or while temporarily in hospital
- be likely to have the disability permanently or for an extended period of at least six months unless the condition is terminal, and
- pass a special income and assets test (unless in receipt of a social security pension or benefit paid by Centrelink, a service pension or an income support supplement).

## Carer Allowance / Carer Payment

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### Can you take a break from caring?

You may continue to get Carer Allowance/Carer Payment for up to 63 days a year if you or the person you are caring for are away temporarily (e.g. for respite care), as well as 63 days if the person you are caring for is temporarily in hospital. They must be returning to your care on release from hospital, unless suffering from a terminal illness and not likely to leave hospital. You need to be assisting with their treatment and care during their stay at hospital. If you are caring for a child who is absent for periods of more than a full day (more than 24 hours) for education, training or treatment (not in hospital), Carer Allowance cannot be paid for those days.

### Are you leaving Australia temporarily?

Carer Allowance/Carer Payment can be paid to you for up to 13 weeks if you are travelling outside Australia and are travelling with the person you care for.

### Can Carer Allowance be backdated?

If you are caring for a child, Carer Allowance may be backdated for up to 12 weeks prior to the claim being lodged. All requirements for Carer Allowance need to have been met during this period.

If you are caring for an adult, Carer Allowance may be backdated for up to 12 weeks prior to the claim being lodged, provided all care needs were caused by an acute event. An acute event is an illness or injury that occurs unexpectedly (e.g. stroke, brain injury or heart attack). All requirements for Carer Allowance need to have been met during this period.

### Can Carer Payment be backdated?

Carer Payment is granted from the date the claim was made with Centrelink. If you lodge a claim within 14 days of first contacting Centrelink, the claim is paid from the day you first contacted. There are no other backdating provisions for Carer Payment.

### How does Centrelink decide if you can be paid?

Centrelink will work out if you can be paid based on information that you give. This includes information from a doctor or health professional about the child or adult you are caring for. Please see page 8 for more details about medical information. Centrelink cannot pay claims made after the person being cared for has died.

### If you get Carer Payment you can:

- work, train or study for up to 25 hours per week, including travel time (income may affect your payment)
- get a Pensioner Concession Card that entitles you to low cost medicines on the Pharmaceutical Benefits Scheme and other concessions. You may also be entitled to Rent Assistance, Telephone Allowance and Utilities Allowance.

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## Australian residence requirements

To claim Carer Allowance and/or Carer Payment you and the person you care for must be Australian residents, that is both of you are living in Australia and are one of the following:

- an Australian citizen, or
- the holder of a permanent visa, or
- a protected special category visa holder, that is someone who arrived on a New Zealand passport and who was in Australia on 26 February 2001, or for 12 months in the two years immediately prior to this date, or was assessed as 'protected' prior to 26 February 2004.

You may not be eligible for Carer Payment until you have been in Australia as an Australian resident for a total of at least 104 weeks. There are some exemptions for refugees, the holders of certain visas, Australian citizens and their partners or dependent children and people who are partners or dependent children of a person who has been a permanent resident for a continuous period of at least 2 years.

If you are claiming Carer Payment, you and/or your partner may be expected to take reasonable action to obtain any payment to which you are entitled from another country. We will check if you may be entitled to a payment from a country other than Australia and send you information about how to claim. Even if we don't send you information you can still request to claim a payment from another country.

If you have lived in a country with which Australia has an agreement on social security, there may be special rules that overcome residence requirements for Carer Payment.

Check with Centrelink if you are unsure about your circumstances.

**NOTE:** You must be able to provide proof of your residence. This is separate to the requirement to prove your identity.

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## International Social Security Agreements

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Australia has International Social Security Agreements with a number of countries.

These may help you claim Carer Payment if you are caring for a pensioner partner, even if you are not an Australian resident or do not have a long enough period of residence. For more information see the 'Australia's International Social Security Agreements' factsheet, call Centrelink on **13 2300** or visit [www.centrelink.gov.au](http://www.centrelink.gov.au).

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## Medical information

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### **If you are caring for someone under 16 years of age**

Centrelink needs a *Treating Doctor's Report* and/or a *Doctor's Medical Report* about the child you care for.

If you are caring for more than one child with a disability you will need a separate report for each child.

The report must be completed by a qualified medical practitioner (this can be a General Practitioner) who provides treatment to the child you care for.

If you are claiming **Carer Allowance** you will need a *Treating Doctor's Report*. You will need to complete the front page of the *Treating Doctor's Report*. The doctor needs to fill in the rest of the form.

If you are claiming **Carer Payment** you will need a *Doctor's Medical Report*. You will need to complete steps 1–5 on the front page of the form. The doctor needs to fill in the rest of the form.

If you are claiming both Carer Allowance and Carer Payment you will need both a *Treating Doctor's Report* and a *Doctor's Medical Report*.

If you have any additional medical reports, please take them to the doctor or health professional. Do not send or take them to Centrelink.

### **Making the appointment with the doctor**

The child's doctor will probably need to examine the child you care for in order to complete this report.

It is best if you ask the doctor or their receptionist if the child being cared for needs to attend the appointment. You should also tell them you will need a form completed at the appointment.

The doctor may return the completed form to you or send it directly to Centrelink.

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### **If you are caring for someone 16 years of age or over**

Centrelink needs a *Health Professional Assessment* (HPA) about the person you are caring for.

If you are claiming for more than one person you will need a separate assessment for each person.

You may not have to supply this medical report if you are already receiving either Carer Allowance or Carer Payment for the person you are caring for. You should call Centrelink on **13 2717** if you think this may apply to you.

Where required, the Health Professional Assessment may be completed by one of the following professionals who treat the person you care for:

- Doctor (medical practitioner)
- Registered Nurse
- Occupational Therapist
- Physiotherapist
- Member of an Aged Care Assessment Team, or
- Aboriginal health worker (in geographically remote areas).

If you have any additional medical reports, please take them to the doctor or health professional. Do not send or take them to Centrelink.

### **Making the appointment with the health professional**

The health professional will probably need to examine the person you care for in order to complete this assessment. It is best if you ask the health professional or their receptionist if the person being cared for needs to attend the appointment. You should also tell them you will need a form completed at the appointment.

The health professional may return the completed form to you or send it directly to Centrelink.

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### **Payment for reports**

Centrelink does not pay for reports. The time taken by the doctor to complete the report(s) may be claimed under a Medicare item when included as part of a face-to-face consultation.

## Income and assets—Carer Payment only

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**NOTE:** Carer Allowance is not income or assets tested and is not taxable.

How much Carer Payment you get will depend on your circumstances and your (and your partner's) income and assets.

Centrelink calculates the amount that could be paid to you and, if applicable, to your partner under both the income test and the assets test. The test giving the lower rate of payment is the one used to pay you and/or your partner.

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### The income test

Income includes money received from employment and money deemed to be earned from investments. It also includes money from outside Australia.

You can have income up to certain limits without having your Carer Payment reduced. These income limits are called 'allowable income limits'.

If your income is more than the allowable income limit: for every dollar you receive over the limit, your payment will be reduced by 40 cents per fortnight. If you and your partner are both receiving a payment, every extra dollar will reduce each of your payments by 20 cents per fortnight.

**Your income may include:**

- deemed income from financial assets
- gross income from earnings (ie earnings before tax)
- net income from business, including farms
- family trust distributions or dividends from private company shares
- income from rental property
- income from boarders and lodgers
- superannuation and pensions from a country outside Australia
- income from income stream products, such as annuities and allocated products
- income attributable to the controllers of a private trust or private company
- income from a life interest.

If you have earned higher than average income from seasonal, intermittent or contract work in the six months prior to lodging a claim you may have to wait an additional period of time before being paid.

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### The assets test

Most things you own have a value and can be counted as assets. For the purpose of calculating your Carer Payment, the value of your assets is what you would get for them if you sold them.

Generally, any debt owing on an asset is deducted from the value of that asset.

If your and your partner's assets are more than the asset test limits, your rate of payment will be reduced. For every \$1000 in assets you have over the limit, your payment will be reduced by \$3 a fortnight or \$1.50 each for a couple.

**Your assets may include:**

- home contents, excluding fixtures like wall-to-wall carpet or wall heaters
- cars
- boats, trailers
- rental properties, farms, second homes, holiday houses
- market value of investments
- capital value of most income stream products
- money in bank, building society or credit union accounts, term deposits, managed investments and shares
- loans you have made to other people
- value of your business
- antiques or other collectables
- an interest in a private trust or private company
- superannuation investments (such as approved deposit funds and deferred annuities) held by people over Age Pension age.

**Your assets do NOT include:**

- your principal family home (and up to 2 hectares of privately used surrounding land on the same title document as the home), and any permanent fixtures such as wall-to-wall carpet and wall heaters. For more information see below.
- some income stream products
- cemetery plots
- pre-paid funeral expenses
- assets up to a certain limit held in a Special Disability Trust (SDT).

From 1 January 2007, if your home and adjacent land is on a single title block, larger than 2 hectares, the whole property may be exempt from the assets test. To be eligible:

- you must be of Age Pension age, qualify and be payable for Age Pension or a Carer Payment; or qualify and be payable for a Service Pension from Department of Veterans' Affairs.
- you must have a long term (20 year) continuous attachment to the land and the principal home, and
- you must be making effective use of productive land to generate an income, given your capacity to do so.

These are called exempt assets.

If you are an immediate family member of a severely disabled child/person and are currently receiving or claiming an Age Pension on or after 20th September 2006, you may be eligible to be excluded from the gifting rules if you are gifting monies (up to \$500,000) to a Special Disability Trust that complies with social security law requirements.

If you are unsure about what is counted as an asset, contact Centrelink.

**Pensions from a country outside Australia**

If you have lived or worked in a country outside Australia and you are claiming or receiving Carer Payment, you may also be requested to take steps to get a pension from the other country and advise Centrelink of the outcome. We can help you to claim any payment from a country outside Australia.

You need to tell us if you get income from a country outside Australia, for example a pension. We use the commercial exchange rate to work out the Australian Dollar value and work out how the income affects your Carer Payment.

For information about pensions from countries other than Australia, international social security agreements and leaving Australia temporarily or permanently, call Centrelink International Services on **13 1673**, visit your local Centrelink Customer Service Centre, or go to our website at [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Asset Hardship Provisions****Who is eligible?**

You can get payments under the Asset Hardship Provisions if:

- your payment is assessed under the assets test, and
- you own an asset which you cannot sell or be reasonably expected to sell, and
- you cannot borrow against the asset, and
- gifting provisions do not apply or can be disregarded, and
- you are in severe financial hardship.

**What you get**

The amount you get paid under Asset Hardship Provisions depends on each individual case and is calculated using a special formula. Payment usually starts from the date you put in your hardship claim.

You qualify for severe financial hardship if:

- your total income (including any payments paid under the assets test) is less than the maximum rate of payment, and
- you have less than \$6 000 if you are single, or \$10 000 combined if you are a member of a couple, in readily available funds.

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## Deeming

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Deeming is a simple set of social security rules used to assess income from financial assets. Under these rules we assume financial assets are earning a certain amount of income, regardless of the income they actually earn. The deeming rates are monitored to ensure that they are achievable in safe investments such as term deposits. Most financial institutions offer at call savings accounts that earn the deeming rates.

Financial assets include:

- bank, building society and credit union accounts
- term deposits and debentures
- friendly society bonds
- managed investments (e.g. unit, property trusts)
- listed shares and securities
- shares in unlisted public companies
- gold and other bullion
- certain income streams
- approved deposit funds, deferred annuities and superannuation fund investments held by people over Age Pension age
- short-term asset tested income streams
- loans, including those to family trusts and companies, and
- gifts of money or other assets of more than \$10 000 in a financial year and \$30 000 in 5 years.

If the actual income you receive from your investment is more than the deemed income, the extra income is not counted when assessing your rate of pension.

The deemed income is added to any income you have from other sources such as income from employment. Your total income is then used to work out how much pension can be paid to you.

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## Special income and assets test

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### **Special income and assets test for the child being cared for**

A special income and assets test may apply to claims for Carer Payment for a profoundly disabled child, where the carer is not the parent or guardian of the child.

To be paid Carer Payment the combined income and assets of the child being cared for, his/her parents and all their dependent children must not exceed the special income and assets test limits.

### **Special income and assets test for the adult being cared for (if not your partner)**

If you are caring for an adult, the combined income and assets of the adult you care for (and their partner) must not exceed the special care receiver income and assets test limit.

For information about current rates and income and assets limits call Centrelink on **13 2717** or visit the website at **[www.centrelink.gov.au](http://www.centrelink.gov.au)**

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## Compensation

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Compensation can affect the payments Centrelink makes to a person (and the person's partner). If you receive or are pursuing a compensation payment, either in regular payments or a lump sum, it may affect the amount of Carer Payment you are paid.

Compensation includes any payment made, wholly or partly, in respect of lost earnings, or lost capacity to earn, for example:

- sickness/accident policies, or
- work related injury or illness (for example, workers' compensation payments), or
- injury received in a motor vehicle accident, or
- injury received as a result of the negligence or fault of another person.

A person or their partner may be required to claim compensation if Centrelink considers he or she could be entitled to compensation payments.

Regular or periodic compensation, usually reduces the compensation recipient's payments from Centrelink on a dollar for dollar basis. For example, if a single person gets \$100 a week in compensation payments, the Centrelink payment would be reduced by \$100 a week.

The direct deduction rule will only be applied to the compensation recipient. After the compensation recipient's rate of social security payment is reduced to nil, any balance will be assessed as ordinary income for their partner.

If a person has to wait for compensation payments to start, and gets payments from Centrelink in the meantime, some or all of these payments will have to be repaid from the payment of arrears of periodic compensation payments.

If a person gets a lump sum compensation payment which contains an amount for economic loss, Centrelink will work out a period (called a 'preclusion period'), during which a person cannot get payments from Centrelink. The preclusion period can be in the past, in which case all payments from Centrelink received during the period must be repaid, or in the future, in which case no payments can be made until the period is over, or both.

The partner is not precluded and may be able to be paid social security payments, if they apply and qualify for a payment.

Before agreeing to a settlement or spending a lump sum compensation payment, it is very important to find out the effect the lump sum may have on your payment from Centrelink.

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## **Working Credit**

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Working Credit can assist you to take up work by allowing you to:

- Keep more of your Centrelink payment if you start full-time, part-time or casual work.
- Keep some extra benefits (for up to 12 weeks) if you are working and not getting any payment from Centrelink.
- Get your payments and benefits back if a short term job ends.

More information on how Working Credit can help you is available from Centrelink.

## About the information you give

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### Privacy and your personal information

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Personal information is protected by law including the Commonwealth Privacy Act . The authority to collect this information is contained in the social security law.

The information you provide on this form will be used to determine your eligibility for, and provide payments and services to you, and where relevant, third parties. This information may also be used to detect or prevent fraud and/or recover overpayments.

Centrelink usually gives some or all of your information to the Department of Human Services, policy departments (Department of Employment and Workplace Relations, Department of Education, Science and Training and Department of Families, Community Services and Indigenous Affairs) and their contracted service providers (where that department or contracted service provider is providing payments or services to you) for the purposes of:

- determining eligibility for correct payment
- referral for appropriate assistance
- determining eligibility and/or suitability for employment assistance and other appropriate services.
- provision of services and payments
- evaluation and monitoring of services provided by Centrelink, its policy departments or contracted service providers
- recovery of overpayments

Centrelink may also give relevant information to the Department of Health and Ageing for the purposes of assessing, delivering, evaluating and monitoring payments and services provided by Centrelink.

Centrelink may disclose limited information (for example, income and assets) about you to other individuals when your circumstances affect their entitlement to payments and services.

Limited personal information collected from you may be used to conduct customer research run by the Department of Human Services, Centrelink, its policy departments or by research organisations on their behalf. Your participation in customer research is valued, however if you do not wish to take part please call the Customer Relations number on Freecall™ **1800 050 004** (refer to the factsheet '*Customer Research and You*') for more information.

Centrelink can give your information to other persons, bodies or agencies without your permission in circumstances where Commonwealth legislation requires or authorises the disclosure. For example, Centrelink may give some or all of your information about income and taxation matters to the Australian Taxation Office and the Child Support Agency for their use.

You can get more information from the factsheet '*Your Right to Privacy*' from your Centrelink office, you can call Centrelink on **13 2717** to request a copy, or visit [www.centrelink.gov.au](http://www.centrelink.gov.au)

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### Penalties

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Giving false or misleading information is a serious offence.

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### Someone to deal with Centrelink for you

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Some Centrelink customers may have difficulty managing their Centrelink affairs, often because of a disability or illness or problems reading, writing, understanding information or handling money. If you receive a payment or service from Centrelink or the Family Assistance Office, a Person Permitted to Enquire or Nominee arrangement is available. Person Permitted to Enquire (PPE) arrangements provide for a Centrelink customer to authorise a person or organisation to make limited enquiries only and confirm information held. A PPE is not a nominee arrangement. A Nominee arrangement authorises a person or organisation to enquire, act and make changes on behalf and/or receive your Centrelink payment on your behalf. A form is available for customers interested in such arrangements, **Authorising a person or organisation to enquire or act in your behalf** form (SS313).

## Terms and Conditions

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### Short Message Service (SMS) and Email

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- Centrelink may send you information messages appropriate to your circumstances.
- No Centrelink generated SMS or email will contain your name or contact details.
- You will not be required to respond via SMS or email to any Centrelink generated message.
- Messages you may receive include:
  - appointment reminders the business day prior to your appointment,
  - reminders to provide up to date information,
  - reminders to provide documents,
  - possible future payment alerts, and
  - notification of Secured Online Mail.
- Centrelink will NOT include direct links to ANY website within an email.
- These services are voluntary and you are able to withdraw at any time.

### Secured Online Mail (Online Letters)

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- All customer information is protected by law, such as the Commonwealth Privacy Act and confidentiality provisions in social security law.
- This service will replace delivery of some Centrelink and Family Assistance Office letters to your mailing address.
- This service will present your mail in the same format as they currently are on paper. This means:
  - your name, address and Customer Reference Number (CRN) will be displayed within the Online Letters facility, and
  - payment, income and assets and bank account details may be displayed within the Online Letters facility.
- **This service is voluntary and you are able to withdraw at any time.**
- You will receive a 'welcome' SMS or email after registering for the service. If you do not get this message within 48 hours you should contact Centrelink to confirm the details that you supplied are correct.
- To use this service, you will require:
  - internet access,
  - current Self Service registration with Centrelink, and
  - the ability to view online letters – this service will use an Adobe Acrobat (.PDF) format. These letters may be temporarily held on the hard drive of the computer. Please be aware of this if you are using a public computer terminal. Ensure the removal of temporary internet files prior to logging off.

**Important Note:** You have the responsibility to promptly advise Centrelink of any changes to your address, email addresses, SMS contact phone numbers and to check the Online Letters facility regularly and frequently.

## Proving your identity to Centrelink

As a Centrelink customer you are required to prove your identity when claiming a pension, benefit, allowance or service. You must establish your identity by providing **original** documents (not photocopies) from this approved list. Centrelink requires you to prove both your:

- Commencement of Identity (proof of your birth or arrival) in Australia; and
- Use of this Identity.

**NOTE:** The document you use to show your Commencement of Identity cannot also count towards the POINTS required for the payment or service claimed.

If you have any difficulty in obtaining or providing these documents, you should contact Centrelink as soon as possible.

If you have previously met the proof of identity requirements, and you are reclaiming within 52 weeks of receiving a Centrelink payment, fewer proof of identity documents may be required. If you think this applies to you, contact Centrelink as soon as possible.

Where possible, Centrelink will use the documents you provide to prove your age, residence, income and/or assets if that is relevant to the payment or service you are applying for. However, to be eligible for some payments or services, you may need to provide additional documents.

### **For claims of:**

Carer Payment – *both claimant and care receiver*

### **You will need to provide:**

- at least one document (listed below) to show Commencement of Identity in Australia; **AND**
- OTHER documents that add up to 100 points from the approved list (see below and following page).

### **For claims of:**

Carer Allowance – *both claimant and care receiver*

### **You will need to provide:**

- at least one document (listed below) to show Commencement of Identity in Australia; **AND**
- OTHER documents that add up to 50 points from the approved list (see below and overleaf).

## Commencement of Identity in Australia

Document	Explanation/description	Points
Australian Birth Certificate	Original Australian birth certificate, extract or birth card in your name/former name.	70
Australian Passport (current)	Australian passport in your name/former name. Expired passports are not acceptable.	70
Citizenship Certificate	Australian citizenship certificate in your name/former name.	70
Australian Visa	Australian visa, current at time of entry to Australia as resident or tourist, showing your name/former name.	70
Document of Identity (DFAT)	Document of Identity issued in your name/former name by the Department of Foreign Affairs and Trade to Australian citizens or persons who possess the nationality of a Commonwealth country, for travel purposes.	70
Certificate of Evidence of Resident Status (DIMA)	Certificate of Evidence of Resident Status (Form 283) issued by the Department of Immigration and Multicultural Affairs, showing your name/former name.	70
Certificate of Identity (DIMA)	Certificate of Identity issued by the Department of Immigration and Multicultural Affairs to refugees and non Australian citizens for entry to Australia.	70

**NOTE:** If more than one of the above documents is provided, the additional documents will count as points.

## Use of identity

Document	Explanation/description	Points
Defence Discharge Papers	Australian Defence Force discharge papers, in your name/former name.	70
Shooter's or Firearm Licence	Current shooter's or firearm licence showing signature and/or photo and same name as claim.	70
Security Licence	Current security protection industry or crowd control licence, showing signature and/or photo and same name as claim.	70

Use of identity		
Document	Explanation/description	Points
Bank/Financial Institution card, statement or passbook	Current ATM or credit card showing your name and signature. Statement or passbook statement or passbook from current savings or cheque account showing your name and same address (if applicable) as your claim. <b>Cannot accept:</b> cards issued by organisations other than banks, credit unions or building societies, ATM or internet receipts/statements or account documentation issued by banks/financial institutions outside Australia.	40
Child's Birth Certificate	Australian birth certificate for a child showing your name as parent/guardian. <b>Cannot accept:</b> Sibling's certificate.	40
Australian Driver's Licence - Motor Vehicle	Current state or territory issued driver's licence, learner's permit or provisional licence showing signature and/or photo and same name and same address as claim.	40
Australian Divorce Papers	Australian divorce papers in your name/former name, e.g. Decree Nisi, Decree Absolute.	40
Educational Certificate	Up to 3 school/education qualification certificates for different years in your name/former name (school/TAFE/university/Registered Training Organisation (RTO)).	40
Australian Marriage Certificate	Marriage certificate issued by a state or territory government agency. <b>Cannot accept:</b> Church or celebrant issued certificates.	40
Mortgage Papers	Legally drawn mortgage papers for an Australian residence in your name/former name.	40
Name Change	Legal change of name certificate or deed poll certificate.	40
Overseas Passport	Current passport issued by a country other than Australia, with valid entry stamp or visa.	40
Registration Certificate from a Professional Board	Registration certificate from a national or state/territory professional registration board, e.g. doctors, nurses, dentists, physiotherapists, accountants.	40
Trade Certificate	Current Australian trade certificate in your name/former name. Must be signed by issuer or claimant.	40
Veterans' Affairs Gold Card	Current Department of Veterans' Affairs Gold Card issued in your name.	40
Reference from Indigenous Organisation	Reference from an Aboriginal/Torres Strait Islander organisation showing referee's full details and length of time they have known you.	20
Educational Report or Reference	Up to 3 school/education reports or references, including enrolment confirmations for different years or semesters, in your name/former name (school/TAFE/university/RTO).	20
Student ID Card	Current student ID card issued in your name with signature and/or photo (school/TAFE/university/RTO).	20
PAYG Payment Summary	PAYG payment summary, less than 2 years old, with tax file number. <b>Cannot accept:</b> Centrelink issued payment summaries.	20
Insurance Renewal	Current insurance renewal for house, contents, vehicle, boat, crop insurance in your name and showing same address as claim.	20
Tenancy Agreement or Lease	Current formal residential tenancy agreement or lease in your name and showing same address as claim.	20
Medicare Card	A current Medicare card showing your name.	20
Motor Vehicle Registration	Current motor vehicle registration showing your name, same address as claim and proof of payment.	20
Other Overseas Documents	Up to 3 documents issued by a country other than Australia (equivalent to Australian documents listed of at least 20 points value), includes lapsed passports issued by a country other than Australia.	20
Other Licence	Up to 3 current Commonwealth, state or territory licence for coxswain, boat, aircraft etc. Must have your photo and/or signature and same address as claim (if applicable). <b>Cannot accept:</b> Recreational fishing licences.	20
Proof of Age Card	Current proof of age or photo identity card issued by a government agency in your name with photo and/or signature.	20
Rates Notice	Paid rates notice in your name and showing same address as claim, less than 12 months old.	20
Utility Account	Up to 3 paid utility accounts e.g. gas, water, electricity or phone in your name and showing receipt number and same address as claim, less than 12 months old.	20
Electoral Enrolment	Proof of electoral enrolment card issued in your name and same address as claim.	10
Other Financial Documents	Up to 3 current financial documents, such as superannuation, shares, life insurance, credit card statement or managed investment documents issued in your name. <b>Cannot accept:</b> Hire or lease agreement.	10
Health Insurance Card	Current health insurance card showing your name.	10
Motoring Association Card	Current membership card or documents issued in your name.	10
Taxation Notice of Assessment	Taxation notice of assessment in your name less than 2 years old.	10
Employment Records	Termination notice, separation certificate, report or reference from employer in your name. <b>Cannot accept:</b> Payslips.	10

## Changes you must tell Centrelink about

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If you don't tell Centrelink about changes you could have a debt. If you have a debt you may have to pay all or some of the money back. After you claim, you must tell Centrelink **within 14 days** if any of the following happens.

If you have a **partner**, you must also tell us if any of the following happens to your partner.

To advise Centrelink of changes, call **13 2717**.

### Changes to your care arrangements

You must tell Centrelink if:

- you change your care arrangements
- the person you care for can no longer be considered disabled
- the person you care for is in hospital
- the person you care for is admitted to hospital
- the person you care for is temporarily out of your care, including in respite
- the number of children in your care changes
- the person you care for permanently leaves your care
- you no longer live with the person you care for
- you start to be paid at award wages for the care you provide
- you start living in the same home as the person you care for
- the personal care you provide to the person you care for changes.

You must tell Centrelink within 28 days if the person you care for dies.

### Leaving Australia temporarily or permanently

You must tell Centrelink if:

- you leave Australia temporarily (even for a holiday) or permanently – you must contact Centrelink before departure and on return to Australia (this is to ensure you are aware of your entitlements to payments while outside Australia).

### Changes to your work or study

If you get Carer Payment you must tell Centrelink if:

- you start or restart work (including volunteer work)
- you change jobs or become self employed (this can be full-time, part-time or casual work)
- your income from employment changes
- you start or restart studying or training
- you change the hours that you work, study or train
- the time you spend travelling to and from work changes.

### Changes to your personal circumstances

If you get Carer Payment you must tell Centrelink if:

- you change address
- you sell your home and buy another house
- the amount of rent you pay changes
- you receive Rent Assistance and you stop paying rent, or the amount of rent you pay changes, or you start or cease sharing accommodation
- you start to pay or stop paying rent to a State, Territory or Commonwealth Housing Authority
- you move into a retirement village
- your marital status changes, e.g. you marry, separate, become widowed, get back with a former partner or live with a new partner
- the number of dependants changes
- you start to get child support/maintenance or the amount of child support/maintenance received changes
- you enter a residential age care home (nursing home or hostel)
- your Australian residence status changes
- you claim or receive payment/payments of compensation.

**Changes to your investments**

If you get Carer Payment you must tell Centrelink if:

- you sell/acquire shares or managed investment units
  - you have the dividends from your shares or funds reinvested to purchase shares or units – you must advise of the number of shares/units you receive
  - you are issued with bonus shares
  - you receive unexpected gains such as an inheritance
  - your income stream payments/investments change, e.g. annuities or superannuation pensions
  - you buy or sell an investment property or the income you receive from an investment property changes
  - you sell or buy other investments
  - you start to receive payments, or your investments and/or payments from outside Australia change.
  - you become involved in a business or the nature of your involvement in a business changes
  - you become involved in, or receive benefit from, a private trust or private company OR if the nature of your involvement or the benefit you derive from a private trust or company changes.
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**Gifts and loans**

If you get Carer Payment you must tell Centrelink if:

- you receive proceeds of an estate
  - you receive a valuable gift, or win money or other assets
  - the value of any gifts to another person (including family and friends) or charities, such as giving a deposit to buy a home, cash, valuable jewellery, car or holiday
  - you take out a loan or lend money (including to family).
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**Other changes**

If you get Carer Payment you must tell Centrelink if:

- the value of your house contents and personal effects change substantially
- you sell assets for less than market value
- you claim or start to receive another Government pension or payment (including Department of Veterans' Affairs payments)
- you change or close the account into which payments are made
- you are imprisoned.

## If you disagree with a decision

### Your review and appeal rights

If you are not happy with a decision Centrelink has made about your payments, there are several steps you can take. You can also take someone with you when you talk to Centrelink.

1. You should first discuss the matter with the person who made the original decision at your local Centrelink Customer Service Centre.
2. If after this you are still unhappy with the decision, you can request a review by an Authorised Review Officer. This is an independent Centrelink officer who can take a fresh look at the facts. You should request this review within 13 weeks of the decision. This is because arrears (where payable) will usually not be paid if a review is sought after the 13 week period expires.
3. If you do not agree with the decision of the Authorised Review Officer you can apply to the Social Security Appeals Tribunal (SSAT) for a review. The SSAT is an organisation not related to Centrelink. The SSAT can only look at a review after it has been reviewed by an Authorised Review Officer. This service is free of charge.
4. If you are unhappy with the SSAT decision you can have this decision reviewed by applying to the Administrative Appeals Tribunal (AAT). The AAT is a body that provides independent review of a wide range of administrative decisions made by the Australian Commonwealth Government. This service is free of charge.

For more information about your review and appeal rights, or to lodge an appeal, call Centrelink on **13 2717**.

## Assistance for carers

### Carers Australia

Carers Australia is the national peak body for carers and represents the needs and interests of carers at the national level. The members of Carers Australia comprise of the eight State and Territory Carers Associations. Call Freecall™ **1800 242 636** or visit [www.carersaustralia.com.au](http://www.carersaustralia.com.au)

### Commonwealth Carer Resource Centres

Commonwealth Carer Resource Centres in each State and Territory provide carers with tailored information on a range of topics, referrals, support, counselling and resources. Most of the services are free.

Carers and service providers can call Freecall™ **1800 242 636** to speak to an experienced and friendly staff member or visit [www.carersaustralia.com.au](http://www.carersaustralia.com.au)

### Commonwealth Carer Respite Centres

There are over 80 Commonwealth Carer Respite Centres around Australia to support carers to access respite or 'take a break'. The centres can provide information and advice about respite options, help with organising emergency or planned respite and financial assistance for short term or emergency respite when needed.

Commonwealth Carer Respite Centres can be contacted on Freecall™ **1800 059 059**.

### Commonwealth Carelink Centres

Commonwealth Carelink Centres assist older Australians and their families, people with special care needs and carers with information about community, residential and other aged care services. Anyone can visit one of the Centres across Australia or call Freecall™ **1800 052 222** for assistance.

## Other payments, concessions and help

If you receive Carer Payment and/or Carer Allowance, there are other payments, concessions and help you may receive.

<b>Rent Assistance</b>	Rent Assistance is additional income for Centrelink customers who pay rent for their accommodation in the private rental market. This includes paying private rent, board, board or and lodgings for accommodation in a house, flat or unit, one or more rooms in a house, boarding house, hostel or private hotel. It also includes a caravan or mobile home where you pay ground rent or site fees, and a boat where you pay mooring fees.
<b>Rent Deduction Scheme</b>	The Rent Deduction Scheme allows Centrelink customers in public housing to have their housing payments (such as rent, loan repayments and arrears) deducted from their social security payments and sent directly to the Housing Authority in their State.
<b>Centrepay</b>	Centrepay allows Centrelink customers to have regular amounts deducted from their social security payments for various purposes such as gas, rent, water, rates and electricity. Participation in the scheme is entirely voluntary and customers may withdraw from the scheme at any time. This service is provided free of charge.
<b>Pensioner Concession Card</b>	If you receive Carer Payment, you will automatically receive a Pensioner Concession Card (PCC). You will be able to receive a number of Commonwealth concessions (such as Telephone Allowance, Pharmaceutical Benefit Scheme medicines, hearing services and free eyesight testing). You may also receive a number of State/Territory concessions (this will depend on the State or Territory, but may include reductions in utility bills, reductions on public transport fares, free ambulance services etc.).
<b>Pharmaceutical Allowance</b>	Pharmaceutical Allowance provides financial assistance to help purchase prescription medicines available through the Pharmaceutical Benefits Scheme. A separate claim for Pharmaceutical Allowance is not required. Pharmaceutical Allowance forms part of the rate payable to all pensioners (except where it is payable by the Department of Veterans' Affairs).
<b>Telephone Allowance</b>	You can get help to pay the cost of having a telephone service connected in Australia. If you have advised Centrelink that you are a phone subscriber, Telephone Allowance will be automatically paid. Telephone Allowance is paid on a quarterly basis. If the telephone is in joint names, the amount payable is split between you and your partner.
<b>Utilities Allowance</b>	Centrelink customers of Age Pension age can get help to pay household bills, such as gas and electricity. You must also meet certain residence requirements and not have already received Utilities Allowance for the same period. Utilities Allowance is paid on a six monthly basis. If you are a member of a couple, the amount payable is split between you and your partner.
<b>Mobility Allowance</b>	To provide help to people with disabilities who are doing voluntary work, paid work, vocational training, or any combination of these and cannot use public transport without extra help. There does not need to be public transport in the person' area to qualify. Mobility Allowance helps with the extra costs of travel. People on Newstart Allowance, Youth Allowance or Disability Support Pension, who are working 15 hours or more per week, or looking for such work with an employment service provider, may be eligible for a higher rate of Mobility Allowance. In some instances the higher rate may remain payable if a customer leaves Newstart Allowance, Youth Allowance or Disability Support Pension.
<b>Remote Area Allowance</b>	Remote Area Allowance was introduced as an additional assistance for social security customers in remote areas. It recognises that many customers who do not pay tax, or very little tax, do not get the full benefit of tax zone rebates. Remote Area Allowance makes a contribution towards some of the costs associated with living in particularly remote areas.
<b>Paying tax</b>	There are some payments that are taxable and have to be added to other income you get during the financial year. This could mean you have to pay tax.  If you ask us to, we can deduct tax from your payment, if it is taxable. For more information, speak to a qualified accountant or call the Australian Taxation Office.
<b>Social Workers</b>	Centrelink has professional Social Workers in its Customer Service Centres and Call Centres throughout Australia. Social Workers can offer you personal counselling and support in difficult times, such as domestic and family violence, severe financial hardship, homelessness, loss and bereavement. They can refer you to other services and programs like housing, health, emergency relief, legal and/or counselling services and support groups.

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*continued* • **Other payments, concessions and help**


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<b>Senior Customer Service Advisers</b>	Centrelink has Senior Customer Service Advisers in its Customer Service Centres and Call Centres throughout Australia. Senior Customer Service Advisers help people with disabilities to access specialist and mainstream employment and training services, and arrange referral to other agencies for information and support services.
<b>Community Officers</b>	Community Officers may be able to visit you if you are homeless, living in a hostel or refuge, suffering from a mental illness, or fleeing from domestic violence. Community Officers can tell you about Centrelink payments and services and help you access these services. They provide Centrelink services in locations like rehabilitation centres, psychiatric hospitals, prisons, hostels, drop-in centres.
<b>Multicultural Services</b>	Customers can speak to Centrelink in languages other than English by calling <b>13 1202</b> . Interpreters and translation of documents for Centrelink business, can be arranged free of charge. Information in languages other than English can also be found on the website at <b>www.centrelink.gov.au</b>
<b>Indigenous Services Staff</b>	Indigenous Services Staff are located in most Centrelink Customer Service Centres. Some Centrelink Customer Service Centres also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities.
<b>Financial Information Service Officers</b>	Financial Information Service (FIS) Officers can give you free, independent information. This will help you understand investments and how they work, and help you make better financial decisions.
<b>Advance Payments</b>	Centrelink customers can apply for an advance payment of up to \$500 once in 12 months. This is recovered, interest free, from your payments over 13 fortnights.
<b>Jobs, Education and Training Child Care Fee Assistance (JETCCFA)</b>	<p>Jobs, Education and Training Child Care Fee Assistance (JETCCFA) provides extra help with the cost of approved child care to eligible parents undertaking activities such as job search, work, study or rehabilitation as part of an activity agreement to help them enter or re-enter the workforce.</p> <p>JETCCFA can help meet the costs of child care by paying most of the 'gap fee' – the difference between the total child care fee and the amount covered by Child Care Benefit (CCB) for care related to participation in JETCCFA approved activities. JETCCFA payments are made directly to the child care service on behalf of parents. Parents will still make a contribution towards the cost of care.</p> <p>A different 'gap fee' may be payable for any child care used in the week not related to the JETCCFA activity.</p> <p>For more information call the Family Assistance Office (FAO) on <b>13 6150</b>.</p>

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**Helpful publications and information**


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**Disability and Carer Connections**—is a Centrelink newsletter with information for people with a disability, illness or injury, and carers. It is available by mail from Centrelink and can be accessed on the Internet at **www.centrelink.gov.au**

**Carer Information**—Includes:

- factsheets on topics relation to caring
- an emergency care kit
- a relaxation recording, and
- a card for listing the medication of the person being cared for.

Carer information is available from Carer Resource Centres in your State or Territory on Freecall™ **1800 242 636**.

**Carer Contacts**—is a brochure published by the Department of Health and Ageing and provides a quick guide to assistance for carers. It is available from Centrelink or your State or Territory Carer Resource Centre.

**Are you needing help after someone has died?**—is a booklet published by Centrelink and provides a detailed guide for the special rules that apply to Centrelink payments when someone dies. This booklet is available by calling **13 2717** or from your local Centrelink Customer Service Centre.

For more information call Centrelink on **13 2717** or to make an appointment call **13 1021** or contact your local Centrelink Customer Service Centre.