Seniors and Pensioners

Information Kit

DAI LE



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Message from Dai

Our seniors are the heart of our community.

Across Fowler, older Australians have spent decades raising families, building businesses, volunteering, and helping shape the vibrant multicultural community we are proud to call home. Many arrived in Australia with hope, courage and determination, working hard to create better opportunities for future generations. Their resilience, sacrifices and contributions have helped build the strong and diverse community we share today.

Australia's population is ageing, with almost one in six Australians now aged 65 years or over. As more people live longer and remain active later in life, it is essential that seniors have access to affordable healthcare, quality aged care, secure housing and the support services they need to live with dignity, independence and confidence.

However, many seniors are facing growing pressures from rising living costs. Increases in the price of groceries, electricity, healthcare, insurance and other essentials are placing strain on household budgets. For some, navigating government services, healthcare and the aged care system can also be complex and overwhelming.

These challenges are particularly important in Fowler, one of Australia's most culturally and linguistically diverse communities. Around 70 per cent of residents speak a language other than English at home, reflecting the rich diversity that makes our community stronger. This diversity also highlights the importance of ensuring services are culturally appropriate, accessible and available in ways that meet the needs of our community.

Every senior deserves to feel respected, supported and valued. No one should face barriers to accessing essential services because of language, culture or the complexity of the system.

As your Federal Member, I will continue to advocate for better access to aged care, stronger support for seniors who wish to remain living independently at home, improved multilingual services, and clearer pathways to government assistance. I will also continue working alongside local organisations that provide vital support to seniors and their families.

It is a privilege to represent the people of Fowler, and I am grateful for the trust you have placed in me.

I hope this guide provides practical information and helpful resources for you and your family. If my team or I can assist you, please contact my office on **(02) 9726 3988.**

Together, we can continue building a Fowler where every senior is respected, included and empowered to enjoy a safe, healthy and fulfilling life.



Dai Le
Independent Member for Fowler

How our office can assist you

Commonwealth Government Matters

- Services Australia
  - Payments and Pensions
  - Family Assistance Payments
  - Child Care Subsidy
  - Medicare & Pharmaceutical Benefits Scheme
- Immigration and Citizenship
- National Disability Insurance Scheme
- Taxation
- My Aged Care
- Veterans' Affairs

Congratulatory Messages

Congratulatory messages from Dai can be arranged to honour your birthday, anniversary or special occasion.

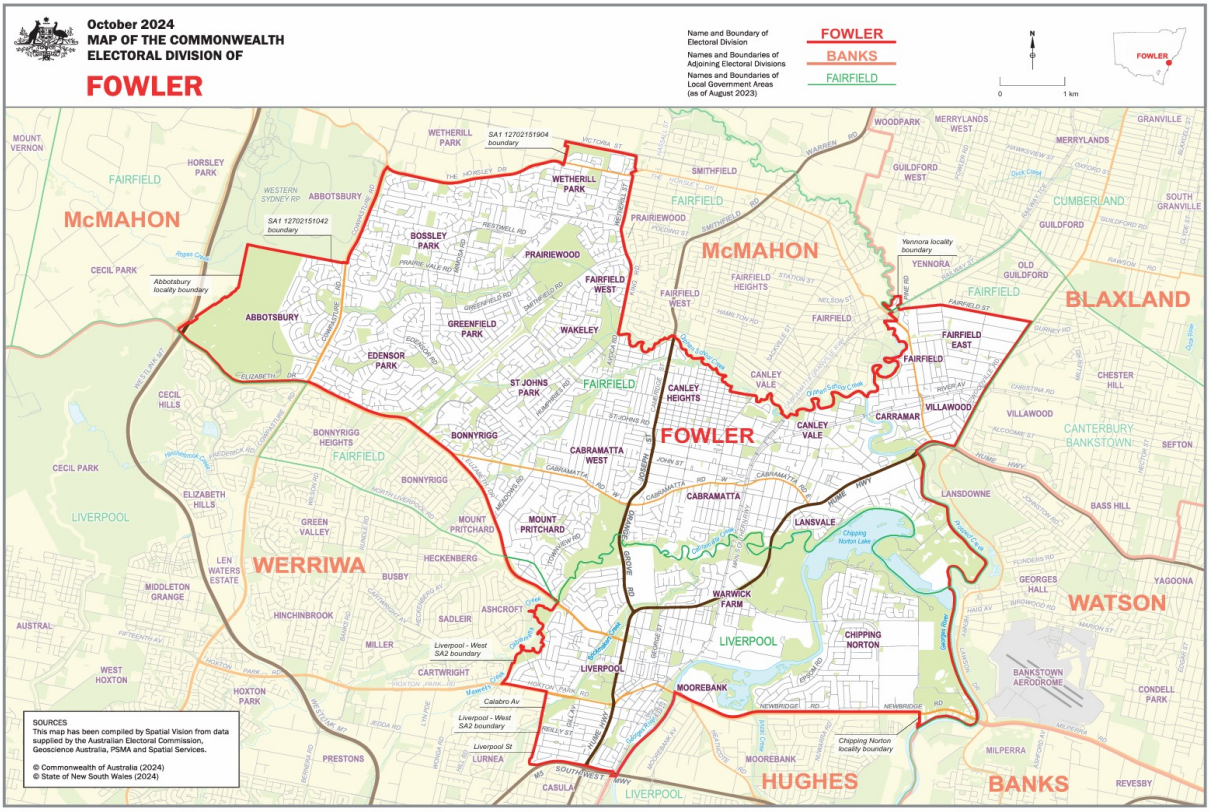
Visit our website to complete a form:
daile.com.au/congratulatory-message

Language Services Available

Our bi-lingual staff speak Arabic, Assyrian, Croation and Vietnamese. Please contact our office to see how we can assist you.

Do I live in the Fowler electorate?

The electorate of Fowler includes the suburbs of Abbotsbury (part), Bonnyrigg (part), Bossley Park, Cabramatta, Canley Heights, Canley Vale (part), Carramar, Chipping Norton, Edensor Park, Fairfield (part), Fairfield East, Greenfield Park, Liverpool CBD and surrounds, Moorebank (part), Mount Pritchard (part), Prairiewood (part), St Johns Park, Villawood (part), Wakeley, Warwick Farm and Wetherill Park (part).



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Age Pension



The Age Pension is the primary social security payment for people who have reached Age Pension age - which is 67 years or older.

You can submit your claim at Services Australia in the 13 weeks before you reach the Age Pension age. You can apply online, over the phone or in person.

To get the Age Pension, you must be all of the following:

- Over Age Pension age
- Under the income and assets test limits
- An Australian resident (an Australian citizen or permanent visa holder residing in Australia), normally for more than 10 years)

For more information visit, https://www.servicesaustralia.gov.au/age-pension

Residency Rules

To get the Age Pension you generally need to have been an Australian resident for at least 10 years, with at least five of those years being consecutive. You also need to be in Australia on the day you apply for the Age Pension.

There are exemptions to these residency rules, including for:

- Some New Zealanders
- People who have lived and worked in some countries Australia has a social security agreement with Refugees and former refugees.

Age Pension Rates

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

Normal rates of Age Pension before tax.

Income and Asset Test

The Age Pension is subject to an income test and an assets test. You are paid under the test that produces the lower rate of payment.

You are required to report your income and assets value to Services Australia. If your income and assets circumstances change, you need to advise Services Australia within 14 days.

You need to report your regular employment income generally every 14 days.

Income Test

Both your income and your partner's income from all sources are assessed. This includes financial assets such as savings, shares and superannuation.

Your income from financial assets is calculated using deeming rates, not the actual income the assets produce. See the section on deeming rates for more information.

If you are permanently blind and receive the Age Pension, Services Australia usually does not apply the income test. This may be different if you receive Rent Assistance or your partner is getting a payment and is not also blind.

If you are a single person	
Income per fortnight	**Amount your pension will reduce by**
Up to $226 (free area)	$0
Over $226	50 cents for each dollar over $226

If you are a pensioner couple	
Combined income per fortnight	**Amount each member of the couple's pension will reduce by**
Up to $396 (free area)	$0
Over $396	25 cents for each dollar over $380

Your income cut off point may be higher if you receive Rent Assistance, or lower if you live overseas. You can also earn additional employment income by using the Work Bonus. See the section on the Work Bonus (page 8) for more information.

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

For more information visit:
https://www.servicesaustralia.gov.au/income-test-for-age-pension



Deeming

Deeming is a set of rules used to determine the income your financial assets create. It assumes these assets earn a set rate of income, no matter what they really earn.

Deeming Rates	
Your situation	**Fortnightly income cut off point**
If you're single	The first $66,800 of your financial assets has the deemed rate of 1.25% applied. Everything over that is deemed to earn 3.25% interest.
If you're a member of a couple and at least one of you get a pension	The first $110,600 of your combined financial assets has the deemed rate of 1.25% applied. Everything over $110,600 is deemed to earn 3.25%.
If you're a member of a couple and neither of you get a pension	The first $55,300 of each of your own and your share of joint financial assets has a deemed income of 1.25% per year. Anything over $55,300 is deemed to earn 3.25%.

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

How to Apply
Contact Services Australia's Older Australians line (132 300) to talk to a Financial Information Service Officer.

For more information, visit: https://www.servicesaustralia.gov.au/deeming

Work Bonus

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

You don't need to apply for the Work Bonus, except when it relates to self-employment income. If you meet all the eligibility requirements, Services Australia will automatically apply the Work Bonus. All you need to do is declare your income fortnightly.

The Work Bonus allows you to earn up to $300 per fortnight without reducing your pension payment. If you don't work, you will accrue $300 per fortnight until your Work Bonus balance reaches the maximum of $11,800, ready to offset against eligible income if you do start working. If you earn in excess of $300 per fortnight, income will be offset against the Work Bonus balance first before being applied to the relevant income test to your circumstances. Your rate of payment may reduce if your income exceeds the combined Work Bonus balance and income test threshold.

For more information, visit www.servicesaustralia.gov.au/work-bonus

Assets Test

There are limits to how much you can have in assets before it affects how much Age Pension can be paid.

Your principal home, and up to the first two hectares of land it sits on, are not included in the Age Pension assets test. Assets include:

- Superannuation and managed funds
- Shares, savings accounts, term deposits, money loaned and financial investments
- Home contents and personal effects e.g. cars, boats, jewellery, furniture and appliances
- Real estate
- Annuities, income streams and superannuation pensions
- Gifts or assets given away
- Businesses including sole traders, partnerships, private trusts, and private companies

Your payment will reduce when your assets are more than the following amounts:

Family situation	Homeowners	Non-homeowners
Single	$333,000	$600,000
Couple combined	$499,000	$766,000
One partner eligible, combined assets	$499,000	$766,000

For a part pension, assets must be less than:

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

If you get Rent Assistance with your pension, your cut off point is higher. For more information visit, https://www.servicesaustralia.gov.au/assets-test-for-age-pension

Home Equity Access Scheme

The Home Equity Access Scheme allows people of Age Pension age who own suitable real estate in Australia to supplement their retirement income by accessing a voluntary, non–taxable loan from the Federal Government.

The loan is secured against suitable real estate, often your home. Repayments can be made at any time, or it can be repaid on the sale of the secured real estate or from your estate.

If you get a pension: Your combined loan and pension payment each fortnight can't be more than 150% (1.5 times) of your maximum pension rate.

If your pension changes, we'll adjust your loan payments so the combined amount doesn't go over 150% of your pension rate.

If you don't get a pension: You can still get a loan under the Home Equity Access Scheme. You can get a fortnightly loan payment up to the full 150% of the maximum rate of your qualifying pension. If you are Age Pension age or older, your qualifying pension will be the Age Pension. A no negative equity guarantee means that you won't have to repay more than the market value of the property securing the loan, minus any other mortgages or legitimate encumbrances.

At the date of publication, the interest rate for the Home Equity Access Scheme is **3.95 per cent.**

Services Australia has an online tool to check if you can get the Home Equity Access Scheme: https://www.centrelink.gov.au/apps/custonline_plsc/eligibility

You can also use the calculator to see how much you may be able to borrow: https://www.centrelink.gov.au/apps/custonline_plsc/calculator

For more information visit, https://www.servicesaustralia.gov.au/home-equity-access-scheme

Overseas Travel

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

Before travelling or moving overseas, contact **Services Australia Older Australians** line **(132 300)** or visit your local service centre to see how it will impact your pension.

Rent Assistance

You may be eligible for Rent Assistance if you pay rent to a landlord or community housing organisation. Rent Assistance may also be available to age pensioners who pay fees in a retirement village, board and lodging, or site and mooring fees if your main home is a caravan, relocatable home or a boat.

If you own your own home, or live in state/territory government public housing, you cannot get Rent Assistance.

For more information visit, https://www.servicesaustralia.gov.au/how-much-rent-assistance-you-can-get

Current Rent Assistant Rates

Your situation	Your fortnightly rent is more than	To get the maximum payment your fortnightly rent is at least	The maximum fortnightly payment is
Single	$154.80	$447.34	$219.40
Single, Sharer	$154.80	$349.83	$146.27
Couple, Combined	$250.80	$526.54	$206.80
One of a couple separated due to illness, partner in respite care or prison	$154.80	$447.34	$219.40
One of a couple temporarily separated	$154.80	$430.54	$206.80



Frequently Asked Questions

Is my principal home assessed as an asset for the Age Pension?

No. Your principal place of residence and up to 2 hectares of land is not included in the Age Pension assets test.

What day is the Age Pension paid?

You can choose what day of the fortnight the pension is paid on. If you would like to set or change your payment day, contact Services Australia.

How often is the Age Pension indexed?

The pension is indexed on 20 March and 20 September each year.

How is Age Pension indexation calculated?

The rate of the Age Pension is indexed by the higher of the growth in the Consumer Price Index or the Pensioner and Beneficiary Living Cost Index. They are then 'benchmarked' against a percentage of Male Total Average Weekly Earnings (MTAWE).

The combined couple rate is benchmarked to 41.76 per cent of MTAWE; the single rate is equal to around 27.7 per cent. If pension rates are below the relevant per cent of MTAWE, they will be increased to the benchmark.

The Consumer Price Index and Pensioner and Beneficiary Living Cost Index are measures of price changes that impact pensioners. Benchmarking the pension to MTAWE helps keep it in line with community living standards.



Can I apply for the Age Pension if I am living overseas?

You can, if you live in a country with a social security agreement that permits applications for the Age Pension from outside Australia. Otherwise, you will need to be a resident of Australia when you apply. This means Australia needs to be your settled or usual place of residence. Contact Services Australia for more advice on your personal situation.

Australia currently has international social security agreements with: Austria, Belgium, Canada, Chile, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, New Zealand, North Macedonia, Norway, Poland, Portugal, Serbia, Slovak Republic, Slovenia, Spain, Switzerland, The Netherlands, United Kingdom and United States of America.

Can I pay bills directly from my Age Pension?

Yes. Centrepay is a free service provided by Services Australia. You can arrange for Centrepay to automatically pay regular bills like rent, electricity and phone from your fortnightly payment. Contact Services Australia to set up Centrepay deductions

Can I speak to Services Australia in a language other than English?

Yes. Services Australia has a free translation and interpreter service in over 200 languages.

To speak to someone in your language contact the **Multilingual Phone Service** on **131 202**, Monday to Friday 8am - 5pm.

What If I disagree with a Services Australia decision?

There are things you can do if you think Services Australia has made an incorrect decision about your payment:

1. As a first step you should contact Services Australia. An officer will check your details and explain the reason for the decision and clear up any misunderstandings. This will also provide you with the opportunity to tell Services Australia about any new information which may be helpful.

2. You can ask for an Authorised Review Officer to review the decision. The Authorised Review Officer will not have had any involvement in the original decision. If they think the initial decision was wrong, they can change it. If the Authorised Review Officer has not found in your favour, you can appeal Services Australia's decision to an independent body, the Social Services and Child Support division of the Administrative Review Tribunal.

3. An Administrative Review Tribunal review can only commence once the Authorised Review Officer has completed their review. The Administrative Review Tribunal has the power to change decisions.

4. You can appeal to the Administrative Review Tribunal for a second review.

5. Finally, you can appeal a decision to the Federal Court and then the High Court.

Concession Cards, Medicare and Health

Pensioner Concession Card

If you receive one of the following payments, you will automatically be sent a Pensioner Concession Card:

- Age Pension
- Carer Payment
- Parenting Payment – Single
- Disability Support Pension

If you're 55 or older, you can get a card if you have been receiving the following payments for more than 9 months for: JobSeeker Payment, Parenting Payment partnered, Special Benefit.

You may be eligible for a Pensioner Concession Card if you have a partial capacity to work and receiving JobSeeker, Parenting Payment partnered or Youth Allowance as a job seeker. You may also be eligble if you are single and are a principal carer receiving JobSeeker or Youth Allowance as a job seeker.



The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to $7.70
- Access to the lower, concessional threshold of the Pharmaceutical Benefits Scheme Safety Net
- Bulk billed doctor visits – depending on your doctor
- A bigger refund for medical costs when you reach the Medicare Safety Net
- Free hearing tests, fully or partially subsidised devices, fittings, annual reviews, and other services through the Hearing Services Program
- Discounts on Australia Post mail redirection
- Other concessions on utility bills, rates, driver's licenses, motor vehicle registration, ambulance subscriptions and public transport – depending on your state or territory.

If your pension payment was cancelled on 1 January 2017 because of changes to the assets test, you will also receive a Pensioner Concession Card.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is a concession card provided to self-funded retirees who have reached Age Pension age but are not eligible for a pension payment due to their income or assets. Eligibility for the Commonwealth Seniors Health Card is based on a person's adjusted taxable income, plus any deemed income from account-based income streams. There is no assets test.



You can get a card if you meet several conditions, including that you are not receiving another income support payment from Services Australia or the Department of Veterans' Affairs.

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

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

Add $639.60 to these amounts for each child in your care.

Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of $196 that assists eligible people with the additional home energy costs of operating essential medical equipment or medically necessary heating and cooling. To be eligible, you must use specified essential medical equipment in your home or have certain medical conditions that require the use of additional heating and/or cooling.

The payment is available in addition to any other existing state and territory government medical equipment rebate schemes. To claim, you must have a Commonwealth concession card and the person with medical needs and their carer must live at home together in Australia.

To access this payment, you need to apply online. Alternatively, you can contact **Services Australia's Disability, Sickness and Carers line (132 717)** or visit your local service centre. You may be asked to provide evidence of the medical need for equipment and proof that you pay the relevant energy bill.

For more information visit, https://www.servicesaustralia.gov.au/who-can-get-essential-medical-equipment-payment-and-how-much-you-can-get

Pharmaceutical Benefits Scheme Safety Net Card

The PBS Safety Net is calculated over each calendar year and resets annually on 1 January.

From 1 January 2026, the PBS Safety Net thresholds are:

- $277.20 for concession card holders
- $1,748.20 for general patients

Until you reach the applicable threshold, you may pay up to:

- $7.70 per medicine if you hold a concession card
- $25.00 per medicine if you are a general patient

After reaching the threshold, you can apply for a PBS Safety Net card, which entitles you to lower medicine costs.

With a PBS Safety Net card, your medicines will:

- Be free if you are a concession card holder
- Cost up to $7.70 per medicine if you are a general patient

Where multiple brands of the same medicine are available, prices may differ. Choosing a higher-priced brand may result in an additional cost.

> ! If you do not always use the same pharmacist, you can keep track of your expenditure using the PBS Safety Net record and the application for a Safety Net card form available from Services Australia.

For more information visit, https://www.servicesaustralia.gov.au/pbs-safety-net-card-application



Private Health Insurance Rebate

If you have private health insurance, you may be eligible for the Private Health Insurance (PHI) Rebate.

The PHI Rebate is income tested. Your rebate rate also depends on the age of the oldest person covered by the policy. It provides a rebate for a proportion of your hospital and general treatment (extras) cover. You can claim the rebate as a reduction to your health insurance policy, or as a tax offset in your annual tax return.

From **1 July 2026 to 31 March 2027**, new income thresholds will apply:

Singles **Families**	**≤$105,000** **≤$210,000**	**$105,001-123,000** **$210,001-246,000**	**$123,001-164,000** **$246,001-328,000**	**≥$164,001** **≥$328,001**
Rebate				
	Base Tier	Tier 1	Tier 2	Tier 3
< age 65	24.118%	16.079%	8.038%	0%
Age 65-69	28.139%	20.098%	12.058%	0%
Age 70+	32.158%	24.118%	16.079%	0%

Source: https://privatehealth.gov.au/health_insurance/surcharges_incentives/insurance_rebate.htm

Single parents and couples (including de facto couples) are subject to family tiers. For families with children, the income thresholds are increased by $1,500 for each child after the first.

To calculate your rebate entitlement, you can use the table above or the Private Health Insurance Rebate Calculator on the **Australian Taxation Office (ATO)** website or call them on **132 861.**

The PHI Rebate is not provided on the Lifetime Health Cover loading component of a PHI policy.



Medicare Safety Net Threshold

The Medicare Safety Net can lower your out-of-pocket medical costs, including the cost of seeing a doctor or specialist, as well as many tests and scans. When your out-of-pocket costs exceed one of the Medicare Safety Net thresholds, you'll start receiving higher Medicare benefits.

If you have a Pensioner Concession Card or a Commonwealth Seniors Health Card, you are eligible for the Extended Medicare Safety Net – Concessional. This means you can get up to 80 per cent of your out-of-pocket costs back.

You do not need to register for the Medicare Safety Net as an individual. Your out-of-pocket costs will be automatically calculated by Medicare, and the money you get back from Medicare will be automatically adjusted.

However, if you register as a couple or family, you can combine your costs for the Medicare Safety Net. This means you will reach the thresholds sooner and receive more back from Medicare. Contact **Medicare (132 011)** to register as a couple or a family.

2026 Medicare Safety Thresholds

Thresholds	Threshold amount	Who it's for	What counts towards the threshold	What benefit you'll get back
Original Medicare Safety Net (OMSN)	$594.40	Everyone in Medicare	Your gap amount for the calendar year.	100% of the schedule fee for out of hospital services.
Extended Medicare Safety Net (EMSN)- General	$2699.10	Everyone in Medicare	Your out-of-pocket amount for the calendar year.	80% of out of pocket costs or the EMSN benefit caps for out of hospital services.
Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A	$861.20	Concession cardholders and families eligible for Family Tax Benefit Part A	Your out-of-pocket amount for the calendar year.	80% of out of pocket costs or the EMSN benefits caps for out of hospital services.

For more information visit, https://www.servicesaustralia.gov.au/what-are-medicare-safety-nets-thresholds?

Carer Payment and Carer Allowance



Carer Payment can help people who are providing constant care to a child (under 16 years) or an adult (16 years and over) with disability, a medical condition, or who is frail aged.

Carer Payment is paid to people who because of the demands of their caring role, are unable to support themselves through paid employment.

Carer Payment is paid at the same rate as the Age Pension and is subject to the same income and asset tests. See the Age Pension section for more information.

Carer Payment recipients are eligible for the Pensioner Concession Card.

To get Carer Payment, you must be:

- An Australian resident (an Australian citizen or permanent visa holder residing in Australia)
- Providing constant care for someone who is an Australian resident with an illness or disability likely to last 6 months or more (unless they are terminally ill); and
- Providing care in the home of the person being cared for.

A 104-week waiting period applies to most new Australian residents before they can receive Carer Payment.

To qualify for Carer Payment, the person receiving care must also pass an income and asset test (if they don't receive a pension or benefit from Services Australia).

Care Receiver Income and Assets Tests	
Income Limit	$143,752 a year before tax
Assets Limit	$886,750

The payment amount can increase each year on 1 January due to indexation.

Eligibility is assessed using the income and assets of the care receiver, as well as their partner and dependent children.

For the care receiver assets test:

- The main home and the first 2 hectares of land are excluded.
- You may still qualify for Carer Payment even if the care receiver's assets exceed $886,750.

Contact **Disability Sickness and Carers line** on **132 717** to determine if your caring responsibilities make you eligible for Carer Payment.

For more information visit, https://www.servicesaustralia.gov.au/carer-payment

Carer Allowance



Carer Allowance is a payment for people who provide daily care and support to someone who:

- has a disability
- has a medical condition
- is frail due to age

You may be eligible if the person you care for needs ongoing daily care for at least 12 months or has a terminal illness. Both you and the person receiving care must meet eligibility rules.

Carer Allowance is $162.60 every fortnight. This payment is not taxable.

Your work income usually will not affect the payment if you and your partner earn less than $250,000 per year combined. If care is shared with another carer, the payment may be shared.

Some people may also qualify for Carer Payment in addition to Carer Allowance.

For more information visit, https://www.servicesaustralia.gov.au/carer-allowance

Carer Supplement

Carer Supplement is an annual payment of up to $600, paid automatically if you get:

- Carer Allowance
- Carer Payment
- Department of Veterans' Affairs Partner Service Pension and Carer Allowance
- Department of Veterans' Affairs Carer Service Pension.

You need to be getting one of these for a period that includes 1 July to be eligible for Carer Supplement

This payment doesn't add to your taxable income.

You do not need to apply for Carer Supplement. Services Australia will automatically make the payment into your bank account.

For more information visit, https://www.servicesaustralia.gov.au/carer-supplement

Disability Payments



Disability Support Pension

Disability Support Pension (DSP) is a payment from Services Australia for people with a physical, intellectual, or psychiatric condition that is likely to last more than 2 years and stops them from working.

DSP is usually paid every 2 weeks. The amount you get depends on your situation, including whether you are single or in a couple, and your income and assets.

To get DSP, you need to meet both medical and non-medical rules.

The non-medical rules are about your age, where you live, and your income and assets. You must be at least 15 years and 9 months old, be under Age Pension age, live in Australia, and be an Australian resident when you claim.

You also need to have lived in Australia for at least 10 years in total, with at least 5 of those years in a row. Some people can qualify under special rules, including some refugees and people covered by social security agreements.

The medical rules look at how your condition affects your ability to work. In general, your condition must be diagnosed, treated, and stabilised, likely to last more than 2 years, and stop you from working at least 15 hours a week in the next 2 years.

For people aged 21 or older, the maximum DSP rate is $1,200.90 per fortnight for a single person and $905.20 per fortnight for each couple, including pension supplement and energy supplement.

A payment summary shows the Services Australia payments you received in a financial year for tax purposes. Many people can get their payment summary through myGov or the Express Plus Service Australia app.

Contact **Disability Sickness and Carers** line **132 717** to see if you are eligible for DSP.

For more information visit, https://www.servicesaustralia.gov.au/disability-support-pension

Mobility Allowance

A payment to help with travel costs for work, study or looking for work if you have a disability, illness or injury that means you can't use public transport.

Mobility Allowance is $122.80 per fortnight to help with travel costs for work, study or looking for work if you can't use public transport. You can get it if you do one or more of the following things for at least 32 hours every 4 weeks on a continuing basis:

- paid work
- voluntary work
- self-employment
- vocal training
- independent living
- life skills training

If you are receiving an income support payment and doing more than 15 hours of paid work per week or seeking work for 15 hours or more a week through an Employment Services Provider, you may qualify for a higher rate of $171.00 per fortnight.

For more information visit, https://www.servicesaustralia.gov.au/mobility-allowance



My Aged Care



My Aged Care is the starting point for accessing Australian Government funded aged care services.

It aims to make it easier for older people, their families, and carers to find financial information and services available for aged care in Australia.

You can access **My Aged Care** on the phone or online:
Tel: 1800 200 422 • Website: www.myagedcare.gov.au

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

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

- **Commonwealth Home Support Program (CHSP)** for those who need entry level home support such as cleaning, gardening and home maintenance (this program will be transitioned to Support at Home by 1 July 2027)
- **Support at Home (SAH)** for those who need more complex and intensive care support to remain living at home to keep them well, independent, safe and connected to the community.
- **Residential Aged Care** for those who need personal and nursing care when they can no longer live independently at home.
- **Restorative Care Pathway** for those requiring short term care to stay independent and delay the need for ongoing care.
- **End of Life Pathway** for those who have been diagnosed with 3 months or less to live.
- **Assistive Technology and/or Home Modifications Scheme (AT-HM)** for those who need access to equipment and home modifications to help them live safely and independently at home.
- **Transition Care Program** provides up to 12 weeks of short-term care to help those who recover after hospital and regain independence.
- **National Aboriginal and Torres Strait Islander Flexible Aged Care Program (NATSIFACP)** provides culturally safe, flexible aged care that supports people to stay connected to home, family and community.
- **Multi-Purpose Service Program** for those living in rural and remote areas without a stand-alone hospital or aged care home.

Step 2. Apply for an assessment for aged care services

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

You, or a representative (i.e. family member or carer), should:

- visit the www.myagedcare.gov.au/apply-online to apply for My Aged Care; or
- call **1800 200 422** (free call); or
- book a face-to-face or video chat appointment with an Aged Care Specialist Officer (ACSO) at **Services Australia** centres by calling **1800 227 475** between 8am to 5pm on weekdays.

The application for assessment has three parts. The first checks you are eligible, the second captures your details, and the third confirms your contact details for the assessment organisation to call to discuss your needs and arrange the assessment. You will need your Medicare card and enough time to complete the application process.



If you already have an aged care assessment, are registered with My Aged Care, or need immediate care, do not apply online – contact **My Aged Care (1800 200 422)** instead.

Step 3. Getting assessed for aged care services

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

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

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

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

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

Step 4. Find a provider in your area and sign a service agreement

To find a local Support at Home or Residential Aged Care service provider by location or name, please go to www.myagedcare.gov.au/find-a-provider

Your service agreement is a contract between you and your aged care provider. Depending on the type of care you have been approved for, your service agreement will set out the terms and conditions of the services you are able to receive.

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

Your service agreement should include:

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

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



Commonwealth Home Support Programme



The Commonwealth Home Support Program (CHSP) helps older people access entry-level support services to live independently and safely at home.

Eligibility

You may be eligible for this service under the CHSP if you are:

- 65 years or older, or
- an Aboriginal or Torres Strait Islander person and aged at least 50, or
- homeless, or at risk of homelessness, and aged at least 50

If you are approved for CHSP services, you will receive a letter letting you know what services you're approved for. This includes any approvals for short-term care depending on your assessed needs. You can then choose an aged care provider that is right for you. Services are provided by a variety of organisations across Australia.

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

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

For new entrants to CHSP there are changes to eligibility and all CHSP providers must have a client contribution policy in place. This policy ensures that people who can afford to contribute to the cost of their care do so. It also protects those who are most vulnerable. Aged care providers charge different amounts for their services, and you will typically pay an hourly rate for the services you receive. There are no exit fees or other fees.

Contact **My Aged Care** on **1800 200 422** or visit https://www.myagedcare.gov.au/aged-care-programs/commonwealth-home-support-program

Support at Home

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

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

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

To enter the Support at Home program, you first need an aged care assessment through My Aged Care. If approved, an assessor will visit your home to assess your needs.

After the assessment, you receive a Notice of Decision and an individual support plan, which includes your approved services, your classification and quarterly budget, and any short-term supports such as assistive technology, home modifications, restorative care, or end-of-life support.

From 1 October 2026, personal care services under the Support at Home service list will move from the Independence contributions category to the Clinical supports contributions category.

What does this mean?

This means that the Australian Government will fully fund personal care services if you have been assessed and approved for Support at Home funding.

You will not pay out-of-pocket costs for personal care services if you are approved to access personal care services in your support plan and have available Support at Home funds.

Personal care includes services that help you with daily tasks, such as:

- showering
- continence support
- dressing
- eating
- hygiene
- assistance with self-adminstration of medication

Steps to access Support at Home:

1. Check your eligibility for an assessment through **My Aged Care online** or by calling **1800 200 422.**
2. Complete the in-person home assessment
3. If eligible, receive your decision letter and support plan
4. Take that plan to your chosen provider to start services

For more information visit, https://www.health.gov.au/sites/default/files/2025-10/support-at-home-program-booklet-for-older-people-families-and-carers.pdf

Support for Carers



Help for Grandparent Carers

Many grandparents care for their grandchildren through formal or informal care arrangements. Help for grandparent carers depends on your individual circumstances and includes:

- Payments to help with the cost of raising children
- No-cost or low-cost childcare
- Health care cards to reduce the cost of medical care and pharmaceuticals

You're a grandparent carer if you provide ongoing care and make the day-to-day decisions for your grandchildren. Grandparents who are caring for children that live in the same house as a parent are generally not eligible.

For more information visit, https://www.servicesaustralia.gov.au/support-for-grandparent-carers

Grandparent Subsidy

To receive the Grandparent Child Care Subsidy, you or your partner must first be eligible for the Child Care Subsidy and receive a government income support payment.

You must also be the child's grandparent or great-grandparent, provide at least 65% of the child's care, and make the daily decisions about the child's care, welfare, and development.

A grandparent can include biological grandparents, great-grandparents, and family relationships through adoption, stepparent relationships, artificial conception, de facto relationships, or surrogacy arrangements.

If you care for the child at least 65% of the time but do not receive an income support payment, you may not qualify for the grandparent subsidy. However, you may still be able to receive the regular Child Care Subsidy and other support through a recognised participation exemption from Services Australia.

Grandparent, Foster and Kinship Carer Advisors

Tel: 1800 245 965

Grandparent, Foster and Kinship Carer Advisers can help you and your family while you adjust to your change in circumstances. They can tell you about payments and support services based on your needs.

They can give you information about Medicare, Centrelink or Child Support. They can also refer you to federal, state and community services in your area.

Government Services



Services Australia

Services Australia provides a range of information and services to deliver income support payments. They can also arrange a social worker and financial counselling, usually by appointment.

To claim payment, you will need to visit Services Australia to fill in a claim form. You can also get forms at: www.servicesaustralia.gov.au or apply by using your MyGov account.

Services Australia Older Australians line: 132 300
Services Australia Multilingual Line: 131 202

Cabramatta Services Australia: 251 – 257 Cabramatta Road, Cabramatta NSW 2166
Fairfield Services Australia: 29-33 Barbara Street, Fairfield NSW 2165
Liverpool Services Australia: 211 – 231 Northumberland Street, Liverpool NSW 2170

Health Care

If you think you need an ambulance or your injury or illness is critical or life threatening, **call triple zero (000)** for an ambulance immediately.

For health advice, contact **Health Direct helpline 1800 022 222.** Registered nurses are available 24 hours a day, 7 days a week to provide advice, when you are not sure what to do. For more information, visit: www.healthdirect.gov.au

Medicare Urgent Care Clinic

Urgent care is when you need medical attention for an illness or injury that can be managed without a trip to the emergency department but cannot wait for a regular appointment with a general practitioner (GP).

Medicare UCCs provide acute episodic care and treatment that does not require a hospital admission. This may include:

- minor infections
- minor fractures, sprains, sports injuries and neck and back pain
- urinary tract infections (UTIs)
- sexually transmitted infections (STIs)
- minor cuts
- insect bites and rashes
- minor eye and ear problems
- respiratory illness
- gastroenteritis
- mild burns.

Medicare UCCs are open 8:00am to 8:00pm, seven days a week.

Find your closest one here: https://www.health.gov.au/find-a-medicare-ucc

Medical Costs Finder

• www.medicalcostsfinder.health.gov.au

The Medical Costs Finder helps patients find the typical cost of specialist medical services. It covers common services in and out of hospital.

Medicare

• www.servicesaustralia.gov.au/medicare • **132 011**

Medicare and its related programs provide Australians with access to a range of health services. Additional programs are available to families, Indigenous Australians, older Australians and people living in remote areas.

Visit the website, call the phone number above or visit a Services Australia office to find out what is covered by Medicare, or to claim a Medicare benefit.

Complaints

To make a complaint about a health provider or service, contact the Health Complaints Commission in your state or territory:

- ACT: **(02) 6205 2222**
- New South Wales: **1800 043 159**
- Northern Territory: **1800 004 474**
- Queensland: **133 646**
- South Australia: **1800 232 007**
- Tasmania: **1800 001 170**
- Victoria: **1300 582 113**
- Western Australia: **1800 813 583**

Australian Tax Office

• www.ato.gov.au

The ATO can assist with your taxation enquiries. This may include lodging your annual tax return, locating and using your Tax File Number, or assistance looking for lost superannuation.

You can contact the **ATO** on **132 861**.

Australian Financial Complains Authority

• www.afca.org.au • **1800 931 678**

The Australian Financial Complaints Authority (AFCA) replaces the older Financial Ombudsman Service, the Superannuation Complaints Tribunal and the Credit and Investments Ombudsman.

AFCA aims to provide consumers and small businesses with fair, free and independent dispute resolution for most financial complaints. They consider complaints about credit, finance and loans, insurance, banking deposits and payments, investments and financial advice and superannuation.

Older Persons Advocacy Network

• www.opan.org.au • **1800 700 600**

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy, information and education services to older people across Australia.

OPAN is a free service that supports older people and their representatives to address issues related to Commonwealth funded aged care services. OPAN operating hours are 8am–8pm Monday to Friday and 10am–4pm on Saturdays.



National Disability Insurance Scheme

• www.ndis.gov.au • **1800 800 110**

The National Disability Insurance Scheme (NDIS) is Australia's first national scheme for people with disability.

The NDIS aims to support a better life for hundreds of thousands of Australians with a significant and permanent disability and their families and carers.

To find out whether you are eligible for the NDIS, visit the website or call the hotline. People must be under the age of 65 years to join the NDIS.



Carer Gateway

• www.carergateway.gov.au • **1800 422 737**

If you care for a family member or friend with disability, a medical condition, mental illness, or who is frail due to age, then Carer Gateway can help you.

Through Carer Gateway, the Australian Government works with a range of health and carer organisations across Australia to deliver services and supports no matter where you are.

Contact Carer Gateway to find out about the wide range of help – from counselling and peer support groups, to respite care, home help and equipment.

Scam Safety Information

Scams are very common and can happen to anyone. Scammers may call, send messages, or contact you online to try to take your money or personal details.



Remember 3 Steps:

1. **STOP** – Do not rush. Take your time. Do not handover any money or information.
2. **CHECK** – Make sure the person or organisation is real. Ask someone you trust if unsure.
3. **PROTECT** – Act quickly if something feels wrong.

If you think you have been scammed:

- Call your bank immediately
- Change your passwords and security details
- Check your bank account for unusual activity
- Report the scam:
  - **Scamwatch:** www.scamwatch.gov.au
  - **Cybercrime:** www.cyber.gov.au
  - If it involves **Services Australia (1800 941 126):** reportascam@servicesaustralia.gov.au
  - If it involves **Australian Tax Office (1800 008 540):** https://www.ato.gov.au/online-services/scams-cyber-safety-and-identity-protection/verify-or-report-an-ato-scam
- Tell the organisation or website where the scam happened.

Free Support Services:

- **IDCARE (1800 595 160):** Free help to make a plan and recover from scams.
- **Lifeline (13 11 14)**: Free emotional support if you feel worried or upset.
- **Beyond Blue (1300 22 4636)**: Support for stress, anxiety, or depression.

For more information, visit our office to pick up a free booklet, The Little Book of Scams. It provides practical tips on how to recognise and avoid scams. Available in Arabic, Chinese, English and Vietnamese.

Social and Community Hubs



Many groups run programs that promote a healthy lifestyle for seniors.

Here is a list of some local organisations you can reach out to find out more:

Fairfield City Council Community Directory
https://www.fairfieldcity.nsw.gov.au/Community/Healthy-Fairfield/Community-Directory

Liverpool City Council Seniors Active Living
https://www.liverpool.nsw.gov.au/community/your-community/seniors

NSW Activities for Older People
NSW Senior Activities: Find Local Activities Near You

Anglicare
1300 111 278
https://www.anglicare.org.au/

CORE Community Services
02 8582 4200
https://corecs.org.au/

Fairfield Women's Health Service
02 9794 0150/ 02 9794 0160
https://www.fwhs.org.au/

Fair Foundations
02 9727 4333
https://fairfoundations.org.au/what-we-do/seniors-support/

Gandangara Local Aboriginal Land Council
02 9602 5280
https://www.gandangara.org.au/

Liverpool Women's Health Centre
02 9601 3555
https://www.liverpoolwomenshealth.org.au/

South-West Sydney Men's Shed Bonnyrigg NSW
02 8786 0040
https://mensshed.org/sheds/south-west-sydney-mens-shed-inc/

The Parks Community Network Inc
02 9609 7400
https://www.parkscommunity.org.au/aging-and-disability/seniors-connected.htm

Wesley Mission - Wesley Seniors Social Hub South West Sydney
02 8467 6129
www.wesleymission.org.au

For low-cost and free meals in your area:

Fairfield:
https://www.fairfieldcity.nsw.gov.au/files/assets/public/v/3/documents/community/health/low-cost-free-meals-directory-fairfield-april-26.pdf

Liverpool:
https://www.liverpool.nsw.gov.au/__data/assets/pdf_file/0005/255578/Low-Cost-Free-Meals-Directory-Liverpool-Oct-23.pdf

Useful Numbers

Aged Care Quality and Safety Commission Lodging Complaints
1800 951 822

Al Anon Family Groups
1300 252 666

Arthritis Australia
1800 011 041

Asthma Australia
1800 278 462

Australian Taxation Office
13 28 61

Australian Organ Donor Register
1800 777 203

Beyond Blue
1300 224 636

Bowel Cancer Australia Helpline
1800 727 336

Cancer Council Helpline
13 11 20

Carers Gateway
1800 422 737

Carers NSW
02 9280 4744

Commonwealth Respite and Carelink Centres
1800 052 222

Diabetes Australia
1800 177 055

Domestic Violence (1800 RESPECT)
1800 737 732

Get Healthy Information and Coaching Service
1300 806 258

Grief Line
1300 845 745

Healthy Bones (Osteoporosis)
1800 242 141

Hearing Australia
134 432

Heart Foundation
13 11 12

Hepatitis Australia National Information Line
1800 437 222

Home Support and Care – Call MyAged Care
1800 200 422

Kidney Health Australia
1800 454 363

Lifeline
13 11 14

Medicines Line
1300 633 424

MensLine Australia
1300 78 99 78

My Aged Care
1800 200 422

National Bowel Cancer Screening Program
1800 627 701

National Immunisation
1800 671 811

National Cervical Screening Program
1800 627 701

National Continence Helpline
1800 330 066

National Dementia Helpline
1800 100 500

National Relay Service
1800 020 103

National Relay Service Helpdesk
1800 555 660

NDIS Hotline
1800 800 100

NSW Ageing and Disability Helpline
1800 628 221

Older Persons Advocacy Network
1800 700 600

Poisons Information Centre
13 11 26

Quitline
113 QUIT or 13 78 48

Reading and Writing Hotline
1300 655 506

Services Australia: Disability, Sickness and Carers Line
13 27 17

Services Australia: Older Australians
13 23 00

Stroke Recovery Association NSW Line
1300 650 594

StrokeLine
1800 787 653

Telecommunications Industry Ombudsman
1800 062 058

Translating and Interpreting Service (TIS)
13 14 50

Urgent Care Services (Healthdirect)
1800 022 222

Victims Access Line
1800 633 063

Victims Access (Aboriginal) Line
1800 019 123

Vision Australia
1300 847 466

Open Arms (Veterans & Families Counselling) Line
1800 011 046

Veterans' Home Care Assessment Agency
1300 550 450.

Department of Veterans' Affairs
1800 VETERAN or 1800 555 254

NSW Office for Veterans' Affairs (OVA)
02 8688 0602 or 1300 838 233

The Commonwealth Ombudsman investigates complaints about Australian Government agencies. You can contact them on **1300 362 072.**

Note:
- Calls to 1800 numbers are generally free to the caller when made from a land line
- Calls to 13 or 1300 numbers are charged at a low fixed amount to the caller when made from a land line
- All calls made from mobile or public phones are charged at the rates applicable to each telephone provider

Notes



This information is correct as of June 1, 2026. This booklet is designed as a guide and is subject to change and individual circumstances. Please consult with your local Services Australia (Centrelink) Branch or government department before making any decisions.

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