

This chapter covers payments and services Centrelink delivers for people in special circumstances as well as supplementary, obsolete and miscellaneous payments and concessions.

Payments and assistance

- Education Entry Payment
- Employment Entry Payment
- Mature Age Allowance
- Partner Allowance
- Widow B Pension
- Wife Pension
- Rent Assistance
- Pharmaceutical Allowance
- Telephone Allowance
- Utilities Allowance
- Remote Area Allowance
- concession cards
- Australian Government LPG Grant.

Information about current payment rates is available by asking Centrelink for the latest payment rates factsheet, or visiting the Centrelink website at www.centrelink.gov.au

Education Entry Payment

Purpose

Customers receiving certain income support payments who enrol in an approved course of education may qualify for an Education Entry Payment. Qualification rules for this payment vary depending on the income support payment being received.

Assistance available

The Education Entry Payment is paid as a lump sum and can be paid once every 12 months or once a calendar year depending on the payment the customer receives. Customers receiving one of the following payments may be eligible to receive an Education Entry Payment:

- Newstart Allowance
- Widow Allowance
- Mature Age Allowance

- Partner Allowance
- Widow B Pension
- Wife Pension
- Parenting Payment
- Disability Support Pension
- Carer Payment
- Special Benefit, if the customer is a sole-parent and not residentially qualified for Parenting Payment.

How to claim

For more information about how to claim, see Chapter 14.

Employment Entry Payment

Purpose

Customers receiving certain income support payments who are commencing work or whose income from employment rises above a specific threshold amount may qualify for an Employment Entry Payment. The qualification rules for Employment Entry Payment vary depending on the type of income support payment the customer receives. Employment Entry Payment is not paid automatically and must be claimed within 28 days of changes to working patterns.

Assistance available

Employment Entry Payment is paid as a lump sum and is only payable once every 12 months. Customers receiving one of the following payments may qualify for an Employment Entry Payment:

- Newstart Allowance
- Youth Allowance (job seeker)
- Widow Allowance
- Mature Age Allowance
- Partner Allowance
- Widow B Pension
- Parenting Payment (Single)

- Disability Support Pension
- Carer Payment
- Special Benefit, if the customer is a sole-parent and not residentially qualified for Parenting Payment.

How to claim

For more information about how to claim, see Chapter 14.

Mature Age Allowance

Mature Age Allowance is being phased out. There have been no new claims since 20 September 2003. However, customers already receiving this payment can continue to receive it provided they continue to meet the qualification provisions.

Payment information

Mature Age Allowance is paid fortnightly in arrears into a bank, building society or credit union account. For people receiving Mature Age Allowance, transfer to Age Pension is automatic on reaching age pension age subject to residency requirements.

Mature Age Allowance is not activity tested and recipients are not required to look for work or undertake training. However, if people do wish to take up work or study, assistance is available.

An Employment Entry Payment may be paid when Mature Age Allowance is cancelled due to employment.

Mature Age Allowance customers may qualify for an Education Entry Payment if undertaking an approved full-time or part-time education course.

Working Credit

Working Credit is available to people on Mature Age Allowance. It can provide an additional financial incentive to take up paid work by allowing people to keep more of their Mature Age Allowance when they start work.

For more information about Working Credit, see Chapter 2.

Participation options

Customers receiving Mature Age Allowance can use Centrelink services to develop an Activity Agreement or ask to be referred to a Job Network member to get help to rejoin the labour market. They can participate in an activity to improve their skills and confidence, develop self-esteem or gain valuable work experience. They may choose to have ongoing contact with their Job Network member, depending on the activity selected and support required. Attendance and participation are voluntary.

Payment outside Australia

Mature Age Allowance may be paid outside Australia during a temporary absence for up to 13 weeks.

Mature Age Allowance customers thinking about travelling outside Australia must contact Centrelink before they leave to get advice about whether conditions apply.

For more information about payment outside Australia, see Chapter 17.

Assistance

Some places are available in services such as disability employment services, CRS Australia (rehabilitation), language, literacy and numeracy training, other education and training, and voluntary work. Customers can also use Job Network services if they wish.

Advance Payments

Mature Age Allowance recipients may be eligible for an Advance Payment. This is recovered from the next 13 fortnightly payments. An Advance Payment can be paid only once in any 12 month period. It can be paid in two separate instalments. To apply for an Advance Payment call **13 2850** or visit a Centrelink Customer Service Centre.

Concessions

Customers receiving Mature Age Allowance are entitled to a Pensioner Concession Card.

Partner Allowance

Partner Allowance is being phased out. There have been no new claims of Partner Allowance since 20 September 2003. However, current recipients of Partner Allowance can continue to receive this payment provided they continue to meet the qualification provisions.

Payment information

Partner Allowance is not activity tested. Recipients are not required to look for work or undertake training. They have access to labour market assistance to find work if they choose to register with Job Network.

Partner Allowance is taxable and is paid subject to income and assets tests. Partner Allowance recipients aged between 50 years and age pension age can ask Centrelink to help them develop an Activity Agreement. Customers may have follow-up interviews depending on the activity selected and the support they need. Attendance and participation are voluntary.

Partner Allowance customers can qualify for an Employment Entry Payment when their payment is cancelled due to employment.

They can also qualify for an Education Entry Payment if undertaking an approved full-time or part-time education course.

Working Credit

Working Credit is available to working age Partner Allowance customers. It can provide an additional financial incentive to take up paid work by allowing people to keep more of their Partner Allowance when they start work.

For more information about Working Credit, see Chapter 2.

Payment outside Australia

Partner Allowance may be paid outside Australia during a temporary absence for up to 13 weeks. Partner Allowance customers thinking about travelling outside Australia must contact Centrelink before they leave to get advice about whether conditions apply.

For more information about payment outside Australia, see Chapter 17.

Widow B Pension

Purpose

To ensure an adequate level of income to certain older widows who do not qualify for Parenting Payment, have limited means and have lost the financial support of their partner.

Qualifications

Widow B Pension is gradually being phased out. New grants of Widow B Pension stopped on 20 March 1997. However, women receiving Widow B Pension before that date can continue to receive this payment.

Income and assets

Widow B Pension is paid subject to income and assets tests. Working Credit is available to people who are under age pension age to encourage them to take up paid work.

For more information about Working Credit, see Chapter 2.

Payment outside Australia

Widow B Pension is usually paid outside Australia for 13 weeks only, although, in some circumstances it may be paid indefinitely. Widow B pensioners thinking of travelling outside Australia must contact Centrelink before they leave to get advice about whether conditions apply.

For more information about payment outside Australia, see Chapter 17.

Participation options

People receiving Widow B Pension can use Centrelink services to link to a Job Network member or other services to assist them to rejoin the labour market or develop their skills further.

Compensation

Payment of Widow B Pension may be affected if a person receives Workers' Compensation or third party damages.

For more information about compensation, see Chapter 16.

Advance Payments

Widow B pensioners may be eligible for an Advance Payment. This is recovered from the next 13 fortnightly payments. An Advance Payment can be paid only once in any 12 month period. It can be paid in two separate instalments. To apply for an Advance Payment call **13 2850** or visit a Centrelink Customer Service Centre.

Wife Pension

Purpose

To ensure an adequate level of income for the female partner of an Age or Disability Support Pensioner who is not getting any other payment in her own right.

Qualifications

Wife Pension is gradually being phased out. There have been no new grants of Wife Pension since 1 July 1995. However, women receiving Wife Pension before that date can continue to receive this payment provided they meet the qualification provisions and their partner is receiving Disability Support Pension or Age Pension.

Income and assets

Wife Pension is paid subject to income and assets tests. Working Credit is available to people who are under age pension age to encourage them to take up paid work.

For more information about Working Credit, see Chapter 2.

Payment outside Australia

Wife Pension is usually paid outside Australia for 13 weeks only, although in some circumstances it may be paid indefinitely. Wife pensioners thinking about travelling outside Australia must contact Centrelink before they leave to get advice about whether conditions apply.

For more information on payment outside Australia, see Chapter 17.

Compensation

Payment of Wife Pension may be affected if a person receives Workers' Compensation or third party damages.

For more information about compensation, see Chapter 16.

Advance Payments

Wife pensioners may be eligible for an Advance Payment. This is recovered from the next 13 fortnightly payments. An Advance Payment can be paid only once in any 12 month period. It can be paid in two separate instalments. To apply for an Advance Payment call **13 2850** or visit a Centrelink Customer Service Centre.

Rent Assistance

Purpose

Rent Assistance is payable to eligible Centrelink and Family Assistance Office customers who rent accommodation in the private rental market in Australia and pay rent above a set threshold based on their family circumstances.

Qualifications

To be eligible, a person must be receiving an income support payment or Family Tax Benefit Part A.

Rent Assistance may be payable to:

- pensioners
- people with dependent children receiving more than the base rate of Family Tax Benefit Part A
- people without dependent children receiving an income support payment, and who:
 - are aged over 25 years, or
 - are partnered, or
 - are aged under 25 years (aged under 21 years for those getting Disability Support Pension) and living permanently or indefinitely apart from parents or guardians
- ABSTUDY recipients
- from 1 January 2008, it is proposed to extend the payment of Rent Assistance to eligible Austudy recipients.

To qualify for Rent Assistance a person must be paying more than a threshold amount for:

- rent (other than for public housing)
- service and maintenance fees in a retirement village or hostel
- lodging (where a person pays for board and lodging and cannot identify the amount paid for lodging, two-thirds of the amount paid will be accepted as rent)
- fees paid for the use of a site for a caravan or other accommodation which the person occupies as their principal home, or

- fees paid to moor a vessel that the person occupies as their principal home.

People who have a rental tenancy agreement with, and pay rent to, a state or territory housing authority are not eligible for Rent Assistance. However, sub-tenants in public housing may be able to receive Rent Assistance provided the principal tenant (of the housing authority) pays market rent or has notified the housing authority that the sub-tenant is living there.

People who rent housing from community housing organisations may be eligible for Rent Assistance. This includes those living in community housing accommodation specifically provided for Indigenous people, people with disabilities and refugees.

Rent Assistance may be paid outside Australia during a temporary absence for up to 13 weeks. If the main pension or benefit is payable outside Australia for longer than 13 weeks then Rent Assistance may be paid for up to 26 weeks of a temporary absence.

People receiving Rent Assistance who are planning to travel outside Australia must contact Centrelink or the Family Assistance Office before they leave so they can get advice about whether conditions apply.

For more information about payment outside Australia, see Chapter 17.

Payment information

For eligible people who have dependent children, Rent Assistance is usually paid with their Family Tax Benefit through the Family Assistance Office. However, it is important to note that Rent Assistance cannot be claimed through the Australian Taxation Office.

People without children have Rent Assistance paid as an addition to their pension, benefit or allowance. To receive Rent Assistance, customers must establish a liability to pay rent by providing a formal written tenancy agreement (lease) and/or completed Rent Certificate.

People in these types of accommodation may not have to verify the amount of rent they pay:

- refuge accommodation
- retirement villages
- boarding-style accommodation—that is, boarding houses and hostels
- non-Commonwealth funded residential care facilities—for example, some nursing homes.

Pharmaceutical Allowance

Purpose

To provide financial assistance to purchase prescription medicines available through the Pharmaceutical Benefits Scheme.

Qualifications

Pharmaceutical Allowance is not payable to customers who are receiving Pharmaceutical Allowance from the Department of Veterans' Affairs, or if their partner is receiving Pharmaceutical Allowance from the Department of Veterans' Affairs and is not a Service Pensioner.

Pharmaceutical Allowance forms part of the rate payable to:

- people receiving Age Pension, Widow B Pension, Wife Pension, Parenting Payment (Single), Carer Payment, Bereavement Allowance, Disability Support Pension, Mature Age Allowance or Sickness Allowance, or
- people receiving Youth Allowance, ABSTUDY, Newstart Allowance, Partner Allowance, Parenting Payment (Partnered) or Widow Allowance who do not have to meet the activity test because they are temporarily incapacitated because of illness or injury, or
- customers who have been assessed as having a partial capacity to work and who are receiving Newstart Allowance, Youth Allowance or Parenting Payment, or
- single principal carers of a dependent child under 16 years who are receiving Newstart Allowance or Youth Allowance, or
- customers who are over 60 years and have been getting Partner Allowance, ABSTUDY, Austudy, Widow Allowance, Newstart Allowance or Parenting Payment for at least nine months, or
- people receiving Special Benefit in some circumstances.

Payment information

Pharmaceutical Allowance is not taxable.

No separate claim for Pharmaceutical Allowance is needed, as eligibility is automatically assessed as part of a claim for a pension or allowance.

The current rate of Pharmaceutical Allowance is:

- \$5.80 a fortnight for a single person (safety net limit of 54 prescriptions in the 2006 calendar year, rising to 56 in 2007), or
- \$2.90 a fortnight for each eligible member of a couple (safety net limit of 54 prescriptions each in the 2006 calendar year, rising to 56 each in 2007).

There is a safety net to help people who need a lot of medicines. People being paid Pharmaceutical Allowance should keep a record of the amount they pay for their prescriptions on a Prescription Record Form (available from pharmacies). When 56 prescriptions have been bought

within the 2007 calendar year, Pharmaceutical Benefits Scheme prescriptions are free for the rest of that year.

An Advance Payment of Pharmaceutical Allowance (up to seven fortnights) may be claimed by pensioners on low incomes who have high pharmaceutical requirements. A Prescription Record Form and Advance of Pharmaceutical Allowance (SA140) claim form are required.

Payment outside Australia

Pharmaceutical Allowance may be paid for up to 13 weeks of a temporary absence from Australia. If the main pension or benefit is payable outside Australia for longer than 13 weeks then Pharmaceutical Allowance may be paid for up to 26 weeks of a temporary absence.

People receiving Pharmaceutical Allowance thinking about travelling outside Australia must contact Centrelink before they leave to get advice about whether conditions apply.

For more information about payment outside Australia, see Chapter 17.

Telephone Allowance

Purpose

To help with the cost of maintaining a phone service.

Qualifications

A person must:

- have a phone, mobile phone, or fax machine connected in Australia in their own or their partner's name, and
- be qualified for a Pensioner Concession Card or a Commonwealth Seniors Health Card.

Customers receiving Newstart Allowance or Youth Allowance (job seeker) who are a subscriber or the partner of a subscriber and have a partial capacity to work can have a Pensioner Concession Card and therefore receive Telephone Allowance, as can single principal carers who are receiving Newstart Allowance or Youth Allowance (job seeker).

Payment information

Telephone Allowance is paid quarterly with the customer's Centrelink payment. It is paid on or after the following dates each year—1 January, 20 March, 1 July and 20 September. The allowance is not taxable.

Payment outside Australia

Telephone Allowance may be payable to qualified customers for up to 13 weeks of a temporary absence outside Australia, provided the person remains a phone subscriber.

Telephone Allowance customers thinking of travelling outside Australia must contact Centrelink before they leave so they can get advice about whether conditions may apply.

For more information about payment outside Australia, see Chapter 17.

Utilities Allowance

Purpose

To assist in meeting the cost of regular bills such as gas, electricity and water.

Qualifications

A person must:

- be of age pension age receiving Austudy, Age Pension, Disability Support Pension, Carer Payment, or Parenting Payment, or
- be receiving Mature Age Allowance, Widow Allowance or Partner Allowance.

Payment Information

Eligibility for Utilities Allowance is automatically assessed. Utilities Allowance will be made with your regular Centrelink payment, after 20 March and 20 September each year.

Utilities Allowance is a non-taxable payment. The rate of Utilities Allowance is adjusted in line with the Consumer Price Index twice a year. This payment is not subject to income or assets tests.

Payment outside Australia

Utilities Allowance may be payable to qualified customers for up to 13 weeks of temporary absence outside Australia.

People receiving Utilities Allowance thinking about travelling outside Australia must contact Centrelink before they leave to get advice about whether conditions apply.

For more information about payment outside Australia, see Chapter 17.

Remote Area Allowance

Purpose

Remote Area Allowance is extra help for income support 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 offsets. Remote Area Allowance makes a contribution towards some of the costs associated with living in particularly remote areas.

Qualifications

Remote Area Allowance is payable to income support, pension and ABSTUDY recipients who usually reside in ordinary Tax Zone A (including, with certain exceptions, Special Tax Zone A) and Special Tax Zone B. It is not payable to residents in ordinary Tax Zone B.

Recipients must usually be physically present in the remote area. Remote Area Allowance payments:

- are not payable if the person moves permanently outside the qualifying tax zones
- can continue during the first eight weeks of any temporary absence from the remote area either inside or outside Australia.

Customers thinking of travelling outside the area which attracts Remote Area Allowance must contact Centrelink before they leave so they can get advice about whether conditions may apply.

Payment information

Remote Area Allowance is paid fortnightly along with the relevant pension or payment.

It is:

- not reduced under the income and assets tests; it is added to any pension or payment payable after the income and assets tests have been applied
- not indexed
- not taxable, but it reduces, on a dollar-for-dollar basis, the amount of the tax zone offset that would otherwise be received.

Concession cards

What concession cards are available?

Centrelink issues the following concession cards:

- Pensioner Concession Card
- Health Care Card (HCC), including the Low Income HCC, foster child HCC, and ex Carer Allowance (child) HCC
- Commonwealth Seniors Health Card.

Pensioner Concession Card

To qualify for a Pensioner Concession Card, a person must:

- meet the residency requirements and be in Australia to keep the card
- be receiving an income support payment and be:
 - receiving an income support pension such as Age Pension, Disability Support Pension, Parenting Payment (Single) or Carer Payment, or
 - receiving Mature Age Allowance, or
 - aged 60 years or over and receiving one (or a combination) of the following payments continuously for nine months or more:
 - Newstart Allowance
 - Sickness Allowance
 - Widow Allowance
 - Parenting Payment (Partnered)
 - Special Benefit
 - Partner Allowance
 - an income support pension, or

- assessed as having a partial work capacity and receiving Newstart Allowance or Youth Allowance (job seeker), or
- a single principal carer of dependent child/ren and receiving Newstart Allowance or Youth Allowance (job seeker), or
- participating in the Community Development Employment Projects.

People receiving Disability Support Pension (DSP) and Wife DSP, or Newstart Allowance and Youth Allowance who have been assessed as having a partial capacity to work, may continue to use their Pensioner Concession Card (PCC) for up to 12 months if they stop receiving their payment due to their employment. People receiving certain payments, including Mature Age Allowance and certain older long-term income support recipients, can keep their PCC for 26 weeks after returning to work.

Single principal carers of dependent children receiving Parenting Payment (Single) or Newstart Allowance or Youth Allowance (job seeker) may continue to use their PCC for up to 12 weeks after they stop receiving their payment because of a return to work. They will then be issued a Health Care Card for the remainder of the period ending six months after their return to work.

These provisions are designed to assist people to make the transition from income support to work.

The PCC is reissued automatically each year near the customer's birthday, subject to continued qualification. Customers are required to notify Centrelink of any change in their circumstances that may affect their eligibility for the card, including leaving Australia.

Health Care Card

Including:

- foster child
- Low Income Health Care Cards
- ex Carer Allowance (child).

To qualify for a Health Care Card (HCC) a person must:

- meet the residence requirements and be *in Australia* to retain the card, and
- be receiving a qualifying income support benefit, or
- be receiving certain Social Security Supplementary payments, or be in specific circumstances, such as receiving the maximum fortnightly rate of Family Tax Benefit Part A by instalment, a parent caring for disabled children and receiving Carer Allowance (child), or a Mobility Allowance recipient who does not qualify for a Pensioner Concession Card.

Customers who qualify for a HCC under the above criteria will have their cards issued automatically every three to 12 months, depending on the customer's circumstances and subject to continued qualification.

In some instances, customers can keep their HCC for a short period after returning to work. This provision is designed to assist people to make the transition from income support to work. This applies to customer groups including long-term recipients of Newstart Allowance, Sickness Allowance, Partner Allowance, Special Benefit, Widow Allowance, Youth Allowance (job seeker) and Parenting Payment (Single).

Assistance for foster children

Customers can claim a foster child HCC for a foster child they have in their care. This card is not subject to income or assets tests.

To qualify for a foster child HCC, the foster child must:

- be in foster care
- be living in Australia with an Australian resident, or a special category visa holder
- not necessarily be receiving Family Tax Benefit, but must meet the definition of a Family Tax Benefit child.

The foster carer needs to establish that:

- they are an Australian resident or a special category visa holder who is living in Australia
- the child is not their natural or adopted child
- the child is in their care.

Customers do not need to be formal foster carers (for example, caring for a ward of the state). They can be any person caring for a child who is not their natural or adopted child. Examples of these carers include grandparents and other kinship carers such as adult siblings, relatives and others.

The foster child HCC is automatically reissued every six months, subject to continued qualification.

Assistance for low income earners

A Low Income HCC is available to people with incomes below set levels. The income test applies to average gross income for the eight weeks immediately before applying for or renewing the card. The Low Income HCC is not subject to an assets test.

A person claiming Low Income HCC must be living in Australia (that is, Australia is their permanent home) and must be one of the following:

- an Australian citizen, or
- the holder of a permanent visa, or
- the holder of a special category visa, that is someone who arrived on a New Zealand passport, or
- the holder of a certain temporary visa (for example, Spouse Provisional and Temporary Protection and similar visas), and
- present in Australia when claiming
- have been in Australia as an Australian resident for at least 104 weeks (there are some exceptions).

The Low Income HCC is not automatically reissued. Cardholders must re-apply every six months.

Recipients of Youth Allowance, Austudy and ABSTUDY may also be eligible for this card.

Assistance for ex Carer Allowance (child)

Customers who were previously in receipt of a HCC as they were Carer Allowance (child) care receivers may continue to qualify for an HCC following their 16th birthday.

To qualify for the ex Carer Allowance (child) HCC a person must:

- be aged between 16 and 25
- have been in receipt of a Carer Allowance (child) care receiver HCC immediately prior to their 16th birthday
- be a full-time student.

A person claiming the ex Carer Allowance (child) HCC must be living in Australia (that is, Australia is their permanent home) and must be one of the following:

- an Australian citizen, or
- the holder of a permanent visa, or
- the holder of a special category visa, that is someone who arrived on an New Zealand passport, or
- the holder of a certain temporary visa (for example, Spouse Provisional and Temporary Protection and similar visas), and
- have been in Australia as an Australian resident for at least 104 weeks (there are some exceptions).

The ex Carer Allowance (child) HCC is not automatically reissued. Cardholders must re-apply every year.

Customers are required to notify Centrelink of any change in their circumstances that may affect their eligibility for all HCCs, including leaving Australia.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) is available to self-funded retirees. To qualify a person must:

- be living in Australia (that is, Australia is their permanent home) and must be one of the following:
 - an Australian citizen, or
 - the holder of a permanent visa, or
 - the holder of a special category visa, that is someone who arrived on an New Zealand passport, and
 - have been in Australia as an Australian resident for at least 104 weeks (there are some exceptions)
- be in Australia to retain the card
- not be receiving an income support payment from Centrelink or the Department of Veterans' Affairs
- be of age pension age, and
- meet an annual adjusted taxable income test. There is no assets test.

The CSHC is reissued automatically each year in August, subject to continued qualification. Customers are required

to notify Centrelink of any change in their circumstances that may affect their eligibility for this card, including leaving Australia temporarily and permanently.

Holders of a CSHC are entitled to a Telephone Allowance (if an eligible phone subscriber) and the Seniors Concession Allowance (SCA). The SCA is paid to help with household costs and in recognition that most states and territories do not provide a full range of concessions to these customers.

Dependants of CSHC holders are not eligible for concessions through the CSHC card. People with dependants and income below the limit may be entitled to a Low Income Health Care Card (HCC). The Low Income HCC offers the same pharmaceutical concessions as the CSHC and also covers dependants. There may also be other concessions from other providers that may not be available with the CSHC. People who meet the eligibility criteria may qualify for both concession cards.

For information about people caring for a child who is not their own (for example, a grandchild), see the "Assistance for foster children" section on the previous page.

If a card is lost or stolen

If a concession card is lost or stolen call Centrelink to arrange a replacement card, or use Centrelink's online service at www.centrelink.gov.au. As replacement cards cannot be issued over the counter, the new card will be mailed.

People with an urgent need for a concession card who cannot wait for a replacement card to arrive, can obtain an "interim concession card" at a Centrelink Customer Service Centre.

An interim concession card is a temporary card and is valid for two weeks. This card can be issued if a person is entitled to a concession card, cannot reasonably be expected to wait for a replacement card to arrive in the mail, and Centrelink accepts that they have an urgent need for a card.

The interim concession card may not be accepted for some transport concessions.

Who will appear on the card?

Cards will show the first name and surname of the cardholder and partner (when applicable), and the first name only of any dependent children (when applicable). As concession cards have different purposes, who appears on the card differs from one card to another.

- Pensioner Concession Card and most HCCs—the cardholder, any partner and dependent children
- Mobility Allowance HCC—the cardholder only
- Carer Allowance and foster child HCCs—the child only (the adult claimant is not listed, as these cards are for use solely by the child)

- ex Carer Allowance (child) HCC—the cardholder only
- Commonwealth Seniors Health Card (CSHC)—the cardholder only.

What information appears on the card?

A Customer Reference Number is required in any dealings with Centrelink and in dealings with some concession providers.

An address can be residential, postal, term (students only), or temporary. The actual address displayed on the card is at the preference of the customer. Customers can request that no address appear on their card, although this may cause the cardholder problems when attempting to claim concessions.

A date of grant or card start date is the date the card began, which is not necessarily the same date that payment began. Travelling outside Australia will change this date.

An expiry date of the concession card.

What Australian Government concessions are available with the card?

The following table is a guide to the types of concessions available to cardholders. Cardholders are generally eligible for the listed concession in all instances. In some cases, dependants of PCC and HCC holders (that is, partners and/or dependent children) may also be eligible for concessions.

Concession type	Eligible card type
Prescription medicines listed on the Pharmaceutical Benefits Scheme at the concessional rate.	PCC*, HCC* and CSHC
At the discretion of the doctor, bulk-billed general practitioner consultations.	PCC**, HCC** and CSHC
An increase in benefits for out-of-pocket, out-of-hospital medical expenses above a certain threshold through the extended Medicare Safety Net.	PCC*, HCC* and CSHC
Assistance with certain hearing services such as hearing tests and hearing aids. For more information call Australian Government Hearing Services on 1800 500 726 .	PCC* and HCC (SA)*
Discounted mail redirection through Australia Post.	PCC and HCC (SA)

* Indicates that the concession is also available to dependants of the cardholder.

** Indicates that the concession may be available to dependants at the discretion of the concession provider.

(SA) Indicates that the concession is only available to those HCC cardholders receiving Sickness Allowance.

The Commonwealth Seniors Health Card holders are entitled to Australian Government concessions on Great Southern Rail (GSR) services (the Indian Pacific, the Ghan and the Overland). Information is available by calling Trainways on **13 2147**. Pensioner Concession Card holders are also entitled to concessions on GSR services—jointly provided by the Australian Government, state/territory governments and GSR.

Other concessions

Concession cards may also entitle cardholders, and in some cases their partners and dependent children, to other concessions from state/territory and local government authorities and private businesses.

Not all card types will attract the same type of concessions and the concessions on offer to cardholders may also vary between different states and territories.

Some state/territory based concessions may not be available to cardholders who are travelling through or temporarily residing in another state/territory. For more information about these cases, contact the individual concession providers directly before travelling.

Actual eligibility for any state/territory, local government or private concessions is at the discretion of the individual concession provider. It is recommended that customers discuss their concession status with any concession provider directly.

For more information refer to the Centrelink booklet *A Guide to Centrelink Concession Cards* which is available in Centrelink Customer Service Centres, or at **www.centrelink.gov.au** under “C” in the “Publications” section.

Australian Government LPG Grant

Purpose

A grant programme to encourage vehicle owners to buy new LPG (liquefied petroleum gas) vehicles or convert existing vehicles to operate on LPG only or LPG and petrol.

Qualifications

The grants are available to registered owners of a new vehicle with an LPG unit fitted at the time of manufacture of the vehicle, or to registered owners who have a new or used petrol or diesel vehicle converted to LPG on or after 14 August 2006.

An eligible vehicle must be:

- used for private use (not commercial or business use)
- a passenger or light commercial vehicle less than 3.5 tonnes Gross Vehicle Mass

- registered in the Australian state or territory of residence of the claimant
- not subject to a novated lease or salary sacrifice arrangement
- registered for private use in NSW, VIC, QLD, WA, or the ACT
- declared for private use if registered in SA, TAS or NT.

Payment information

When applying for a grant customers must complete a LPG Vehicle Scheme application form and supply the following supporting documents:

- vehicle registration papers
- proof of payment for the new vehicle or proof of payment for the installation of the LPG conversion. A proof of payment should be a tax invoice or equivalent.

Two different grants are available:

1. A grant of \$2000 will be paid following the LPG conversion of a new or used petrol or diesel motor vehicle.
2. A grant of \$1000 will be paid following the purchase of a new motor vehicle with an LPG unit fitted at the time of manufacture of the vehicle.

There can only be one grant per person every three years regardless of the number of eligible vehicles registered in that person's name.

Applicants who have or will receive assistance for LPG conversions under state/territory government assistance programmes are still eligible to receive assistance under this programme.

For more information about the LPG Grant programme call AusIndustry on **13 2846** or visit **www.ausindustry.gov.au**

Services

- self service
- Centrepay
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Self service

Centrelink's online services provide customers with more self service delivery options while protecting their privacy and security. Centrelink's Self Service lets customers use the phone or internet to find, update or ask for some of their personal information from Centrelink. To use some of our customer online services customers first need to register.

Getting started

Customers can register, either:

- online
 1. Logon to the Centrelink website at **www.centrelink.gov.au** or the Family Assistance Office at **www.familyassist.gov.au**
 2. Go to the "Customer Online Services" box on the right hand side and go to "Register for Online Services".
 3. The registration page provides information on registering for and using self service. Customers will need to:
 - identify themselves—have their Customer Reference Number (CRN) handy
 - prove their identity—have information previously provided to Centrelink to prove their identity
 - read and accept the "Conditions of Use" of self service options
 - set their password for online self service
 - set their Personal Identification Number (PIN) for phone self service
 - set their "Secret Questions and Answers", which help if they forget their password and to access additional authentication for level 3 and future level 4 services.
 4. Follow the prompts to complete the registration process.
- over the phone by calling the "13" number that is most relevant to their circumstances
- in person at a Centrelink Customer Service Centre.

Online self service

Registered customers can logon at **www.centrelink.gov.au** during the following times:

Hours of operation

(local time—Australian Eastern Standard Time)	
8.00 am to 10.00 pm	TAS, VIC, NSW, ACT, QLD
7.30 am TO 9.30 pm	SA, NT
6.00 am to 8.00 pm	WA

Phone self service

Centrelink has two phone self service lines:

- **13 3276** to report fortnightly income
Monday to Friday from 8.00 am to 8.00 pm local time*.
Customer Service Support: Monday to Friday from 8.00 am to 5.00 pm local time* or
- **13 6240** for all other options
Monday to Friday from 6.00 am to 10.00 pm local time*
Customer Service Support: Monday to Friday from 8.00 am to 8.00 pm local time*.

* Except Saturdays, Sundays and public holidays.

Centrepay

Purpose

Centrepay is a free direct bill paying service offered to customers receiving payments from Centrelink. Through Centrepay, customers can choose to pay some of their bills by having a regular amount deducted from their Centrelink payment and paid directly to the organisation or service provider on their behalf. Centrepay is voluntary and customers can change or cancel their deductions at any time by contacting Centrelink.

The organisation or service provider to which these payments can be made must be registered with Centrelink before customers can start deductions.

How it works

Customers can start, change, suspend or cancel their Centrepay deductions by contacting the Centrelink Call Centre on their normal payment number.

Customers who are registered with Centrelink Self Service can start, change, suspend or cancel their Centrepay deductions by logging on to www.centrelink.gov.au

Centrepay deduction forms are also available from Customer Service Centres, Call Centres and some service providers and organisations.

Rent Deduction Scheme

Purpose

The Rent Deduction Scheme allows Centrelink customers living in government housing to have their housing payments (such as rent, loan repayments and arrears) deducted from their Centrelink payments and sent directly to the housing authority in their state or territory.

How it works

To participate in the Rent Deduction Scheme, customers can obtain a consent form from their nearest housing

authority office. Once completed, the form must be lodged with the housing authority who will process the request. Participation in the scheme is entirely voluntary.

Customers who are registered with Centrelink Self Service can view their government rent deductions by logging on to www.centrelink.gov.au

Customer Confirmation eServices

Purpose

Centrelink Confirmation eServices (CCeS) consist of Customer Confirmation, Income Confirmation, and Superannuation Confirmation. The services are internet based facilities used by organisations to confirm a customer's Centrelink or Department of Veterans' Affairs entitlement status to receive a concession, to request a customer's Income Statement, or to assist in determining the early release of a customer's superannuation.

The CCeS provide real time information to enable organisations to determine a customer's eligibility for concessions or services.

The CCeS has strict privacy and security standards and an organisation must have the customer's consent before the relevant details can be forwarded. Organisations need to enter into a contract with Centrelink before using CCeS.

Income Confirmation

Purpose

Income Confirmation is an easy way for Centrelink customers to provide their income and payment details to private, community and government organisations to assist in establishing eligibility for services and to determine what degree of assistance will be offered. Information relating to the customer may include current or historical details of payments received, dependants, Centrelink deductions, income, assets and confirmation only of current address. This information is used to determine eligibility for services such as government and community housing, emergency relief and financial loans.

How it works

Income Confirmation (IC) is used to transfer customers' income and payment details directly to registered organisations. Customers who provide their consent to those registered organisations using IC will no longer have to contact Centrelink to get this information. Participation in IC is voluntary and customers may withdraw from using it at any time by advising the relevant organisation. If customers do not wish to use IC they can still request their Income

Statement details by accessing Centrelink Self Service, contacting the Call Centre on their normal payment number or going to a Centrelink Customer Service Centre.

Customer Confirmation

Purpose

Customer Confirmation (CC) is used by organisations to confirm an eligible concession cardholder's entitlement to a reduction in the cost of items such as council rates, transport charges (for example, public bus, rail and ferry services), car registration fees, and the supply of electricity, gas and water.

There are two types of enquiries that can be made as part of CC.

Centrelink enquiry

Used to confirm a Centrelink customer's entitlement to receive a concession.

Department of Veterans' Affairs (DVA) enquiry

Identical to a Centrelink enquiry, except that it is used to specifically check DVA customers' eligibility for concessions.

How it works

The organisation providing the concession must enter into a contract with Centrelink to ensure that privacy, confidentiality and security requirements are satisfied. The organisation's authorised staff are then given access to CC which enables them to confirm the customer's eligibility for a concession. The customer must give the concession provider their consent for this confirmation to occur.

Contracted concession providers can confirm a range of concessional information through CCeS for both Centrelink and DVA customers.

Superannuation Confirmation

Purpose

Superannuation Confirmation is used by administrators and trustees of superannuation funds to obtain information about a Centrelink customer's income support status. This information is used by the superannuation organisations to assist them in determining the early release of superannuation funds on the grounds of financial hardship.

The customer must give the contracted superannuation organisation their consent for this confirmation to occur.

Centrelink Psychologists

Centrelink Psychologists are registered health professionals who provide professional assessments, including Job Capacity Assessments. Centrelink Psychologists see people of different ages, from all types of backgrounds and with a wide range of concerns. Their work focuses on assessing work capacity and determining which services and programmes will be suitable for people who may need help or support. Centrelink Psychologists provide advice and recommendations for assistance and initiate referrals to the most appropriate services (for example, the Job Network, Disability Employment Network, or community organisations).

Centrelink Psychologists also provide specialist assessments and offer short-term psychological interventions to facilitate a customer's engagement with the Job Network. These include cognitive behaviour therapy, counselling, behaviour management and modification and motivational interviewing.

Centrelink Psychologists have specialised training in the assessment and treatment of mental health disorders. They provide a range of psychological tests to help understand a customer's health, psychological and emotional concerns. Specialist assessments are often necessary for customers who are disengaged from medical and mental health services. For example, tests may be used to:

- measure the extent of cognitive impairment following a head injury
- clarify psychological disturbance and distress in mental health and primary care services
- determine the existence or severity of an intellectual disability
- monitor behavioural change in people with a learning disability.

Centrelink Job Capacity Assessors

Centrelink Job Capacity Assessors are allied health professionals. They come from a range of disciplines including psychologists, social workers, physiotherapists and occupational therapists. Job Capacity Assessors help identify a person's ability to work and any barriers they face in getting and maintaining employment.

Centrelink Job Capacity Assessors may provide assessments for:

- job seekers claiming or receiving Centrelink payments who have been identified as having barriers that prevent them from working
- people claiming Disability Support Pension or those having their Disability Support Pension reviewed

- voluntary job seekers such as mature aged people or Disability Support Pension recipients wanting to get a job.

Following the assessment, Centrelink Job Capacity Assessors can directly refer clients to an employment or support service that meets their individual needs. Services include the Job Network, Vocational Rehabilitation Services, Disability Employment Network, Personal Support Programme, Job Placement, Employment and Training or Job Capacity Account short-term interventions. Many Job Capacity Assessors also provide Job Capacity Account short-term intervention services, to help prepare people to receive employment assistance from the Job Network.

For more information about Job Capacity Assessments, see the “Providers of Australian Government services” section in Chapter 9.

Social work services

Centrelink Social Workers provide professional assessment including Job Capacity Assessments, counselling and referral to community support services for customers who may be facing difficult personal and family situations, such as any of the following:

- relationship breakdown/separation
- homelessness or risk of homelessness
- domestic and family violence
- parenting issues, including those for non-custodial parents
- difficulties in personal and family circumstances including those resulting from exceptional circumstances such as drought, fire, floods or other emergencies
- difficulties in a carer role or during the transition from a carer role to economic participation
- difficulties with independent living
- difficulties relating to mental health issues
- social isolation and/or a lack of support from family and friends
- severe financial crisis
- gambling difficulties
- threat of self-harm or harm to others
- bereavement
- sexual assault
- substance abuse.

By providing professional casework services, including crisis intervention for customers experiencing these problems, social workers facilitate the customer’s increased capacity to participate in the workforce or education.

Social workers also liaise with community organisations and groups to provide information about Centrelink services and seek feedback on the delivery and impact of Centrelink services.

Customers can contact social workers by:

- calling a Centrelink Call Centre and asking to speak to a Call Centre Social Worker
- visiting a Centrelink Customer Service Centre
- being referred to a social worker by Centrelink Customer Service Advisers or community organisations.

Centrelink Call Centre numbers are listed on the back cover of this book.

Financial Information Service

The Centrelink Financial Information Service (FIS) is an education and information service available to everyone in the community. The FIS helps people to make informed decisions about investment and financial issues for their current and future financial needs. The FIS is independent, free and confidential and provides services through seminars, and by phone and appointment.

The FIS Officers provide information on a wide range of issues to help people make informed decisions about their future. This includes information on:

- investment options, concepts and strategies
- superannuation and annuities
- advantages and disadvantages of different investments
- long-term investment strategies versus short-term investment strategies
- interaction of taxation and investment
- property settlement following separation or divorce
- redundancy or retrenchment
- compensation payouts
- an inheritance
- impending retirement
- death of a spouse or partner
- accommodation choices for older people
- gifting and loans
- aged care issues.

The FIS Officers are not financial planners. They do not give or sell advice or purchase investment products.

Financial Information Service seminar programme

The Financial Information Service holds a series of free seminars available to everyone in the community throughout the year. The seminar programme has been designed to assist people planning for retirement, getting ready for retirement and living in retirement.

Financial Information Service seminars are intended to complement those run by the finance industry. Seminars are advertised in local and major newspapers. Information on upcoming seminars is available on the Centrelink website at www.centrelink.gov.au. Bookings are essential and can be made by calling **13 6357**.

Information about retrenchment

Financial Information Service Officers assist people who are about to be or have been retrenched, by providing information on termination, superannuation, Centrelink payments and services, and taxation implications.

How to contact the Financial Information Service

Call **13 6357** to make a seminar booking.

To speak to a FIS Officer call **13 2300** or email **FIS.SEMINAR.BOOKINGS@centrelink.gov.au**

Australian Passport Information Service

The Australian Passport Information Service (APIS) Call Centre is operated by Centrelink Tasmania on behalf of the Department of Foreign Affairs and Trade. The Call Centre takes enquiries on all Australian passport-related matters from members of the public in Australia and New Zealand and from passport agency staff including those working in Australia Post. Enquiries about international travel advice through the department's Smartraveller service are also taken by APIS. The Call Centre issues renewal forms and answers email enquiries made via the department's website.

More information is available by calling APIS on **13 1232**.

Centrelink customers and nominee arrangements

Customers receiving a payment and/or service from Centrelink and/or the Family Assistance Office may need help to deal with Centrelink. Centrelink offers three types of arrangements which may assist customers.

- **Person Permitted to Enquire (PPE)**—a Centrelink customer can authorise a person or organisation to make limited enquiries about their payment and factors affecting their payment. A PPE is not a nominee arrangement.
- **Correspondence nominee**—a Centrelink customer can authorise a person or organisation to complete most actions required by the customer. Correspondence nominees can:
 - make enquiries about the customer's payments and Centrelink records
 - receive copies of the customer's mail
 - notify changes in the customer's circumstances
 - provide documents relating to the customer's circumstances
 - complete forms and statements

- attend appointments with the customer or on the customer's behalf.

- **Payment nominee**—a Centrelink customer can authorise a person or organisation to receive the customer's payments into an account maintained by the nominee. A payment nominee:
 - must ensure payments are used exclusively for the customer's benefit
 - can only be given minimal information regarding issues affecting the customer's payments
 - may be asked to supply records of how the money received was used. They are advised to maintain relevant records and monetary penalties may apply if they fail to do so.

A nominee must:

- always act in the customer's best interests
- advise, if relevant, an Aged Care Assessment Team of any matter that affects their ability to act as a nominee.

The customer may choose to have just one person/organisation for both correspondence and payment nominee arrangements, or have a different person/organisation appointed for each type of nominee arrangement.

Centrelink is not obliged to accept a nominee arrangement unless it is in the customer's best interests. Nominee arrangements are subject to review should allegations of misuse of the payment be raised. Centrelink may also provide nominee details to other service providers, for example, to Job Network members, to ensure working age customers stay in touch with services that can help.

For more information call Centrelink on **13 2300**, or visit a Centrelink Customer Service Centre or the Centrelink website at **www.centrelink.gov.au**