



What are the benefits of a concession card?

As people age, they may need more medical treatment and rely more on pharmaceuticals. The costs can quickly add up. The government provides several types of concession cards that may entitle the holder to discounts.

What cards are available?

The main concession cards provided through Centrelink are:

- **Commonwealth Seniors Health card** gives older Australians cheaper medicines and some concessions.
- **Health care card** automatically granted if you are receiving certain Centrelink payments.
- **Low-income health care card** gives you access to cheaper medicines and some concessions if you're on a low income.
- **Pensioner concession card** automatically granted if you receive certain payments from Centrelink.

Certain beneficiaries of DVA pensions may be entitled to DVA specific health cards – Gold card, White card or Orange card. These may provide a greater range of discounts than a Centrelink card. Eligibility details and the range of concessions should be checked with DVA.

What concessions are provided?

Concession cards generally provide discounts on eligible prescription medicines and medical practitioners may choose to bulk bill.

Other concessions vary depending on the card type and may also vary from State to State. These may include concessions from State and local Government authorities such as discounts on:

- property and water rates,
- energy bills,
- public transport, and
- motor vehicle registration.

Details for your card's benefits should be checked carefully to determine if the discounts only.

Energy bill relief from 1 July 2023

The Australian Government and state and territory governments are working together to provide targeted electricity bill relief to eligible households and small businesses.

Visit www.energy.gov.au and search 'Energy Bill Relief Fund for households' to check if you're eligible to receive up to \$500 in energy bill relief.

Commonwealth Seniors Health Card

To qualify for this card, you must be:

- Age Pension age
- Meet residence rules
- Not receiving an income support payment from Centrelink or the Department of Veterans' Affairs
- Meet identity requirements
- Meet an income test.

Age pension age

If your birthday is:	Your Age Pension age is:
1 July 1952 – 31 December 1953	65.5
1 January 1954 – 30 June 1955	66
1 July 1955 – 31 December 1956	66.5
On or after 1 January 1957	67

Income test

Adjusted taxable income and deemed income generated by certain account-based pensions (ABP) is counted towards this requirement.

Adjusted taxable income includes:

- taxable income
- foreign income
- tax-exempt foreign income
- total net investment losses
- reportable fringe benefits
- reportable superannuation contributions
- certain tax free pensions or benefits.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Commonwealth Seniors Health Card'

Health care card

You automatically get this card if you receive any of the following payments:

- ABSTUDY Living Allowance
- Austudy
- JobSeeker Payment
- Parenting Payment partnered
- Special Benefit
- Youth Allowance for students and apprentices

You can also get a card for up to one year if you get any of the following payments:

- Carer Allowance for a child younger than 16 – the card is for the child in your care only
- Carer Payment for short term or irregular care less than 6 months
- the maximum rate of Family Tax Benefit Part A
- Mobility Allowance if you're not getting Disability Support Pension.

You must also live in Australia and meet the residence rules of that payment.

If you get Carer Payment, your card is valid for a period of 26 weeks. But only if you get it for episodic or short term care for a child.

You may get a different concession or health care card if you can't get a Health Care Card.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Health care card'.

Low income health care card

To qualify for a low income health care card you must:

- satisfy an income test
- meet residence rules

If your child's name is on your card, you may be able to use it to pay for their expenses.

A dependant can be put on your card if either:

- you're their main carer,
- they live with you for at least 2 nights every fortnight

Income test

Centrelink will assess the gross income you have earned for the 8 weeks immediately before you make a claim for the low income health care card. This average weekly income requirement must also be maintained to retain the card.

Examples of income assessed include:

- employment income, such as wages, salary and self-employment income
- employer provided fringe benefits
- rental income
- reportable super contributions, salary sacrifice
- Centrelink pensions, benefits and some supplementary payments

The definition of income also includes deeming on financial investments including bank accounts, shares, managed funds and account based pensions.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Low income health care card'.

Pensioner concession card

You automatically get this card if you receive any of the following payments:

- Age Pension
- Carer Payment
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, caring for a dependent child and looking for work
- Parenting Payment single

Your Parenting Payment single ends when your youngest child turns 8. You can keep your card for 12 weeks after your Parenting Payment ends.

If you are aged 60 or over and receiving Parenting Payment partnered or Special Benefit, you can get the card if you have been received these amounts for greater than 9 months.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Pensioner Concession Card'

Commonwealth Seniors Health Card (CSHC)

20 September 2023 to 19 September 2024

Family situation	Annual income limit
Single	\$95,400
Couple (combined)	\$152,640
Couple, illness-separated (combined)	\$190,800
For each dependant child add	\$639.60

Eligibility to the CSHC is determined based on the individual's Adjusted Taxable Income (ATI). ATI is the sum of: taxable income, fringe benefit value, target foreign income, net investment losses, reportable superannuation contributions, deemed income on ABPs (unless grandfathered or the ABP is owned by a partner aged under 60).

Low-income health care card (LIHCC)

20 March 2024 to 19 September 2024

Family situation	Weekly income to qualify	Weekly income to lose the card (existing cardholders) ²
Single, no children	\$739	\$961.25
Couple (combined), no children	\$1,315	\$1,643.75
Single, one dependent child	\$1,315	\$1,643.75
Additional amount for each dependent child	\$34	\$42.50

1. To be eligible for the LIHCC, applicant's average Centrelink income must be below the lower qualifying limit for the eight-week period immediately prior to the application.
2. Once a LIHCC has been issued, weekly income must not exceed the limits below the disqualifying limit during the entitlement period.

For more information, please contact us.

1300 349 188

investments@priorityag.com

priorityag.com



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Priority Advisory Group

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Priority Advisory Group PO BOX 1117 Chatswood NSW 2067

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