Australian Government Directory of Services for Older People 2012–2013

Your guide to Australian Government programs and services of interest to older people
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Foreword

This Australian Government Directory of Services for Older People 2012–13 is your easy guide to many useful services including health, care needs, legal rights, and finance and employment choices.

The Directory has a brief description of each service to make it easier for you to identify and contact the program or service that may be of greatest use. A more detailed table of contents has been added to this edition, and the index at the back has been retained to help you find information quickly.

Some services are especially relevant to certain sectors of the community. Symbols have been used to help you identify these groups.

Australian Government agencies have provided updated information for the 2012–13 edition of the Directory, providing you with the most comprehensive information to date.

Publication of the Directory coincides with exciting developments in aged care in Australia.

The Australian Government is committed to building a better, fairer and more nationally consistent aged care system.

We recognise that older Australians deserve a flexible and seamless system that provides more choice, control and easy access to a full range of services, where they want them and when they need them.

On 20 April 2012, Prime Minister Julia Gillard and I unveiled a 10-year plan to reshape aged care. The $3.7 billion Living Longer Living Better aged care reform package will deliver more choice, easier access and better care for older Australians and their families.

Developing a nationally consistent aged care system will improve services for older people by minimising duplication and streamlining services, as well as reducing pressures on our health and hospitals system.
Aged care reform will be implemented in stages, starting from 1 July 2012 with the establishment of a new Aged Care Reform Implementation Council that will drive further development of aged care reform.

A comprehensive package of reforms will follow—all aimed at delivering the kind of aged care system that every Australian will be proud of, today and in the future.

Information on Living Longer Living Better can be found at www.agedcareaustralia.gov.au

I hope you and your family find the Directory helpful. A downloadable version of the Directory is available at: www.health.gov.au

Mark Butler
Minister for Mental Health and Ageing
Introduction

The Australian Government Directory of Services for Older People is a guide to Australian Government programs and services of interest to older people. It contains a brief description of each of these and provides contact information for most listings.

All information in this Directory was correct at the time of publication. However, some payment amounts and contact information may change from time to time. Always check with the relevant agency before making decisions or acting on information contained in this Directory.

How to use this Directory

This Directory is divided into five chapters.

- Chapter 1, ‘Health choices’, covers a range of health matters including preventive care, early detection and getting medical care. Information about how to better manage medical conditions is also included.
- Chapter 2, ‘Accessing care’, contains information about how to get help to stay at home and how to access aged care, including residential services. Advice for carers is included here.
- Chapter 3, ‘Employment choices’, covers where to go to get help finding work, financial assistance and options for education and training.
- Chapter 4, ‘Finance choices’, details pensions, allowances and other payments. Information about taxation, superannuation and where to go for financial advice is also contained here.
- Chapter 5, ‘Protecting your rights’, covers information about legislation and where to go for help.
The last three sections of the Directory are:

- Abbreviations and acronyms
- Glossary
- Index.

Additional services

Some services have been established to assist special groups in the community. These services feature an icon identifying which group they represent:

- services for Aboriginal and Torres Strait Islander peoples
- services for people with culturally and linguistically diverse backgrounds
- services for people in rural and regional areas
- services for veterans.

Cost of phone calls

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 phones are charged at the rates applicable to each telephone provider.

All calls made from public phones are charged at the rates applicable to each telephone provider.

In a life-threatening or critical emergency please call 000.
Help with English

Translating and Interpreting Service
The Australian Government, through the Department of Immigration and Citizenship (DIAC), provides a Translating and Interpreting Service (TIS National) for people who do not speak English and for English speakers needing to communicate with them.

TIS National connects clients and non-English speakers with interpreters 24 hours a day, seven days a week. TIS National is accessible from anywhere in Australia.

Phone: 13 14 50 (TIS National)

Centrelink services enquiries
For Centrelink services enquiries, non-English speakers should call 13 12 02. This is not an interpreter service. People telephoning this number can have their questions answered directly by a Service Officer in their own language, and an appointment and interpreter can be arranged where required.

Phone: 13 12 02 (Centrelink services)

Pre-booked Telephone Interpreting
Pre-booked Telephone Interpreting allows clients to book an interpreter in advance to ensure that any special requirements can be met. Pre-booked calls are advantageous for clients where the non-English speaker is from a minority community language group, or if an interpreter is required for a set time or important occasion, such as a business conference.

To request a pre-booked telephone interpreter, please submit the Pre-booked Interpreter Booking Form available online.
On-site interpreting services

TIS National also provides on-site interpreters for face-to-face assignments. Onsite appointments are usually booked by the agency or organisation that is communicating with the non-English speaker. Please discuss the need for an on-site interpreter with the agency you are dealing with.

To request an on-site interpreter, please submit the Onsite Interpreter Booking Form available online.

Document translations

TIS National facilitates fee-free translation of documents for new migrants to Australia through Adult Migrant English Program (AMEP) offices. Document translation is available to new migrants to help them settle into the Australian community.

Documents eligible for translation include birth, marriage and death certificates, employment and education records, and medical referrals and reports.

Eligible clients may obtain fee-free translations of approved documents within a period of two years after the date of:

- their initial arrival in Australia with a permanent visa or Australian citizenship; or
- the onshore grant of a permanent visa.

To obtain further information about your eligibility to have documents translated fee-free, please contact your local AMEP office.
Doctors Priority Line

The Doctors Priority Line provides interpreting services to medical practitioners including specialists working in private practice to assist with communication with culturally and linguistically diverse permanent residents or citizens of Australia for Medicare services claimable consultations or treatment.

Medical practitioners who call TIS National for interpreting services are given priority connection to interpreters.

If you wish to use an interpreter when speaking with your doctor, please ask them to call TIS National for a free interpreting service.

Free interpreting services are also available to pharmacists to assist them to dispense PBS medicines to people from culturally and linguistically diverse backgrounds.

Multicultural services—Department of Human Services

The Department of Human Services provides a number of services to help customers from cultural and linguistically diverse backgrounds. Customers can speak to a Multicultural Service Officer in their own language by calling Multilingual Call. Information in different languages can be found on the Department of Human Services website. Interpreters and translation of documents for Centrelink services can be arranged free of charge.

| Phone: | 13 12 02 (Centrelink services) |
| Website: | www.humanservices.gov.au/multicultural |

(For more details refer to Chapter 4: Products and assistance/Department of Human Services Multicultural Services).
Help with hearing and/or speech impairment

National Relay Service

The National Relay Service (NRS) is an Australian Government initiative. It is a phone solution that lets people who are deaf or have a hearing and/or speech impairment ring anyone, anywhere and vice versa. A specially trained relay officer relays the phone conversation between the two parties and helps the call go smoothly.

Depending on your circumstances, you will need either a standard telephone, a computer with modem or a teletypewriter (TTY).

The NRS is available 24 hours a day, seven days a week. All relay calls are confidential. Calls via the NRS cost about the same as a local phone call. Training on making relay calls is free.

The NRS also provides a text-based emergency service that enables access to police, fire brigade or ambulance by dialling 106 on a TTY.

| Phone: | To make an NRS call: 13 36 77 (TTY/voice) OR 1300 555 727 (speak and listen) Then dial or ask for the phone number you wish to call. 1800 555 660 (NRS Helpdesk—for more information or support) |
| Email: | helpdesk@relayservice.com.au |
| Website: | www.relayservice.com.au |
| Postal: | National Relay Service 21A Elliott Street BALMAIN NSW 2041 |
Locating government organisations

There are three levels of government in Australia; Australian Government, state or territory government and local government.

**Australian Government**

The Australian Government, also known as the Commonwealth Government or the Federal Government, passes laws which affect the whole country. The decision-making body of the Australian Government is the Parliament of Australia. It is located in Canberra and consists of two houses: the House of Representatives and the Senate.

Australian Government responsibilities include foreign affairs, social security, industrial relations, trade, immigration, currency and defence.

**australia.gov.au**

The *australia.gov.au* website is your connection with government in Australia. It links to information and services on around 900 Australian Government websites as well as selected state and territory resources. *australia.gov.au* also searches over four million web pages from the Australian Government and state and territory governments.

The site has been set up to improve access to information, messages and services on government websites. It allows people to personalise their viewing and browsing options through an optional online account.

<table>
<thead>
<tr>
<th>▶ Website:</th>
<th>australia.gov.au</th>
</tr>
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</table>
| ▶ Postal:         | Department of Finance and Deregulation  
|                   | John Gorton Building  
|                   | King Edward Terrace  
|                   | PARKES ACT 2600 |
Department of Human Services

Centrelink, Medicare Australia, Child Support Agency and CRS Australia

It is important to note that Centrelink, Medicare Australia, the Child Support Agency and CRS Australia are now part of the Australian Government Department of Human Services.

The department is now responsible for their payments and services. You may notice changes to signage, websites, phone messages, or logos as the department brings together information about various services and payments for you. Find out more at www.humanservices.gov.au

State and territory governments

Australia has six parliaments at the state level and two territory parliaments. They each retain the power to make their own laws over matters not controlled by the Australian Government. State and territory parliaments are located in each of Australia’s eight capital cities.

State and territory government responsibilities include justice, consumer affairs, health, education, forestry, public transport and main roads.

State and territory government websites

<table>
<thead>
<tr>
<th>Australian Capital Territory</th>
<th><a href="http://www.act.gov.au">www.act.gov.au</a></th>
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<tbody>
<tr>
<td>New South Wales</td>
<td><a href="http://www.nsw.gov.au">www.nsw.gov.au</a></td>
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<tr>
<td>Northern Territory</td>
<td><a href="http://www.nt.gov.au">www.nt.gov.au</a></td>
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<tr>
<td>Queensland</td>
<td><a href="http://www.qld.gov.au">www.qld.gov.au</a></td>
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<tr>
<td>South Australia</td>
<td><a href="http://www.sa.gov.au">www.sa.gov.au</a></td>
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<td>Tasmania</td>
<td><a href="http://www.tas.gov.au">www.tas.gov.au</a></td>
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<tr>
<td>Victoria</td>
<td><a href="http://www.vic.gov.au">www.vic.gov.au</a></td>
</tr>
<tr>
<td>Western Australia</td>
<td><a href="http://www.wa.gov.au">www.wa.gov.au</a></td>
</tr>
<tr>
<td>Norfolk Island</td>
<td><a href="http://www.info.gov.nf">www.info.gov.nf</a></td>
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</table>
Local government

Local governments are established by state and territory governments to take responsibility for a number of community services. The decision-making body of local government is usually called the city council or shire council.

Local government responsibilities include: local road maintenance, garbage collection, building regulations, land subdivisions, and public health and recreation facilities such as swimming pools.

There are over 560 councils across Australia. Refer to your local phone directory to contact your local government.
Chapter 1
Health choices
Chapter 1: Health choices

This chapter covers a range of health matters and includes some financial information that relates to health. The entries are grouped into the following sections:

- Preventive care
- Early detection
- Medical care
- Managing conditions

Preventive care

Aboriginal and Torres Strait Islander health assessment

A health assessment is available to Aboriginal and Torres Strait Islanders of all ages. The older person’s health assessment for people 55 years and over involves assessing health and physical, psychological and social function. Preventive health care, education and other assistance may be offered.

It is recommended that this health assessment be undertaken annually.

Aboriginal and Torres Strait Islanders who might be eligible for this health assessment should speak to their GP, health worker or clinic.

If your medical practitioner bulk-bills, you will not have to pay for the assessment.

▶ Website:  www.health.gov.au/mbsprimarycareitems
Cancer

The risk of cancer increases with age. More than twice as many cancers are diagnosed in people aged 60 and over compared with people aged less than 60. Smoking, sun exposure, poor diet, alcohol, inadequate exercise or being overweight cause more than 13,000 cancer deaths each year. These deaths can be prevented.

Cancer Council Australia recommends seven simple steps for minimising the risk of cancer. Fact sheets and information can be downloaded from Cancer Council Australia’s website.

- **Phone:** 13 11 20 *(Cancer Council Helpline)*
- **Website:** www.cancer.org.au

Dementia

Dementia is not a natural part of ageing. There are things you can do to reduce your risk of developing dementia as you get older.

The *Dementia Resource Guide* identifies resources that address dementia risk reduction strategies.

- **Phone:** 1800 100 500 *(National Dementia Helpline)*
- **Website:** www.health.gov.au/dementia *(Dementia Resource Guide)*

Diabetes

Diabetes and its complications contribute significantly to ill health, disability and premature death in Australia. Diabetes-related complications include coronary heart disease, stroke, peripheral vascular disease, blindness, kidney disease, limb amputation and impotence.

There is evidence that ‘older onset’ or Type 2 Diabetes is the fastest growing chronic disease in Australia. The main risk factors are ageing and obesity.
There are currently over 850,000 people diagnosed with type 2 diabetes and a further estimated 2 million Australians with ‘pre-diabetes’ who are at high risk of getting diabetes in the next five years. Pre-diabetes occurs when blood sugar levels are above normal range but not yet so high that diabetes can be clinically diagnosed.

You can reduce your risk of diabetes significantly by adopting a healthy lifestyle. This means that reducing your weight by even 5 to 10 per cent will help—through physical activity, eating nutritious foods to reduce fat intake, reducing your stress and not smoking.

Early detection and effective management are the keys to diabetes control. Good glucose control can delay the occurrence and slow the progress of complications in all types of diabetes.

See your medical practitioner or contact Diabetes Australia for more information.

| Phone: | 1300 136 588 (Diabetes Australia) |
| Email: | admin@diabetesaustralia.com.au |
| Website: | www.diabetesaustralia.com.au |

Health assessments

Australians aged 75 or over are able to access a Medicare rebate for an annual health assessment undertaken by their GP. This is a voluntary health assessment available regardless of health status. It is intended to alert your medical practitioner to risk factors and hazards to your health that may need further management.

New residents of aged care homes are able to access a Medicare rebate for a comprehensive medical assessment by their GP on admission. Existing residents are also able to receive a comprehensive medical assessment annually.

If your medical practitioner bulk-bills, you will not have to pay for the annual assessment.

| Website: | www.health.gov.au/mbsprimarycareitems |
Healthy eating

Good nutrition is fundamental to all aspects of good health and wellbeing. The *Dietary Guidelines for Australian Adults* provide recommendations and practical advice on the types of food and the eating patterns that support and promote good nutrition and health. Each guideline relates to a key health issue and is like a piece of a good health puzzle. Free copies of the guidelines are available by contacting National Mailing and Marketing or downloading it from the National Health and Medical Research Council website.

| ▶ Phone: | (02) 6269 1080 *(National Mailing and Marketing)* |
| ▶ Email: | health@nationalmailing.com.au |
| ▶ Websites: | www.health.gov.au  
www.nhmrc.gov.au *(National Health and Medical Research Council)* |

Heart Foundation

The Heart Foundation’s Health Information Service offers free personalised information from qualified health professionals on heart health, nutrition and healthy lifestyle. The service is available during business hours.

| ▶ Phone: | 1300 362 787 *(Heart Health Information Line)* |
| ▶ Website: | www.heartfoundation.org.au/healthinfo |
| ▶ Email: | health@heartfoundation.org.au |

Lifescripts—advice for healthy living

Lifescripts is a national program that helps GPs and their practices provide lifestyle advice to their patients. Advice may be about quitting smoking, increasing physical activity, eating a healthier diet, reducing alcohol consumption or a combination of these.

Your GP can help you by:

- assessing your current lifestyle for any health risks
- giving you advice on how to access to more information on healthy changes for your lifestyle
• giving you practical help to achieve your goals
• arranging specialised services.

► Website: www.health.gov.au/lifescripts

Men’s Health Peer Education

The Men’s Health Peer Education program aims to raise the veteran community’s awareness of men’s health issues by encouraging members of the veteran and ex-service community to share the responsibility for managing their own health and wellbeing. It is a self-help health management program run by volunteer facilitators. The program has a website that provides easy access to information on a wide variety of health conditions such as heart and vascular health, diabetes, mental health and cancer.

► Phone: 13 32 54 (veterans—capital city callers)
1800 555 254 (veterans—regional callers)

► Website: www.dva.gov.au

National Bowel Cancer Screening Program

Bowel cancer is the second most common internal cancer affecting both men and women and the second most common cause of cancer-related death. The risk of developing bowel cancer increases sharply from the age of 45.

Australia has one of the highest rates of bowel cancer in the world. About one in 18 men and one in 27 women will develop bowel cancer before the age of 75.

Bowel cancer screening has been found to be convenient and effective. In the 2011–12 Budget, the Australian Government provided $138.7 million over four years to continue the National Bowel Cancer Screening Program on an ongoing basis.

People turning 50, 55 and 65 years of age are being invited to complete a simple, yet highly effective, faecal occult blood test in the privacy of their own home and send it to a pathology laboratory for analysis. Up to 3.7 million people have received an invitation to participate in this phase of the program.
National Stroke Foundation
The National Stroke Foundation is a not-for-profit organisation that works with the public, government, health professionals, patients, carers and stroke survivors to reduce the impact of stroke on the Australian community.

<table>
<thead>
<tr>
<th>Phone:</th>
<th>1800 787 653 (StrokeLine)</th>
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<tbody>
<tr>
<td>Email:</td>
<td><a href="mailto:admin@strokefoundation.com.au">admin@strokefoundation.com.au</a></td>
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<tr>
<td>Website:</td>
<td><a href="http://www.strokefoundation.com.au">www.strokefoundation.com.au</a></td>
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<td>Postal:</td>
<td>National Stroke Foundation</td>
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<td>Level 7</td>
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<td></td>
<td>461 Bourke Street</td>
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<td>MELBOURNE VIC 3000</td>
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Physical activity
No matter what your age, weight, health problems or abilities, you should try to do some kind of physical activity. If you are starting an activity program, it is important to start out slowly and increase your activity over time. Older people should exercise for at least 30 minutes each day. Exercise improves strength and balance, and can reduce your risk of falls. It can make your heart healthier and increase your fitness and endurance. It can also contribute to independent living by helping to maintain or increase your ability to undertake daily activities.

You can put together your 30 minutes of activity in as little as 10-minute bursts. Doing some physical activity, no matter how little, is better than doing nothing at all. Try to be active every day in as many ways as possible, doing a range of activities that incorporate fitness, strength, flexibility and balance. Choose activities that you enjoy—perhaps do them with a friend to help keep you motivated. This may be a combination of walking, dancing, swimming, bowls, tai chi, cycling, a group activity class, an exercise class, strength training—anything that gets you moving.
If you have enjoyed a lifetime of vigorous physical activity, keep doing so in a way that suits your capability.

If you live with a chronic disease, or if you have stopped exercising because of a new health problem and want to start again, check with your doctor, nurse, physiotherapist, podiatrist or local fitness centre about the type and amount of activity you can do. Remember to start slowly and gradually build up your intensity and duration as your fitness increases.

*Choose Health: Be Active* is a free booklet to help older Australians improve their health and wellbeing by increasing their physical activity. The booklet discusses a variety of ways you can be more physically active in everyday life.

| Phone:     | 1800 200 422  
            | *(National number for information on aged care)*  
            | 13 32 54 *(veterans—capital city callers)*  
            | 1800 555 254 *(veterans—regional callers)*  
| Websites:  | www.health.gov.au  
            | www.dva.gov.au  

**Pneumococcal vaccination**

Pneumococcal disease is caused by the bacterium *Streptococcus pneumoniae*. Some types of the bacterium are commonly found in the upper respiratory tract (nose, throat and windpipe) of healthy people. The bacterium can spread between people through infected droplets in the air and by touching an infected person. The disease can cause:

- meningitis (infection of the membranes that enclose the brain and spinal cord)
- pneumonia (lung infection)
- septicaemia/bacteraemia (blood system infection)
- middle ear and sinus infections.

The National Pneumococcal Vaccination Program for Older Australians commenced in January 2005 and provides free pneumococcal polysaccharide vaccine (Pneumovax23®) to adults aged 65 years or older.

People aged 65 years or over should discuss immunisation with their doctor or health care provider.
Adults aged 65 years or over are at higher risk of contracting pneumococcal disease than the rest of the population, with the majority of deaths from this disease occurring in this age group.

One dose of vaccine is required at 65 years of age and only those people at high risk of serious disease should be given a second dose five years after the first.

<table>
<thead>
<tr>
<th>▶ Phone:</th>
<th>1800 671 811 <em>(Immunise Australia Information Line)</em></th>
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<tr>
<td>▶ Email:</td>
<td><a href="mailto:immune.coord@health.gov.au">immune.coord@health.gov.au</a></td>
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<tr>
<td>▶ Website:</td>
<td><a href="http://www.immunise.health.gov.au">www.immunise.health.gov.au</a></td>
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<tr>
<td>▶ Postal:</td>
<td>Department of Health and Ageing</td>
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<td>MDP 13</td>
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<tr>
<td></td>
<td>GPO Box 9848</td>
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<td>CANBERRA ACT 2601</td>
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**Seasonal influenza vaccine**

The vaccine is a very important way to help prevent catching influenza (the flu). The best time to be vaccinated is in autumn, before the usual outbreak of winter flu.

People eligible to receive the free flu vaccine include:

- people 65 years of age and over
- Aboriginal and Torres Strait Islanders 15 years of age and over
- pregnant women
- anyone over six months of age with medical conditions that predispose them to the risk of complications from influenza.

You should talk with your doctor or immunisation provider about getting the vaccine.
Sensible alcohol consumption

For many people, drinking is an important and enjoyable part of a social life. However, people age at different rates and older people who drink alcohol need to reassess their drinking regularly. Older people are more vulnerable to the effects of alcohol due to changes in body composition, decreased metabolic capacity and the presence of other medical conditions. Alcohol can also interact with many medications—check this with your GP or pharmacist. Research studies have shown that alcohol can increase the risk of falls, motor vehicle accidents and suicide.

The Australian Guidelines to Reduce Health Risks from Drinking Alcohol recommend that, for healthy men and women, drinking no more than two standard drinks on any day reduces the lifetime risk of harm from alcohol-related disease or injury; and on a single occasion, drinking no more than four standard drinks reduces the risk of alcohol-related injury arising from that occasion.

www.alcohol.gov.au has posters and brochures with Guidelines messages, and other useful information about alcohol consumption. The Guidelines materials have also been translated for culturally and linguistically diverse readers.
Staying on your feet and avoiding falls

Slips, trips and falls can happen to anyone, but they are more common and more significant as we get older, because we are more likely to injure ourselves. People often dismiss falls as ‘part of getting older’ or ‘just not concentrating’ but falls are often a warning sign that something is not right so it is important to discuss any fall with your doctor.

The good news is that there are many things you can do to reduce your risk of falling. The Aged Care Australia website contains a lot of helpful information, including links to the booklet Don’t fall for it. Falls can be prevented! A guide to preventing falls for older people. This booklet is available free of charge from the Department of Health and Ageing website. It is available in English, Polish, Chinese, German, Greek and Italian.

| ▶ Phone:       | 1800 200 422  
                | (National number for information on aged care) |
|               | **Websites:**  
                | www.agedcareaustralia.gov.au                      |
                |               | www.health.gov.au                                |

The Right Mix

The Right Mix offers veterans a range of resources to recognise whether they have the right balance of alcohol in their lives. It provides tips on what to do if they need to reduce their drinking, along with helpful hints on maintaining a healthy lifestyle.

| ▶ Phone:       | 13 32 54 (veterans—capital city callers)  
                | 1800 555 254 (veterans—regional callers) |
|               | **Email:**     | therightmix@dva.gov.au                           |
|               | **Website:**   | www.therightmix.gov.au                           |
Tobacco use

Smoking is the leading preventable cause of death and disease in Australia. Scientific evidence confirms that smokers face significantly increased risks of death and or illness from numerous cancers, heart disease, stroke, atherosclerosis, abdominal aortic aneurysm, chronic obstructive pulmonary disease, emphysema and other respiratory diseases. Smoking also causes blindness, dental problems, erectile dysfunction and contributes to osteoporosis.

Exposure to second-hand smoke also causes premature death and disease in adults and children who do not smoke. There is no risk-free level of exposure to second-hand smoke.

Quitting at any age has benefits. Those who quit the earliest have the largest reduction in risk. For medical advice about giving up smoking, see your medical practitioner, health worker or pharmacist. For general information about giving up smoking, ring Quitline.

Phone: 137848 (Quitline)
Website: www.quitnow.info.au

Veterans and Veterans’ Families Counselling Service

The Veterans and Veterans’ Families Counselling Service (VVCS) is a specialised, free and confidential Australia-wide service which provides counselling and group programs to Australian veterans, peacekeepers and serving Australian Defence Force members and their families. VVCS services are also available to eligible war widows and widowers. VVCS staff are professionally qualified and skilled in working with veterans and their families.
Veterans of all conflicts and peacekeeping operations, as defined by the Veterans’ Entitlements Act 1986 and the Military Rehabilitation and Compensation Act 2004, can access this service. Your partner and in some cases, your children, can also use this service.

- Phone: 1800 011 046 (Veterans and Veterans’ Families Counselling Service)
- Website: www.dva.gov.au

Early detection

BreastScreen Australia

Breast cancer is the second most common cause of cancer-related death in Australian women. The biggest risk factor in developing breast cancer is increasing age. Research has shown that organised breast cancer screening programs are effective in reducing deaths from breast cancer.

BreastScreen Australia, a cost-shared program of the Australian Government and state and territory governments, is a breast cancer screening program for women without breast cancer symptoms and signs. It provides free screening, at two-yearly intervals, and is targeted specifically at women aged 50 to 69 years, although women aged 40 to 49 and 70 years and older can attend screening. The program aims to reduce deaths from breast cancer through early detection. There are 33 accredited screening services providing screening at over 500 locations across Australia.

Women with breast cancer are strongly encouraged to keep close links with their GP or specialist for continued access to specialised cancer screening services.

- Phone: 13 20 50 (BreastScreen Australia)
- Website: www.cancerscreening.gov.au
Cancer

At least one in three cancer cases are preventable. More than 13,000 cancer deaths each year are due to smoking, sun exposure, poor diet, alcohol, inadequate exercise or being overweight.

The number of cancer deaths could be reduced significantly if more Australians chose a ‘cancer-smart’ lifestyle.

Find out about cancer prevention and leading a cancer-smart lifestyle at Cancer Council Australia’s website.

Phone: 13 11 20 (Cancer Council Helpline)
Website: www.cancer.org.au/cancersmartlifestyle.htm

Eye tests

If you are over 40 or you have a family history of eye disease, it is important to have regular eye tests. If you notice any change in your vision, you should contact your GP or optometrist to have your eyes checked. Many eye diseases go undetected because people presume that changes in vision are a natural consequence of ageing.

Other strategies to protect your vision include stopping smoking, eating a healthy diet, wearing sunglasses in bright sunlight and wearing eye protection when undertaking do-it-yourself jobs around the home.

Eye testing by an optometrist is covered under Medicare services. The Medicare Benefits Schedule currently provides for a comprehensive optometric consultation every two years. Medicare services also covers consultations as a result of significant changes in vision, progressive disorders and new signs and symptoms.

All states and territories have subsidised spectacles schemes for people who meet certain eligibility requirements. These schemes vary across the states and territories.

Website: www.health.gov.au
National Cervical Screening Program

Cervical cancer is one of the most preventable of all cancers affecting women. The National Cervical Screening Program, a joint program of the Australian Government and state and territory governments, aims to reduce illness and deaths from cervical cancer in a cost-effective manner, through an organised approach to screening. The program promotes routine screening with Pap smears every two years for women between the ages of 18 (or two years after first sexual intercourse, whichever is later) and 69 years.

Up to 90 per cent of cases of the most common types of cervical cancer can be prevented if cell changes are detected and treated early enough. It is important to keep having Pap smears until you turn 70. After then, your medical practitioner can advise you if it is safe to stop having regular Pap smears. Generally this will be the case if you have had two normal Pap smears in the past five years.

Information is available from your medical practitioner or the National Cervical Screening Program.

<table>
<thead>
<tr>
<th>▶ Phone:</th>
<th>13 15 56 (National Cervical Screening Program)</th>
</tr>
</thead>
<tbody>
<tr>
<td>▶ Website:</td>
<td><a href="http://www.cancerscreening.gov.au">www.cancerscreening.gov.au</a></td>
</tr>
</tbody>
</table>
Medical care

Aeromedical evacuations and primary health care services

The Royal Flying Doctor Service of Australia (RFDS) has been providing a range of health services to rural, remote and regional Australia for over 80 years.

Since its inception the RFDS has applied the latest technology to deliver health services to the challenging environment of remote Australia; overcoming the tyranny of distance and barriers to communication. By using flight and other transport means (using telephone, radio, satellite and web based communication technologies) and providing high quality health services, the RFDS strives to improve the health and wellbeing of people living, working and travelling in regional, rural and remote Australia.

The organisation is a comprehensive network with four operating sections providing emergency and transport services, remote services and a range of clinic services across remote Australia. Clinic services are provided on a regular basis in remote locations. They include general medical practice, child and maternal health, women’s health, health promotion, health screening and population health services such as immunisation, mental health and other allied health services.

RFDS operational bases and health facilities form a strategic network that facilitates the effective and efficient delivery of health care throughout the country. RFDS employs a range of staff including medical practitioners, women’s health doctors, registered nurses, Aboriginal and Torres Strait Islander health workers, allied health professionals, pilots, and management and administration officers in its mission to improve the nation’s health.

The RFDS is funded by the Australian Government, state and territory governments, and by donations and corporate sponsorships.
Allied health and dental care

Patients with a chronic condition and complex care needs may be eligible for Medicare benefits for up to five allied health services per calendar year from certain allied health professionals, on referral from their GP. To be eligible for these services, patients must have both a GP Management Plan and Team Care Arrangements in place. For residents of a residential aged care facility, the GP must have contributed to a relevant multidisciplinary care plan provided by the facility. The allied health service/s must be recommended in the patient’s care plan.

Medicare benefits for allied health services are also available for people of Aboriginal and Torres Strait Islander descent who have had a health assessment. Eligible patients can be referred by their GP for up to five Medicare rebateable follow-up allied health services per calendar year. These follow-up allied health services are in addition to the five services available to patients with a chronic condition and complex care needs.

Eligible allied health professionals include:

- Aboriginal health workers
- audiologists
- chiropractors
- diabetes educators
- dieticians
- exercise physiologists
- mental health workers
Chapter 1—Health choices

- occupational therapists
- osteopaths
- physiotherapists
- podiatrists
- psychologists
- speech pathologists.

Patients with chronic disease and complex care needs may also be eligible for Medicare benefits for dental services from registered dental practitioners, if the patient has been referred for dental services by their GP because their oral health is affecting their general health.

People with Type 2 Diabetes can also receive Medicare benefits for group services provided by eligible diabetes educators, exercise physiologists and/or dieticians on referral from their GP. To be eligible, patients must have a GP Management Plan or, for residents of a residential aged care facility, the GP must have contributed to a relevant care plan provided by the facility.

If you might be eligible for allied health services Medicare benefits, speak to your GP or medical practice.

| ★ Website: | www.health.gov.au/mbsprimarycareitems |
| ★ Postal:  | Department of Health and Ageing     |
|           | GPO Box 9848                        |
|           | CANBERRA ACT 2601                   |

Allied health services— Repatriation Health Card holders

If you have a Repatriation Health Card—for all Conditions (Gold) or a Repatriation Health Card—for Specific Conditions (White) you may get access to a range of allied health services including chiropractic, dietetics, occupational therapy, osteopathy, physiotherapy, podiatry, psychology, speech pathology and social work.

If you have a Gold Card, you are eligible for services to treat all medical conditions. If you have a White Card, you are eligible for services to treat specified conditions. The number and frequency of clinical treatments you receive for allied health services is determined by your health care provider, based on assessed clinical need.
You may also receive one initial and one subsequent optometric consultation in a two-year period and either:

- one pair of bifocal, trifocal or progressive power lenses
- one pair of reading and one pair of distance spectacles.

If there is a significant prescription change, you may receive replacement lenses before the two year period is over. In this case, new lenses will be fitted to existing frames where possible.

| ▶ Phone:         | 13 32 54 (veterans—capital city callers) 1800 555 254 (veterans—regional callers) |
| ▶ Email:        | GeneralEnquiries@dva.gov.au                  |
| ▶ Website:      | www.dva.gov.au                                |
| ▶ Postal:       | Department of Veterans’ Affairs                
|                 | GPO Box 9998                                   
|                 | CANBERRA ACT 2601                              |

**Australian Indigenous HealthInfoNet**

The Australian Indigenous HealthInfoNet is a ‘one-stop info-shop’ that aims to contribute to ‘closing the gap’ in health outcomes between Indigenous and other Australians by informing practice and policy in Indigenous health. The information available helps the general community to improve their understanding of Indigenous health and related areas. It is an innovative web resource that makes research and other information on Indigenous health readily accessible.

| ▶ Website: | www.healthinfonet.ecu.edu.au |
Day Therapy Centres

The Day Therapy Centre Program provides a wide range of therapy services to frail older people living in the community and residents of Australian government-funded aged care homes who are receiving low-level care.

Therapy services include physiotherapy, occupational therapy and podiatry. They are offered to help frail older people maintain or recover a level of independence that will allow them to remain in the community or in low-level care.

You can obtain a referral for yourself or the person you care for through:
- a general practitioner
- Aged Care Assessment Teams (ACAT)
- a social worker
- a geriatrician
- hospitals
- community health workers
- self-referral
- referral by a carer or family member.

There are over 140 Day Therapy Centres operating nationally. Most are located in or near aged care homes.

<table>
<thead>
<tr>
<th>Phone:</th>
<th>1800 200 422</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>(National number for information on aged care)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Websites:</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.agedcareaustralia.gov.au">www.agedcareaustralia.gov.au</a></td>
</tr>
<tr>
<td><a href="http://www.commcarelink.health.gov.au">www.commcarelink.health.gov.au</a></td>
</tr>
</tbody>
</table>
Dental and optical services—
Repatriation Health Card holders

Gold and White Card holders can access dental and optical services at Repatriation Commission expense, without a referral from a Local Medical Officer (a GP registered with the Department of Veterans’ Affairs).

If you have a Gold Card you are eligible to receive appropriate dental and optical services to treat all conditions. If you have a White Card you are eligible for services to treat specified conditions. Some financial limits apply to dental and optical services.

| Phone:  | 13 32 54 (veterans—capital city callers)  
1800 555 254 (veterans—regional callers) |
| Email:   | GeneralEnquiries@dva.gov.au |
| Website: | www.dva.gov.au |
| Postal:  | Department of Veterans’ Affairs  
GPO Box 9998  
CANBERRA ACT 2601 |

Hospital services—
Repatriation Health Card holders

The Department of Veterans’ Affairs (DVA) will pay for hospital treatment for Gold and White Card holders at public hospitals, or at private hospitals or day procedure centres that have agreements in place with DVA.

If you have a Gold Card, DVA will pay for hospital services available through DVA arrangements that meet your clinical needs.

If you have a White Card, DVA will pay for hospital services available through DVA arrangements that are required because of an accepted war or service-caused injury or disease.

Your treating doctor can make the necessary arrangements to admit you to hospital.

The hospital will bill DVA direct for your medical treatment. Depending on the hospital, paying for non-medical expenses such as phones, TV and newspapers may be your responsibility.
Local Medical Officer scheme— Repatriation Health Card holders

This is a scheme where GPs, known as Local Medical Officers, are registered by the Department of Veterans’ Affairs (DVA) to provide medical care to eligible veterans. If you have a Gold Card you are eligible for the treatment of all medical conditions. If you have a White Card you are eligible for the treatment of specified conditions.

The Local Medical Officer will:

- provide necessary prescriptions and referrals
- conduct regular reviews of your medication and treatment
- coordinate all your health services
- under certain circumstances, prepare a health care plan, health assessment or case conference for you.

You do not pay for eligible services.
Medical grade footwear—
Repatriation Health Card holders

Medical grade footwear can be supplied to eligible veterans and war widow(er)s where clinically required; and where standard footwear cannot be used, to alleviate the effect of a recognised medical foot condition.

Gold Card holders can receive medical grade footwear if assessed by a podiatrist or appropriate health professional as having a clinical need. White Card holders can do so only in relation to their accepted disabilities or relevant determined conditions.

Phone: 13 32 54 (veterans—capital city callers) 1800 555 254 (veterans—regional callers)

Medicare Safety Net

If you need to see a doctor or have tests regularly, you could end up with high medical costs. The Medicare Safety Net provides patients with an additional benefit once an annual threshold for out-of-hospital Medicare services has been reached. Out-of-hospital services include GP visits and some pathology and diagnostic imaging tests. Services provided in a hospital or day surgery facility are not usually eligible for the Medicare Safety Net. There are three thresholds:

- **Extended General**—for all Australians.
- **Extended Concessional and Family Tax Benefit (Part A)**—for Commonwealth concession cardholders or families which are eligible for FTB(A) payments.
- **Original**—for all Australians.

It’s possible you might qualify for both the Extended and Original thresholds in a calendar year.
Extended thresholds

When you go to the doctor, the difference between what they charge and what you get back from your Medicare benefit is called the out-of-pocket amount. These are the amounts which count towards this threshold. Once you qualify, you will receive 80 per cent of your out-of-pocket amounts for future out-of-hospital Medicare services for the rest of the calendar year. If the service has an Extended Medicare Safety Net (EMSN) benefit cap, you will receive 80 per cent of your out-of-pocket amount or the EMSN benefit cap amount, whichever is the lower amount.

Original threshold

For every Medicare service, the government sets a schedule fee—this is not the doctor’s fee. Your Medicare benefit for out-of-hospital services is usually 85 per cent of the schedule fee, except for GP consultations where you receive 100 per cent of the schedule fee. The difference between the schedule fee and the Medicare benefit is called the gap amount. This is the amount which counts towards this threshold. So it’s usually blood tests, x-rays and minor procedures that count towards this threshold, as GP consultations don’t have a gap amount.

Once you qualify for this threshold, you’ll receive 100 per cent of the schedule fee for future out-of-hospital Medicare services for the rest of the calendar year. The table below shows the four threshold levels and who is eligible for each one.
## Medicare Safety Net thresholds as at January 2012

<table>
<thead>
<tr>
<th>Threshold</th>
<th>Who is it for?</th>
<th>How is it calculated?</th>
<th>Benefits to customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Safety Net</td>
<td>All Medicare cardholders</td>
<td>The gap between the 85% benefit and the schedule fee</td>
<td>Increases the standard Medicare rebate from 85% to 100% for out-of-hospital Medicare services</td>
</tr>
<tr>
<td>$413.50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extended concession</td>
<td>Concession cardholders</td>
<td>Out-of-pocket costs</td>
<td>80% of out-of-pocket costs or the EMSN benefit cap for out-of-hospital Medicare services</td>
</tr>
<tr>
<td>$598.80</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extended FTB (A)</td>
<td>Families eligible for FTB (A)</td>
<td>Out-of-pocket costs</td>
<td>80% of out-of-pocket costs or the EMSN benefit cap for out-of-hospital Medicare services</td>
</tr>
<tr>
<td>$598.80</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extended general</td>
<td>All Medicare card holders</td>
<td>Out-of-pocket costs</td>
<td>80% of out-of-pocket costs or the EMSN benefit cap for out-of-hospital Medicare services</td>
</tr>
<tr>
<td>$1,198.00</td>
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</tbody>
</table>

Thresholds are adjusted in line with the Consumer Price Index (CPI) in January each year.

The Department of Human Services will automatically keep a tally of your medical expenses for you and will contact you when you are nearing a threshold to confirm who is in your family. **Individuals** are automatically registered for the Medicare Safety Net. Just keep your contact details up-to-date with the Department of Human Services. **Couples and families** need to register for the Medicare Safety Net, even if all your family members are listed on your Medicare card.

For Safety Net purposes, a family consists of:

- a couple legally married and not separated, or a couple in a de facto relationship, with or without dependent children
- a single person with dependent children.

Note: A dependent child is a child aged under 16, or a full-time student under 25, whom you support.
Each family member needs to be identified so their medical costs can be counted towards your family’s Medicare Safety Net. You only need to register once. Registration is free.

If you are registered as a family or a couple, your medical costs are combined so that you are more likely to reach a threshold sooner.

Once an individual, family or couple reaches a threshold, all further out-of-hospital claims made for that calendar year may automatically attract a higher benefit. To register for the Medicare Safety Net, download a form from the Department of Human Services website or register online.

| ▶ Phone: 13 20 11 (Medicare services) |
www.humanservices.gov.au/onlineservices (Online Services) |
| ▶ Visit: Your local Department of Human Services Service Centre |

**National Rural and Remote Health Infrastructure Program**

The National Rural and Remote Health Infrastructure Program (NRRHIP) funds eligible applicants to improve access to health services in rural and remote communities where a lack of infrastructure is a barrier to establishing new health services or enhancing existing health services.

Funding under the NRRHIP is allocated through competitive funding rounds for the provision of essential health infrastructure (capital works and/or purchase of equipment) in rural and remote communities with populations of up to 20,000. Funds are also provided to small rural private hospitals for strategic service planning.

| ▶ Phone: 1800 780 939 |
| ▶ Email nrrhip@health.gov.au |
| ▶ Website: www.health.gov.au/nrrhip |
Pharmaceuticals—Repatriation Card holders

The Repatriation Pharmaceutical Benefits Scheme (RPBS) provides a wide range of pharmaceuticals and dressings at a concessional rate to treat eligible veterans, war widow(er)s and their dependants.

The RPBS allows you access to all items in the Schedule of Pharmaceutical Benefits (SPB) available to the general community under the Pharmaceutical Benefits Scheme, and an additional list contained in the Repatriation Schedule of Pharmaceutical Benefits (RSPB) which is available only to veterans and war widow(er)s.

If you have a Gold Card, you can obtain pharmaceuticals under the RPBS for all your medical conditions.

If you have a White Card, you can obtain pharmaceuticals under the RPBS for your accepted disabilities. If you are an Australian veteran you are also covered for malignant cancer, pulmonary tuberculosis and post-traumatic stress disorder. Medicines for the treatment of your other conditions are available under the PBS at the general rate, or at the concession rate if you are the holder of Pensioner Concession Card, Commonwealth Seniors Health Card or Health Care Card.

If you have a Repatriation Pharmaceutical Benefits Card (Orange Card) you can obtain pharmaceuticals under the RPBS for all medical conditions. The Orange Card does not entitle you to any medical or other health care treatment.

You need to show the pharmacist your Gold, White, or Orange Card to receive medicines on the RPBS at the concessional patient contribution rate.

| ▶ Phone:          | 13 32 54 (veterans—capital city callers) |
|                  | 1800 555 254 (veterans—regional callers) |
| ▶ Website:       | www.dva.gov.au |

Phone: 13 32 54 (veterans—capital city callers) 
1800 555 254 (veterans—regional callers) 
Website: www.dva.gov.au
Practice Incentives Program General Practitioner Aged Care Access Incentive

The Practice Incentives Program (PIP) General Practitioner Aged Care Access Incentive aims to encourage GPs who work for a registered PIP practice to provide increased and continuing services in Australian Government-funded residential aged care facilities.

| ▶ Phone: | 1800 222 032 (Medicare services) |
| ▶ Email: | pip@humanservices.gov.au |
| ▶ Website: | www.humanservices.gov.au/healthprofessionals |
| ▶ Postal: | Department of Human Services  
Practice Incentives Program  
GPO Box 2572  
ADELAIDE SA 5001 |

Private health insurance

You may purchase private health insurance to cover some of the costs of health care as a private patient.

There are two types of private health insurance cover available: hospital treatment cover and general treatment (‘ancillary’ or ‘extras’) cover.

Hospital insurance covers all or some of the costs of hospital treatment as a private patient including doctor’s charges and hospital accommodation. It does not usually cover treatment in an emergency department or other types of treatment where you are not ‘admitted’ to hospital. This applies when you are a private patient in a public or private hospital or day hospital facility.

General treatment cover helps with the cost of services such as physiotherapy, dental and optical treatment. Some private health insurers offer packaged products that cover both hospital and ancillary services.

Generally, the more extensive the health cover, the greater the contribution rate or ‘premium’. When choosing your private health cover it is important to make sure it suits your particular needs, as well as your budget. Health insurers should provide you with the information to make an informed choice about a private health insurance cover that is appropriate for you. There are Standard Information Statements available for every PHI product at www.privatehealth.gov.au.
Lifetime Health Cover

Lifetime Health Cover (LHC) loading is a financial loading that may be payable in addition to the premium for your PHI hospital cover.

If you purchase hospital cover earlier in life, and keep it, you will pay lower premiums compared with someone who joins when they are older.

LHC loadings apply only to hospital cover. They do not apply to private health insurance general treatment cover. LHC encourages younger people to join, which helps make premiums more affordable for all members Australia-wide.

To avoid paying a LHC loading, you need to purchase hospital cover by 1 July following your 31st birthday.

If you purchase hospital cover after this date you may be required to pay a LHC loading—two per cent for each year you are over 30. For example, if you wait until you are 40, you could be paying an extra 20 per cent on the cost of your hospital cover. If you wait until you are 50, you could pay 40 per cent more—and so on, up to a maximum of 70 per cent.

| Phone:          | 1800 307 446 (Lifetime Health Cover Helpline) |
|                | (02) 6289 9853 (private health insurance Helpline) |
|                | 1300 737 299 (www.privatehealth.gov.au Helpline) |
| Email:         | privatehealth@health.gov.au |
| Website:       | www.privatehealth.gov.au |
| Postal:        | Department of Health and Ageing |
|                | Private Health Insurance Branch |
|                | MDP 853 |
|                | GPO Box 9848 |
|                | CANBERRA ACT 2601 |
Private Health Insurance Rebate

The Australian Government provides a rebate on private health insurance.

You may claim the private health insurance rebate if you are eligible for Medicare and have private health insurance that covers hospital treatment, general treatment, or both. To receive the rebate, your private health insurance must be a Complying Health Insurance Product (CHIP).

From 1 July 2012, the rebate and the Medicare levy surcharge (MLS) will be income tested. This means the level of rebate you are entitled to claim or the rate of MLS you are required to pay, will depend on you or your family’s income for MLS purposes.

| Phone: | 13 28 61 *(Australian Taxation Office Individual Infoline)*  
|        | 1300 554 463 *(TTY) *(Medicare services)* |
|           | www.ato.gov.au/individuals |

Quality Use of Medicines Program—veterans

The rapidly ageing veteran community typically has more health problems, more complex medical conditions and tends to be more reliant on medicines than the general community.

Department of Veterans’ Affairs programs such as the Veterans’ Medicines Advice and Therapeutics Education Services program (Veterans’ MATES) and the Dose Administration Aid (DAA) service aim to help veterans take medicines wisely. They are designed to reduce medication misadventure in the veteran community and (any) subsequent hospitalisation.

| Phone: | 13 32 54 *(veterans—capital city callers)*  
|        | 1800 555 254 *(veterans—regional callers)* |
| Website: | www.dva.gov.au |
| Postal: | Department of Veterans’ Affairs  
|          | GPO Box 9998  
|          | CANBERRA ACT 2601 |
Repatriation Transport Scheme

You may qualify for assistance with your travelling expenses to attend a health provider for medical treatment within Australia. If you have a Department of Veterans’ Affairs Gold Card, you may receive assistance with travel expenses to treat all medical conditions. If you have a White Card, you may receive assistance for travel expenses to treat specified conditions.

You may receive reimbursement for:

- the use of a private motor vehicle or public or community transport
- a taxi or booked car with driver, ambulance or air travel where this type of transport is necessary
- parking expenses
- accommodation and meals.

To receive travelling expenses you must attend the closest practical health provider to your home.

In some circumstances your transport will be arranged through the Booked Car with Driver service. With certain exceptions, this service is restricted to travel to the specific treatment locations.

The approved locations for all eligible veterans include:

- former Repatriation General Hospitals
- public and approved private hospitals
- providers of prosthetics, surgical footwear and orthotics
- Office of Hearing Services accredited providers
- medical specialist rooms
- radiology, imaging and pathology services.

Additional treatment locations are approved Booked Car with Driver locations if you are aged 80 years or over, are legally blind or are living with dementia:

- Local Medical Officers and general practitioners
- dental providers
- allied health services (other than those mentioned above)
- optical dispensers
- Veterans and Veterans’ Families Counselling Service (VVCS).
Rural and Regional Health Australia Information Service

The Rural and Regional Health Australia Information Service provides information about Australian Government rural health and aged care programs and services.

- **Phone:** 1800 899 538 (Rural and Regional Health Australia Information Service)
- **Email:** InfoRRHA@ruralhealthaustralia.gov.au
- **Website:** www.ruralhealthaustralia.gov.au
- **Postal:** Rural and Regional Health Australia MDP 1053 Department of Health and Ageing GPO Box 9848 CANBERRA ACT 2601

Rural Primary Health Services

Rural Primary Health Services provide primary and allied health care in about 1,700 rural or remote communities. Health services provided to meet the needs of older people may include community nursing, mental health, social work and counselling, health promotion and education, palliative care, drug and alcohol services, dietetics, podiatry, physiotherapy, and speech and occupational therapy. The actual services provided depend on the identified needs of each community.

- **Phone:** 1800 899 538
- **Email:** InfoRRHA@ruralhealthaustralia.gov.au
- **Website:** www.ruralhealthaustralia.gov.au
Rural Women’s GP Service

The Rural Women’s GP Service (RWGPS) funds the travel of female GPs to eligible communities in all states and the Northern Territory to conduct general practice clinics.

All consultations with a RWGPS doctor are provided at no cost to the patient. Depending on the community’s size and needs, the GP may visit anywhere between monthly and six-monthly.

The RWGPS is completely confidential. It allows women to see a female GP about a range of health and wellbeing issues including:

- pap smears
- breast checks
- contraception
- sexual health
- mental health
- domestic violence.

The RWGPS is also open to men and children.

| Phone:         | (02) 8259 8100                      |
|               | *(RFDS National Office—general enquiries)* |
| Website:      | [www.flyingdoctor.org.au](http://www.flyingdoctor.org.au) |

Veterans’ cards

Gold Cards

Your Repatriation Health Card—for all Conditions (Gold Card) identifies you as being eligible for treatment of all your health conditions through the Department of Veterans’ Affairs (DVA), according to your assessed clinical need. You will not be charged for any treatment received in Australia as long as your health care provider agrees to treat you under DVA arrangements. You may be required to contribute towards the cost of pharmaceutical items, nursing home care and certain dental and optical services.

If you intend to travel overseas, you should contact DVA to check your treatment eligibility while you are away.
Only certain categories of veterans from Australia’s Defence Force, their war widow(er)s, eligible dependants and eligible young people qualify for this card.

Orange Card

Your Orange Card (Repatriation Pharmaceutical Benefits Card) identifies you as being eligible for subsidised pharmaceuticals and medicines under the Repatriation Pharmaceutical Benefits Scheme (RPBS). The range of subsidised pharmaceutical items available with your Orange Card is much wider than that available to the general public through the Pharmaceutical Benefits Scheme.

You may be eligible for an Orange Card if you are a Commonwealth or allied veteran or mariner and you:

- have qualifying service from World War I or World War II
- are aged 70 years or more
- have lived in Australia for ten years or more.

Phone: 13 32 54 (veterans—capital city callers) 1800 555 254 (veterans—regional callers)

Email: GeneralEnquiries@dva.gov.au

Website: www.dva.gov.au

Postal: Department of Veterans’ Affairs PO Box 9998 CANBERRA ACT 2601
White Card

Your Repatriation Health Card—for Specific Conditions (White Card) identifies you as being eligible for treatment of specific conditions through DVA, according to assessed clinical need. You will not be charged for any treatment received for your specific condition as long as your health care provider agrees to treat you under DVA arrangements. You may be required to contribute towards the cost of pharmaceutical items, nursing home care and certain dental and optical services.

The White Card is issued to Australian veterans, mariners and former members of Australia’s defence force with:

- an accepted war or service-caused injury or disease
- malignant cancer (neoplasia), whether war-caused or not
- pulmonary tuberculosis, whether war-caused or not
- post-traumatic stress disorder, whether war-caused or not
- anxiety and/or depression, whether war-caused or not.

The White Card is also issued to ex-service personnel who are eligible for treatment under agreements between the Australian Government and the governments of New Zealand, Canada, South Africa and the United Kingdom for disabilities accepted as war-caused by their country of origin. Services available to these veterans may be different from those available to veterans of Australia’s defence force.

| ▶ Phone:       | 13 32 54  (veterans—capital city callers) |
|               | 1800 555 254  (veterans—regional callers) |
| ▶ Email:      | GeneralEnquiries@dva.gov.au |
| ▶ Website:    | www.dva.gov.au |
| ▶ Postal:     | Department of Veterans’ Affairs  
                      GPO Box 9998  
                      CANBERRA ACT 2601 |
Managing conditions

Accessible cinema—helping older Australians enjoy the movies

The Accessible Cinema project has improved access to the cinema for people with hearing and vision impairments. Digital Theatre System subtitling and audio description equipment is available in a range of cinema locations across Australia. Further information and locations of accessible cinemas and scheduled screenings are available online.

Website: www.yourlocalcinema.com.au

Allied health—mental health

People diagnosed with a mental disorder can access mental health services under the Access to Allied Psychological Services (ATAPS) program.

Under ATAPS, the Department of Health and Ageing engages Divisions of General Practice to allow GPs to refer patients with a diagnosed mental disorder to an allied health professional to provide short-term, focused psychological strategies. Fund holding arrangements are being transitioned from Divisions of General Practice to Medicare Locals as these are established and demonstrate capacity to provide mental health services.

ATAPS primarily treats common mental disorders such as anxiety and depression and complements Medicare-subsidised primary care mental health services.

People who wish to access services under ATAPS should speak to their GP or medical practice.

Website: www.health.gov.au
Arthritis

Arthritis is a group of conditions characterised by inflammation of the joints, causing chronic pain, stiffness, disability and deformity. Arthritis can be caused by injury, infection, accumulated wear or auto-immunity. There are more than 100 known types of arthritis. The two most common are osteoarthritis and rheumatoid arthritis.

Arthritis Australia is the peak arthritis organisation in Australia. It is a registered charity and receives some Australian Government funding. It is supported by Affiliate offices in every state and territory.

Services include:

- support and information for people with arthritis, their families and friends
- state-run Arthritis Self-Management courses and community education seminars.

There are more than 40 information sheets available on arthritis topics for consumers and health professionals. Many of these are issued jointly with the Australian Rheumatology Association and most are available in Chinese, Greek, Vietnamese, Arabic and Italian.

You can obtain copies of these information sheets by calling the Arthritis Info Line or visiting the Arthritis Australia website.

| ▶ Phone: | 1800 111 101 (Arthritis Australia) |
| ▶ Email: | info@arthritisaustralia.com.au |
| ▶ Website: | www.arthritisaustralia.com.au |
| ▶ Postal: | Arthritis Australia  
PO Box 550  
BROADWAY NSW 2007 |
Asthma Community Support Program

Asthma is a condition of the airways. One in ten people in Australia have asthma. People with asthma can experience a range of symptoms, including breathlessness (shortness of breath), wheezing, tight chest and persistent coughing. These symptoms can occur at any time, though particularly at night, or in the morning. Being breathless is not a normal part of getting older.

The Community Support Program provides services including information and education for older Australians with asthma and related conditions such as Chronic Obstructive Pulmonary Disease. The program also provides information for the families and carers of asthma sufferers.

The Community Support Program is funded through the Australian Government’s Asthma Management Program, and delivered by Asthma Australia and state and territory Asthma Foundations. Asthma Foundations around Australia work with organisations that support older Australians to provide information about asthma.

Ask your local community group to arrange an asthma session today. Education sessions provided through the Community Support Program are free.

To arrange an education session, or to find out more about asthma, contact your local Asthma Foundation.

Phone: 1800 645 130 (your local Asthma Foundation)
Website: www.asthmaaustralia.org.au

Cancer Council

This year it is estimated that over 100,000 Australians will be told they have cancer. Cancer Councils around Australia provide support for cancer patients, people living with cancer, and their families and carers.

Cancer Council Helpline provides a confidential telephone support and counselling service for the cost of a local call. When you call, you will automatically be directed to a Helpline operator in your state or territory.
Most Cancer Council support services are provided at a local level. Each state and territory Cancer Council offers a range of patient support facilities which often include:

- counselling services
- support groups and networks
- education groups, programs and information
- practical assistance
- help with accommodation.

For more information refer to individual websites below.

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<th>Phone:</th>
<th>13 11 20 <em>(Cancer Council Helpline)</em></th>
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**Cancer—regional and remote areas**

It is well documented that the further away Australians live from a city where they can receive multi-disciplinary cancer care, the poorer their treatment outcomes. A key priority of the Cancer Council is to improve travel and accommodation schemes for cancer patients living in rural and regional Australia.

**Cancer—Indigenous Australians**

Cancer is a significant cause of death in the Aboriginal and Torres Strait Islander population. According to a recent Australian Institute of Health and Welfare report, cancer is the second leading cause of death amongst Indigenous Australians.

The Cancer Council provides a range of culturally appropriate resources and support services to Aboriginal and Torres Strait Islander patients, families and carers.

Cancer Council Helpline provides a confidential telephone support and counselling service for the cost of a local call. Health professionals can provide a guide to further information regarding prevention, treatment and the range of patient support facilities available in your local area.

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<tr>
<th>Phone:</th>
<th>13 11 20 <em>(Cancer Council Helpline)</em></th>
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<tr>
<td>Website:</td>
<td><a href="http://www.cancer.org.au">www.cancer.org.au</a></td>
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Cancer—non-English speaking

Information on cancer prevention, treatment and support resources is available online for patients, families and carers from non-English speaking backgrounds.

Cancer Council’s Culturally and Linguistically Diverse (CALD) Cancer Resource Directory is a new searchable directory that provides direct links to online resources.

Cancer Council Helpline provides a confidential telephone support and counselling service for the cost of a local call. When you call, you will automatically be directed to a Helpline operator in your state or territory.

In most states, the Cancer Council Helpline is available in 120 languages and dialects, through the national Translating and Interpreting Service. You can access resources such as information booklets for patients and carers in a wide range of languages.

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<th>Phone:</th>
<th>13 11 20 (Cancer Council Helpline) 13 14 50 (Translating and Interpreting Service)</th>
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<tr>
<td>Website:</td>
<td><a href="http://www.CALDdirectory.cancer.org.au">www.CALDdirectory.cancer.org.au</a></td>
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Continence Aids Payment Scheme

The Continence Aids Payment Scheme (CAPS) assists eligible people who have permanent and severe incontinence to meet some of the cost of continence products.

To be eligible for the CAPS people must be aged five years and over and:

- have permanent and severe incontinence due directly to an eligible neurological condition; or
- have permanent and severe incontinence due to another eligible condition and have a Pensioner Concession Card, (or if they are under 16, their parent or guardian will need to have a Pensioner Concession Card).

CAPS is administered by the Department of Human Services on behalf of the Department of Health and Ageing. In 2012–13, clients will receive a subsidy of up to $521.00. This amount will be indexed annually.
To apply for assistance under CAPS, you will need to complete a CAPS Application Form. This includes a health report completed by an appropriate health professional such as a GP or continence nurse.

You can obtain an application form from the National Continence Helpline, or download one from the website below.

(Refer also to *Incontinence* further on in this section).

| Phone:       | 13 20 11 *Select General Enquiries (Medicare services)*  
               | 1800 330 066 (*National Continence Helpline*) |
|--------------|--------------------------------------------------------|
| Email:       | continence@health.gov.au                               |
|              | continenceaids.paymentscheme@humanservices.gov.au      |
| Website      | www.bladderbowel.gov.au                                |

**Dementia services**

Dementia is the term used to describe the symptoms of a large group of illnesses which affect a person’s ability to remember, to think and to learn. Dementia is one of the major reasons why older people enter residential aged care or seek assistance from community care programs.

The Australian Government funds a range of services that help Australians living with dementia and their carers.

**National Dementia Support Program**

The Australian Government funds Alzheimer’s Australia to deliver the National Dementia Support Program which provides a range of services and programs including:

- the National Dementia Helpline 1800 100 500 and referral services
- Dementia and Memory Community Centres
- early intervention programs such as the Living with Memory Loss Program
- advice, counselling and support services including special needs groups
- information and awareness-raising
- education and training.
Dementia Behaviour Management Advisory Services

These have been established in each state and territory. Dementia Behaviour Management Advisory Services (DBMAS) aim to improve the quality of life of people with dementia and their carers where the behaviour of the person with dementia affects their care. DBMAS provides residential and community care staff and family carers with clinical support, mentoring and behaviour management advice.

The Australian Government also funds programs that focus on research, improved care initiatives, prevention strategies, early intervention programs and training for aged care and community workers.

| Phone: | 1800 100 500 (National Dementia Helpline)  
          1800 699 799 (DBMAS Helpline) |
| Website: | www.dbmas.org.au  
          www.alzheimers.org.au  
          www.fightdementia.org.au |

Dementia—Aboriginal and Torres Strait Islander peoples

Dementia is increasingly acknowledged as an issue for Aboriginal and Torres Strait Islander populations. The Dementia Resource Guide identifies a range of resources that target dementia in Aboriginal and Torres Strait Islander communities.

| Phone: | 1800 100 500 (National Dementia Helpline) |
| Website: | www.health.gov.au/dementia |
Dementia—multicultural services and resources

Alzheimer’s Australia is also developing a series of Dementia Help Sheets, which are available in a broad range of languages. Help Sheets can be ordered through the National Dementia Helpline.

Further resources to assist someone with dementia from a culturally and linguistically diverse background can be accessed through the Dementia Resource Guide.

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<tr>
<th>Phone:</th>
<th>1800 100 500 (National Dementia Helpline)</th>
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<tr>
<td>Website:</td>
<td><a href="http://www.health.gov.au/dementia">www.health.gov.au/dementia</a> (Dementia Resource Guide)</td>
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Younger Onset Dementia

Younger onset dementia describes any form of dementia diagnosed in people under the age of 65.

The Dementia Resource Guide identifies resources that assist younger people living with dementia, as well as their carers and families. It is recognised that younger people with dementia may have physical, social and/or emotional needs that differ from older people with dementia.

The National Dementia Support Program (see separate entry earlier in this section) includes a range of services specifically aimed at enhancing quality of life for people living with dementia, including younger people, their carers and families.

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<th>Phone:</th>
<th>1800 100 500 (National Dementia Helpline)</th>
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<td><a href="http://www.alzheimers.org.au">www.alzheimers.org.au</a></td>
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<td></td>
<td><a href="http://www.fightdementia.org.au">www.fightdementia.org.au</a></td>
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Gastroenteritis

Gastroenteritis (‘gastro’) is often a highly infectious disease causing nausea, stomach pain, diarrhoea and vomiting; although there can be non-infectious causes too. Outbreaks of gastro are common in the general community and in settings where people live closely together, such as aged care homes, where they can be difficult to control. Older people and children can be particularly vulnerable to gastro and complications from the illness.

There are many causes of infectious gastro, including certain viruses that spread from person to person, and bacteria from contaminated food or water. The symptoms of gastro are similar regardless of the cause.

Illness usually lasts one to two days, but may last longer in older people. The elderly are also at higher risk of becoming dehydrated when they are ill with gastro. Dehydration can be dangerous, particularly for people with other health problems or weakened systems.

Protecting yourself and others from gastroenteritis

Good hygiene can help prevent the spread of illness caused by highly infectious forms of gastro. This includes:

- washing your hands regularly with soap and water, particularly before and after any contact with ill people
- washing surfaces, bedding and clothing that may have come into contact with body fluids
- (where possible) avoiding contact with people ill with gastroenteritis
- reducing contact and social gatherings if you are sick yourself.

Gastroenteritis caused by contaminated food can be prevented through safe food handling practices including:

- washing your hands with soap and water before handling food
- washing fruit and vegetables
- cooking foods well
- storing foods at the correct temperature
- avoiding cross contamination of raw and cooked food
- checking food labels for ‘use by’ and ‘best before’ dates.
Information about food safety and potentially hazardous foods can be found at the Food Standards Australia New Zealand website (see below).

If you are sick with gastro, it is important to rest and drink plenty of fluids (but not alcohol). Alert your family, friends and carers; and see your doctor if you are not getting better or if you have health problems that may place you at particular risk. It is also important to avoid taking gastro into settings such as aged care homes, as the disease can be spread easily to elderly residents. It is strongly recommended that you do not visit an aged care facility if you have been in contact with people who have symptoms of gastro.

The Department of Health and Ageing has prepared the *Gastro-Info Gastroenteritis Kit for Aged Care* to help aged care homes recognise and respond to outbreaks of gastroenteritis. The Kit has been distributed to all Australian Government-funded aged care homes, and is available on the Department’s website.

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<tr>
<th>Phone:</th>
<th>1800 200 422 (<em>National number for information on aged care</em>)</th>
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<tr>
<td>Email:</td>
<td><a href="mailto:OzFoodNet@health.gov.au">OzFoodNet@health.gov.au</a></td>
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<td>Websites:</td>
<td><a href="http://www.health.gov.au">www.health.gov.au</a></td>
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<td><a href="http://www.foodstandards.gov.au">www.foodstandards.gov.au</a></td>
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**Hearing services**

**Australian Government Hearing Services Program**

The Australian Government Hearing Services Program enables eligible people to receive a Hearing Services Voucher for services from private hearing services providers or the Government provider, Australian Hearing. Australian citizens or permanent residents aged 21 or older who meet one of the following eligibility criteria:

- a Pensioner Concession Cardholder
- a person receiving Sickness Allowance from the Department of Human Services
- a holder of a Gold Repatriation Health Card
- a holder of a White Repatriation Health Card issued for conditions which include hearing loss
• a dependant of a person in one of the above categories
• a member of the Australian Defence Force
• a person who is undergoing a vocational rehabilitation program with an Australian Government Rehabilitation provider, and who is referred by his or her provider.

If you meet one of the above criteria and are aged between 21 and 25 (inclusive) you may be eligible for hearing services through the Community Service Obligations component of the program, which is provided by Australian Hearing.

| ▶ Phone:       | 1800 500 726 (Office of Hearing Services) |
|               | 1800 500 496 (TTY)                      |
| ▶ Email:      | hearing@health.gov.au                  |
| ▶ Website:    | www.health.gov.au/hear                 |
| ▶ Postal:     | Department of Health and Ageing         |
|               | MDP 113                                 |
|               | GPO Box 9848                            |
|               | CANBERRA ACT 2601                       |

**Australian Hearing services—Community Services Obligations**

The Government hearing services provider, Australian Hearing, provides hearing services across Australia under the Australian Government Hearing Services Program Community Services Obligations. Under this Program, Australian Hearing is the sole provider of hearing services to:

• Australians aged under 26
• adults with complex hearing rehabilitation needs
• eligible Aboriginal and Torres Strait Islanders including those over 50 years of age
• participants of Community Development Employment Projects
• eligible clients living in remote areas.

Australian Hearing also provides services to eligible people under the Voucher Program, as one of 200 contracted service providers.
Australian Government Hearing Services Program—veterans

A Hearing Services Voucher is available for eligible veterans to obtain (free of charge) a hearing assessment, hearing rehabilitation and selection and, if appropriate, a hearing aid fitting. In addition, veterans may enter into a maintenance agreement, paid for by the Department of Veterans’ Affairs (DVA), which provides maintenance, repairs and batteries. This voucher can be used at any accredited hearing services provider.

To be eligible for the Australian Government Hearing Services Program, you must be an Australian citizen or permanent resident and hold a DVA Concession Card, Gold Card or White Card covering hearing loss; or be a dependant of someone who does.

Hearing services for Indigenous Australians

Eligible Aboriginal and Torres Strait Islanders may also choose to receive hearing services through the Australian Hearing Services Program for Indigenous Australians (AHSPIA). AHSPIA services are delivered by the Government services provider Australian Hearing, and offer Indigenous specific hearing services at around 220 locations.
Eligible Aboriginal and Torres Strait Islanders include:

- those aged 50 years and over
- participants of Community Development Employment Projects
- all young adults up to age 26
- all pensioner concession card holders and their dependants
- most veterans and their dependants
- referred clients of an Australian Government funded vocational rehabilitation service
- members of the Australian Defence Forces.

Phone: **13 17 97 (Australian Hearing)**
Website: **www.hearing.com.au**
Postal: **Australian Hearing Head Office**
126 Greville St
CHATSWOOD NSW 2067

Home Medicines Reviews

Home Medicines Reviews (also known as Domiciliary Medication Management Reviews) assist people of any age to manage their medicines more effectively. If you are using multiple medications, have difficulty managing your medication, or have been recently discharged from hospital or other care facility, you may benefit from a Home Medicines Review. This involves your medical practitioner and pharmacist working together to review all the medicines you are taking, including prescription medicine, over-the-counter and complementary medicines. Your doctor will use the results of this review to develop a medication management plan for you.

Phone: **13 20 11 (Medicare services)**
Website: **www.health.gov.au**
Incontinence

Incontinence is a common health problem that affects around 4 million Australians from all walks of life. Assessment, treatment and good management can bring significant improvement in the quality of life for people with incontinence. The condition can be prevented, treated, managed and sometimes cured.

The National Continence Helpline is a free information and referral telephone service for people with incontinence, their carers and health professionals. The helpline is staffed by experienced Continence Nurse Advisors who provide a confidential, professional service for people with incontinence. The helpline operates from 8 am to 8 pm Monday to Friday, except on public holidays.

(Refer also to Continence Aids Payment Scheme earlier in this section).

| ▶ Phone: | 1800 330 066 (National Continence Helpline) |
| ▶ Websites: | www.bladderbowel.gov.au |

National Public Toilet Map

The National Public Toilet Map identifies the location of more than 14,000 toilet facilities in Australian towns and cities, including rural areas and along major travel routes. The Map provides useful information such as opening hours, parking and access for people with a disability.

The National Public Toilet Map is also available via an iPhone app or from a mobile phone with an internet browser at m.toiletmap.gov.au

| ▶ Phone: | 1800 330 066 (National Continence Helpline) |
| ▶ Websites: | www.toiletmap.gov.au |
National External Breast Prostheses Reimbursement Program

This national program provides reimbursement of up to $400 for new and replacement external breast prostheses for all women who are permanent residents of Australia, are eligible for Medicare and have had a mastectomy as a result of breast cancer.

For more information about the Program, call the Department of Human Services.

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<th>Phone:</th>
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<tr>
<td>Postal:</td>
<td>Department of Human Services</td>
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<td>GPO Box 9822</td>
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<td>PERTH WA 6848</td>
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National Palliative Care Program (for all ages)

Palliative care is the specialised care of people who are dying. A person receiving palliative care will have an active, progressive and far-advanced disease, with little or no prospect of cure. The central aim of palliative care is to achieve the best possible quality of life—for the person who is dying, and for their family and carers.

The Australian Government is supporting better access to, and quality of, palliative care through the National Palliative Care Program.


Access to palliative care medicines

If you or family members are receiving palliative care at home, you may need access to palliative care medicines. The National Palliative Care Program is supporting better access to affordable medicines through the Pharmaceutical Benefits Scheme (PBS). This means that you or your family member may be able to obtain more medicines at less cost than before. Palliative medicines are included in a special section of the PBS Schedule. To find out more about these medicines, talk to your GP or visit the PBS website.

| Website: | [www.pbs.gov.au](http://www.pbs.gov.au) |
Australian Palliative Care Knowledge Network (CareSearch)

CareSearch makes access to information on palliative care easy by providing a one-stop web based information shop. The website provides up-to-date evidence-based information on palliative care for clinicians, researchers, health professionals, patients, carers and families. CareSearch has information on specific diseases, finding support and help, and self-care for caregivers.

Website: www.caresearch.com.au

Osteoporosis

Osteoporosis is the progressive loss of bone density, with thinning of bone tissue and skeletal fragility. It is not a form of arthritis. It develops when calcium dissolves from the bones, leaving them porous and weak. 1.2 million Australians have osteoporosis and a further 5.4 million have low bone density (a possible precursor to osteoporosis). Osteoporosis is more common in people over 50. The fractures that result from the disease and related complications are a major cause of disability, deformity and poor quality of life among older people—particularly women, due mostly to fractures and related complications.

Osteoporosis Australia aims to improve community awareness about the disease and reduce fractures. Osteoporosis Australia is a fully registered charity and receives some Australian Government funding.

Services include:

- state run Osteoporosis Self-Management courses and community education seminars
- osteoporosis resources for consumers and health professionals about prevalence, risk factors, prevention, diagnosis and management
- online patient support social network
- support for research
- translated information on osteoporosis (available online in Chinese, Greek, Vietnamese, Italian, Arabic).
For more information call Osteoporosis Australia.

| Phone:        | 1800 242 141 *(Osteoporosis Australia)*  
|              | (02) 9518 8140 |
| Email:       | admin@osteoporosis.org.au |
| Website:     | www.osteoporosis.org.au |
| Postal:      | Osteoporosis Australia  
|              | PO Box 550  
|              | BROADWAY NSW 2007 |

**Rehabilitation Appliances Program**

This program provides equipment to help entitled veterans and war widow(er)s achieve and maintain functional independence and/or minimise disability. The program provides safe and appropriate equipment according to assessed clinical need as part of the overall management of an individual’s health care. The program provides a broad range of products to eligible people, ranging from consumable items such as continence pads, to mobility appliances.

To access this program your medical practitioner will refer you to a recognised Department of Veterans’ Affairs (DVA) prescriber who will assess your clinical needs and make recommendations to DVA. You will then be advised whether the recommended aids, appliances or modifications meet DVA guidelines.

| Phone:        | 13 32 54 *(veterans—capital city callers)*  
|              | 1800 555 254 *(veterans—regional callers)* |
| Email:       | GeneralEnquiries@dva.gov.au |
| Website:     | www.dva.gov.au |
| Postal:      | Department of Veterans’ Affairs  
|              | GPO Box 9998  
|              | CANBERRA ACT 2601 |
Chapter 2: Accessing care

This chapter contains information about care services and carers. The entries are grouped into the following sections:

- Accessing care
- Help to stay at home
- Residential aged care
- Support for carers

Accessing care

Aboriginal and Torres Strait Islander Flexible Aged Care Services

The National Aboriginal and Torres Strait Islander Flexible Aged Care Program (Flexible Program) funds organisations to provide high quality, flexible and culturally appropriate aged care to older Aboriginal and Torres Strait Islanders, close to their home and community. Service providers deliver a mix of residential and community aged care services in accordance with a community’s needs.

Services funded under the Flexible Program are located mainly in rural and remote areas.

| ▶ Phone: 1800 200 422 (National number for information on aged care) |
| ▶ Website: www.health.gov.au |
Age Page®

The Age Page® is a handy contact list of phone numbers and websites for health and aged care services. The Age Page® is located in the Numbers you need section of White Pages® telephone directories. These pages are also available online.

- **Website:** [www.health.gov.au](http://www.health.gov.au)

Aged Care Assessment Teams

Aged Care Assessment Teams (ACATs) (known as Aged Care Assessment Service in Victoria) generally comprise, or have access to, a range of health professionals including nurses, doctors, social workers, occupational therapists and physiotherapists. If you are no longer able to manage at home without assistance, an ACAT or ACAS will undertake a thorough assessment of your care needs and help you gain access to the most appropriate types of services for your care needs.

- **Phone:** 1800 200 422
  *(National number for information on aged care)*
- **Website:** [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au)

Aged Care Australia

The Aged Care Australia website is a user-friendly, accessible online resource for people seeking reliable and accurate information about Australian Government-funded aged care services. The website provides a range of information from accessing help to stay at home, to finding an aged care home.

- **Website:** [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au)
Commonwealth Respite and Carelink Centres

Commonwealth Respite and Carelink Centres link you to a wide range of community, aged care and support services available locally or anywhere in Australia. Centres provide information about services for older people, people with disabilities and their carers. Centres also assist carers with options to take a break through short-term and emergency respite services.

| Phone: | 1800 052 222 (Commonwealth Respite and Carelink Centres)  
1800 059 059 (Emergency respite—outside standard business hours) |
| Website: | www.commcarelink.health.gov.au |

Community Visitors Scheme

The Community Visitors Scheme (CVS) provides one-on-one volunteer visitors to residents of Australian Government-subsidised aged care homes who are socially isolated and whose quality of life would be improved by friendship and companionship.

The CVS is available to any resident of an Australian Government-subsidised aged care home who is identified by their aged care service as at risk of isolation or loneliness, whether for social or cultural reasons or because of disability.

The Scheme is operated by community-based organisations that receive Australian Government funds to recruit, train and monitor the volunteer visitors.

The Scheme is available to people living in Australian Government-subsidised residential aged care, and covers rural, remote and metropolitan areas.

For more details, contact your local Commonwealth Respite and Carelink Centre.

| Phone: | 1800 200 422 (National number for information on aged care) |
| Website: | www.health.gov.au/cvs |
Crisis Assistance Program—veterans

This program has been developed to assist Vietnam veterans who are experiencing a crisis. It aims to reduce stress that might lead to domestic violence or family break-up. It provides counselling and support and short-term emergency accommodation for up to five days.

A Crisis Information Pack is available for ex-service organisations, welfare or pension officers and veteran community volunteers.

Phone: 1800 011 046 (Australia wide)

healthdirect Australia helpline

healthdirect Australia is a helpline available 24 hours a day, seven days a week providing Australians with convenient, non-urgent health advice and information. All calls are answered by a Registered Nurse who uses sophisticated computerised decision support systems to provide safe and consistent health information and advice. It is a free call from all landlines to 1800 022 222 (If you are using a mobile phone, charges may apply).

healthdirect Australia can help you when you’re sick and not sure what to do, when you want information on a specific health condition, or when you need to know where to find a health-related service.

Callers with a speech or hearing impairment can use healthdirect Australia through the National Relay Service (www.relayservice.com.au). Interpreter services are also available.

healthdirect Australia is funded by the Australian Government, and the governments of the Australian Capital Territory, New South Wales, the Northern Territory, South Australia, Tasmania, and Western Australia. Residents of Victoria and Queensland can access a similar service through their own state-based helplines (see below).

healthdirect Australia also delivers a national GP helpline fully funded by the Australian Government. It provides after-hours health support (6 pm to 8 am Monday to Saturday, and 12 noon Saturday to 8 am Monday). You can contact the GP helpline from anywhere in Australia.
If you live in Victoria, the helpline to call is NURSE-ON-CALL on 1300 606 024.
If you live in Queensland, the helpline to call is 13-HEALTH, or 13 432 584.

**Multi-purpose Services Program**

The Multi-purpose Services Program is a joint initiative of the Australian Government and state/territory governments, which aims to deliver flexible and integrated health and aged care services for small rural and remote communities.

A Multi-purpose Service is established when the local population is not large enough to support separate services such as a hospital, residential aged care service or home and community care services; and where there is poor access to essential health and aged care services. The range of health and aged care services provided through the Multi-purpose Services program may include acute care, accident and emergency, allied health, residential and community aged care.

Multi-purpose Services receive Australian Government funding for aged care and state/territory government funding for a range of health services. States and territory governments are also responsible for funding the infrastructure and capital requirements of Multi-purpose Services.

| ▶ Phone: | 1800 200 422 *(National number for information on aged care)* |
| ▶ Website: | www.health.gov.au |
Partners in Culturally Appropriate Care

The Partners in Culturally Appropriate Care program (PICAC) funds one organisation in each state and territory to equip aged care service providers to deliver culturally appropriate care to older people from culturally and linguistically diverse (CALD) communities. More specifically, the program aims to:

- help identify the special aged care needs of people from CALD backgrounds
- improve partnerships between aged care providers and CALD communities
- enhance the capacity for aged care service providers to deliver culturally appropriate aged care.

There is a PICAC program in each state and territory.

| Phone: | (02) 4227 4222 (NSW) |
|       | (07) 4723 1470 (Qld) |
|       | (08) 8241 9900 (SA) |
|       | (03) 6221 0940 (Tas) |
|       | (03) 8823 7900 (Vic) |
|       | (08) 9381 0660 (WA) |
|       | 1300 885 886 (WA country) |
|       | (02) 6244 3579 (ACT) |
|       | (08) 8941 1004 (NT) |
|       | 1800 200 422 |
| Website: | www.health.gov.au |

(National number for information on aged care)
Repatriation Private Patient Scheme—veterans

The Repatriation Private Patient Scheme relates to the provision of hospital care for Department of Veterans’ Affairs (DVA) Gold and White Card holders in a:

- public hospital
- contracted private hospital
- contracted day procedure centre.

If you are a Gold Card holder, DVA has arrangements for treatment in contracted hospitals for all your medical conditions. If you are a White Card holder, DVA has arrangements for treatment in contracted hospitals for your specified medical conditions relating to your accepted disability.

| Phone:          | 13 32 54 (veterans—capital city callers)  
                 | 1800 555 254 (veterans—regional callers) |
|-----------------|------------------------------------------|
| Email:          | GeneralEnquiries@dva.gov.au               |
| Website:        | www.dva.gov.au                            |
| Postal:         | Department of Veterans’ Affairs           
                 | GPO Box 9998                               
                 | CANBERRA ACT 2601                          |

Transition care program

Transition care helps older people complete their restorative process and optimise their functional capacity after a hospital stay, while helping them and their family or carer to make long-term care arrangements. Transition care is therapy-focused. The maximum duration is 12 weeks, with one possible extension of six weeks. The average duration of care is seven weeks.

To be eligible, an older person must be an in-patient of a hospital and have completed their acute care and any necessary sub-acute care (such as rehabilitation). While still in hospital they must be assessed by an Aged Care Assessment Team (ACAT)—or ACAS in Victoria—as someone eligible for transition care. They must enter the program directly upon discharge from hospital.
Transition care provides a package of services that is tailored to the needs of the client and may include a range of low intensity therapy and nursing support or personal care. Examples of low intensity therapy services may include physiotherapy, occupational therapy, dietetics, podiatry, speech therapy, counselling and social work. Examples of personal care services may include assistance with showering, eating, managing continence, transport to appointments, moving, walking and communication.

Transition care is provided in the older person’s home or a ‘live-in’ setting. A live-in setting refers to facility-based accommodation with a more home-like, less institutional feel; with space available for therapy. This setting can be part of an existing aged care home or health facility, such as a separate wing of a hospital.

| ▶ Phone: | 1800 200 422  
|          | (National number for information on aged care) |
| ▶ Website: | www.health.gov.au |
Help to stay at home

Accessing Home Care

If you are no longer able to manage at home without assistance, Aged Care Assessment Teams (ACATs; known as Aged Care Assessment Service in Victoria) will undertake a thorough assessment of your care needs and help you gain access to the types of services most appropriate to your care needs. ACATs have access to a range of health professionals including nurses, doctors, social workers, occupational therapists and physiotherapists.

If care at home is agreed as being the most appropriate type of care, ACATs will refer you to local community services. The ACAT may approve a Community Aged Care Package, an Extended Aged Care at Home package, an Extended Aged Care at Home Dementia package or Residential Respite Care.

ACATs can also assess and approve people for transition care.

If permanent residential care is agreed as the best care option, ACATs can approve you as eligible to enter a low or high level Commonwealth-subsidised residential aged care service and provide you with information on suitable aged care facilities in your area.

ACAT assessments are free. ACATs cover all of Australia and are located in hospital and community settings.

| ▶ Phone: | 1800 200 422  
(National number for information on aged care) |
Assistance with Care and Housing for the Aged

The Assistance with Care and Housing for the Aged (ACHA) program is designed to help older people who do not have secure housing or who are homeless.

ACHA can link you to housing services by:

- helping you find appropriate accommodation, providing advice on housing application forms and coordinating the move
- helping you access accommodation-related financial or legal assistance such as rent relief, bond assistance, tenancy advice and legal services.

Where required, ACHA can link you to suitable care options by:

- referring you to Aged Care Assessment Teams (ACAT or ACAS in Victoria) and following up their recommendations
- referring you to community care services
- referring you to other health related services
- negotiating with services on your behalf where appropriate.

Phone: 1800 200 422
(National number for information on aged care)

Websites: www.agedcareaustralia.gov.au
www.commcarelink.health.gov.au

Commonwealth HACC program

The Commonwealth Home and Community Care (HACC) aged care program provides funding for services that support frail older people and their carers who:

- live in the community and whose capacity for independent living is at risk; or
- are at risk of premature or inappropriate admission to long term residential care.

People aged 65 and over (or 50 and over for Aboriginal and Torres Strait Islanders) can access Commonwealth-funded HACC services.
The Commonwealth HACC program aims to:

- provide a comprehensive, coordinated and integrated range of basic maintenance, support and care services for frail older people and their carers
- support these people to be more independent at home and in the community—thereby enhancing their quality of life and/or preventing their inappropriate admission to long term residential care
- provide flexible and timely services that respond to clients’ needs.

The Commonwealth HACC program funds HACC services in all states and territories except Victoria and Western Australia. In these states, basic community care services are delivered as a joint Commonwealth–State funded HACC program administered by the Victorian and Western Australian governments.

| Phone: Phone: | 1800 200 422  
(National number for information on aged care) |
| Websites: | www.agedcareaustralia.gov.au  
www.yourhealth.gov.au |

Community Nursing—veterans

Community nursing is the provision of clinical nursing and/or personal care services through the Department of Veterans’ Affairs to eligible members of the veteran community. Services are provided in the home. Community nursing services can assist with medication, wound care, hygiene, showering or dressing. These services help people at home to restore or maintain their maximum level of health and independence. This helps to avoid early admittance to hospital or residential care.

A referral is required to access community nursing and/or personal care services. A referral can be obtained from a Local Medical Officer, treating doctor in hospital, hospital discharge planner and Veterans’ Home Care Assessment Agency.
### Community transport—Repatriation Health Card holders

If you are a Department of Veterans’ Affairs (DVA) Gold Card or White Card holder, you may be eligible for community transport to visit your health provider. Community transport is often provided by volunteers who drive frail, aged or disabled members of the community who cannot drive themselves. It is often available in locations not serviced by regular public transport.

Volunteers usually work through community groups such as Lions or Rotary.

To find out if this service is available in your area, contact your local council, health and community centre or the Repatriation and Transport Unit in your local DVA office.

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### Home Care Packages

Home care packages help older Australians to remain in their own homes. There are three levels of home care packages: Community Aged Care Packages, Extended Aged Care at Home, and Extended Aged Care at Home Dementia.

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Community Aged Care Packages

Community Aged Care Packages (CACPs) help when your care needs are more complex and you need assistance with bathing, meals, shopping and getting around. Each package is individually tailored and you can access a variety of services to help you keep living in your home. To access a CACP, you first need to be assessed and approved by an Aged Care Assessment Team (ACAT; known as an Aged Care Assessment Service in Victoria) as requiring at least low level care. If a CACP is appropriate for your care needs, you will be referred to a service coordinator.

You can be asked to contribute towards the cost of a CACP. If you are on the basic pension, you cannot be asked to pay more than 17.5 per cent of your pension. If you are on a higher income, you may be asked to pay an additional fee of no more than 50 per cent of any income above the maximum pension rate. No one will be denied a service they need because of an inability to pay the fees.

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Extended Aged Care at Home

The Extended Aged Care at Home (EACH) program provides a home care alternative for frail aged people assessed as needing high care in a residential aged care home. EACH programs enable them to receive care in their own home as an alternative to residential aged care. To be eligible, you must be assessed and approved by an Aged Care Assessment Team. Your local Commonwealth Respite and Carelink Centre can advise you about the availability of EACH packages in your region.

You can be asked to contribute towards the cost of an EACH package. If you are on the basic pension, you cannot be asked to pay more than 17.5 per cent of your pension. If you are on a higher income, you may be asked to pay an additional fee of no more than 50 per cent of any income above the maximum pension rate. No one will be denied a service they need because of an inability to pay the fees.
For more details, contact your local Commonwealth Respite and Carelink Centre.

| Phone: | 1800 052 222  
(Commonwealth Respite and Carelink Centres)  
1800 200 422  
(National number for information on aged care) |
|-----------------|-----------------|
| Websites: | www.commcarelink.health.gov.au  
www.agedcareaustralia.gov.au |

**Extended Aged Care at Home Dementia**

The Extended Aged Care at Home Dementia (EACHD) program provides a home care alternative for frail aged people who have been assessed as needing high care in a residential aged care home, and who have behaviours of concern associated with dementia. To be eligible, you must be assessed by an Aged Care Assessment Team. Dementia does not need to be formally diagnosed. Your local Commonwealth Respite and Carelink Centre can advise you about the availability of EACHD packages in your region.

You can be asked to contribute towards the cost of an EACHD package. If you are on the basic pension, you cannot be asked to pay more than 17.5 per cent of your pension. If you are on a higher income, you may be asked to pay an additional fee of no more than 50 per cent of any income above the maximum pension rate. No one will be denied a service they need because of an inability to pay the fees.

For more details, contact your local Commonwealth Respite and Carelink Centre.

| Phone: | 1800 052 222  
(Commonwealth Respite and Carelink Centres)  
1800 200 422  
(National number for information on aged care) |
|-----------------|-----------------|
| Websites: | www.commcarelink.health.gov.au  
www.agedcareaustralia.gov.au |
HomeFront—preventing falls (Repatriation Health Card holders)

(See also Chapter 1 Health Choices: “Staying on your feet and avoiding falls”)

HomeFront is a falls and accident prevention program administered by the Department of Veterans’ Affairs (DVA). If you are a Gold or White Card holder you may be eligible for a free annual home assessment and information about community support programs and services that will help you keep living in your own home. An assessor will visit you to identify potential hazards in and around your home. Examples of things the assessor will look for are:

- hazardous cracks in outside paths
- handrails needed in toilets/bathrooms and outside entrances
- the safety of steps
- presence of loose steps or planks
- slippery floors
- the need for a light switch near the bed
- inadequate lighting
- loose or dangerous floor coverings.

Eligible people are entitled to a free home assessment every 12 months. DVA will also pay a small subsidy towards the cost of providing and installing recommended modifications and appliances. These will generally be low-cost items such as handrails or non-slip strips on steps.

Phone: 1800 801 945
(Department of Veterans’ Affairs Home Line)
Veterans’ Home Care

The Veterans’ Home Care (VHC) program, provided through the Department of Veterans’ Affairs, helps eligible veterans and war widow(er)s with low care needs to remain in their own homes. The program provides the following services:

- domestic assistance—help with tasks such as household cleaning, dishwashing, washing clothes, ironing, shopping from a list and paying bills
- personal care—help with daily self-care tasks such as eating, bathing, toileting, dressing, grooming, getting in and out of bed, and moving around the house
- respite care—temporary relief for the eligible person’s carer, or to the eligible person if they are the carer
- safety-related home and garden maintenance—help in keeping the home safe and habitable by minimising environmental health and safety hazards.

In addition to these services, limited assistance services to decrease social isolation may also be provided through the VHC program as a part of the Coordinated Veterans’ Care program.

Access to VHC services is not automatic. If you are eligible, you must be assessed as needing home care assistance before receiving these services.

Veterans and war widows/widowers are asked to pay a small co-payment for all services provided through VHC, except for respite care.

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<td>GPO Box 9998</td>
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<td>CANBERRA ACT 2601</td>
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Veterans’ Home Maintenance Line

The Veterans’ Home Maintenance Line provides property maintenance advice and referrals to reliable and efficient tradespeople. It can also arrange home inspections to identify current or possible future maintenance problems.

The advice is free but you will need to pay for work done by tradespeople including call-out fees. Property maintenance and advice is available Monday to Friday from 9 am to 5 pm. Emergency property advice is available 24 hours a day, seven days a week.

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Residential Aged Care

Accessing residential aged care

Residential aged care places are funded by the Australian Government to assist with the cost of care and accommodation services for eligible people who can no longer live at home because of the effects of ageing, illness or disability.

Two levels of residential care are provided across Australia: high care and low care. High-level care provides continuing 24-hour nursing care, meals, laundry, cleaning and personal care. Low-level care lets you live independently while receiving assistance with meals, laundry, personal and nursing care.

To be eligible for entry to a government subsidised aged care facility you first need to be assessed and approved by an Aged Care Assessment Team (ACAT, known as an Aged Care Assessment Service in Victoria). An ACAT may include a doctor, nurse, social worker or occupational therapist. The team will provide information about suitable care options and arrange appropriate referrals to aged care service providers.

The special needs of care recipients are taken into account when arranging referrals to residential aged care facilities. These include the special needs of veterans, Aboriginal and Torres Strait Islanders, those from culturally and linguistically diverse backgrounds, and people in rural and remote areas.

For more details about ACATs, call Commonwealth Respite and Carelink Centres.

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Accommodation bond

If your assets exceed 2.25 times the current annual basic single Age Pension when you enter low level care or an extra service home, you may be asked to pay a bond. The bond is an amount agreed between you and the aged care home. There is no fixed amount or formula for determining the bond, but you cannot be charged a bond which would leave you with assets less than 2.25 times the annual basic single Age Pension.

Since 1 July 2005, a lump sum accommodation bond paid by an older Australian moving into residential aged care is exempt from the Department of Human Services and the Department of Veterans’ Affairs (DVA) pension assets test, until the bond is refunded to the person (if they leave the home) or to their estate.

For aged care residents who pay all or part of an accommodation bond through periodic payments and retain their former home and rent it out, the former home and any rental payments are exempt under the Department of Human Services and DVA pension income and assets tests. The rental income received does not affect the resident’s aged care fees. For more information on the exemption, visit the Department of Human Services website or the Department of Veterans’ Affairs website.

While the aged care home and the resident negotiate the accommodation bond amount, the Australian Government sets requirements around the use and governance of accommodation bonds to protect residents’ savings.

Phone:

1800 200 422 (National number for information on aged care)
1800 227 475 (Centrelink services)
13 32 54 (veterans—capital city)
1800 555 254 (veterans—regional)

Websites:

www.health.gov.au
www.humanservices.gov.au
www.dva.gov.au
Accommodation Bond Guarantee Scheme

The Accommodation Bond Guarantee Scheme (Guarantee Scheme) ensures that care recipients’ accommodation bonds will be refunded if their approved provider becomes insolvent or bankrupt and is unable to repay outstanding bonds.

Along with the Guarantee Scheme, the Australian Government requires approved providers to comply with a range of prudential requirements.

Collectively, these requirements:

- reduce the likelihood of approved providers failing to refund bonds
- ensure that bonds are used for residential care infrastructure, for prudent financial investments and for refunding bonds
- make information available so that residents and prospective residents can make informed choices about their approved provider and the safety of their accommodation bonds.

| Phone: | 1800 200 422 |
| Email: | prudential@health.gov.au |
| Website: | www.health.gov.au |
| Postal: | Department of Health and Ageing GPO Box 9848 CANBERRA ACT 2601 |

Accommodation charge

If your assets exceed 2.25 times the current annual basic single Age Pension when you enter high level care, you may be asked to pay an accommodation charge.

Residents cannot be asked to pay an accommodation charge if they have assets of less than 2.25 times the current single basic Age Pension at the time they enter care.

Money raised by accommodation charges is used to improve accommodation and services.
For aged care residents who pay an accommodation charge and retain their former home and rent it out, the former home and any rental payments are exempt under the Department of Human Services and Department of Veterans’ Affairs (DVA) pension income and assets tests. The rental income received does not affect the resident’s aged care fees. For more information on the exemption, contact the Department of Human Services or DVA.

Phone: 1800 200 422  
(National number for information on aged care)  
1800 227 475 (Centrelink services)  
13 32 54 (veterans—capital city callers)  
1800 555 254 (veterans—regional callers)

Websites:  
www.health.gov.au  
www.humanservices.gov.au  
www.dva.gov.au

Accreditation of residential aged care

To be eligible for continued Australian Government funding, residential aged care homes are assessed against the 44 expected outcomes of the four Accreditation Standards. The Accreditation Standards are:

- management systems, staffing and organisational development
- health and personal care
- resident lifestyle
- physical environment and safe systems.

Residential aged care homes with a good track record of compliance and continuous improvement will generally receive three years’ accreditation. Otherwise, shorter periods of accreditation are granted. New homes can only be given one year’s accreditation.

In between accreditation site audits, residential aged care homes receive ongoing monitoring. Every home receives at least one unannounced visit each year. When auditing an aged care home, assessors from the Aged Care Standards and Accreditation Agency Ltd will interview residents and their relatives about their experiences with the quality of care and service provided by the home.
To find out more about the accreditation process or the status of a residential aged care home, ask the home, or contact the Aged Care Standards and Accreditation Agency Ltd.

| ▶ Phone:       | 1800 288 025  
(Aged Care Standards and Accreditation Agency Ltd) |
|               | Website:  | www.accreditation.org.au |
|               | Postal:  | Aged Care Standards and Accreditation Agency Ltd  
PO Box 773  
PARRAMATTA NSW 2124 |

Concessional, assisted and supported residents

A resident who first entered care before 20 March 2008, and has not re-entered care after a break of more than 28 days since that date, may be eligible to be a concessional resident if they cannot afford an accommodation bond or charge because, among other reasons, they have assets of less than 2.25 times the annual single basic Age Pension.

A resident who first entered care before 20 March 2008, and has not re-entered care after a break of more than 28 days since that date, may be eligible to be an assisted resident if they cannot afford an accommodation bond or charge because—among other reasons—they have assets between 2.25 and 3.61 times the annual single basic Age Pension.

A resident who first entered care on or after 20 March 2008, and has assets less than the maximum assets threshold, is eligible to be a supported resident.

The Australian Government pays a supplement to the residential care provider on behalf of concessional, assisted and supported residents.

Depending on the region you live in, between 16 and 40 per cent of residential aged care places are reserved for concessional, assisted and supported residents.

| ▶ Phone:       | 1800 200 422  
(National number for information on aged care) |
Daily fee

All residents in aged care, including respite residents, can be asked to pay a basic daily fee as a contribution towards accommodation costs and living expenses like meals, cleaning, laundry, heating and cooling.

The maximum basic daily fee for most permanent residents who enter an aged care home on or after 20 September 2009 is 84 per cent of the annual single basic Age Pension. This is also the maximum fee for all respite residents, excluding those receiving respite care on an extra service basis.

Note: The Department of Veterans’ Affairs pays the basic daily fee on behalf of Australian ex-prisoners of war.

Extra service

Some residential aged care facilities may offer you a higher standard of accommodation, food and services for an additional daily fee. They may also charge an accommodation bond for extra services provided to residents in either low or high care places. Extra services offer you more flexibility and choice.

Residential aged care homes are approved to offer extra services only if the Department of Health and Ageing is satisfied that access to aged care in the relevant area will not be unreasonably restricted for people who would have difficulty affording an extra service amount.
Financial hardship

The Australian Government has set in place arrangements to help residents of aged care homes who may experience difficulty in paying for their care. Hardship provisions exist to help residents who have genuine difficulty paying daily fees and/or accommodation payments. Please note that, except in exceptional circumstances, financial hardship assistance will not be granted where gifting has occurred or where assets are set aside for inheritance purposes. You can obtain more information about the hardship provisions from the Department of Health and Ageing.

| Phone: | 1800 200 422  
(National number for information on aged care) |
| Website: | www.health.gov.au/feesandcharges |

Income-tested fee

Residents in permanent aged care may be asked to pay an income-tested fee in addition to the basic daily fee. The amount they pay depends on their income and the level of care they need. This fee is paid directly to the aged care provider as part of their overall fees. Residents are exempt from the income-tested fee if they are an Australian ex-prisoner of war; were receiving permanent residential aged care prior to 1 March 1998, have a dependent child; and/or are receiving a full means-tested pension.

Residents (other than respite residents) may be asked to pay an income-tested fee, depending on their income and the level of care they need. This fee is paid directly to the aged care home. No resident will pay more than they can afford, and no resident will pay more than the cost of their care. The Australian Government sets out the maximum amount a resident can be asked to pay to the aged care provider.

| Phone: | 1800 200 422  
(National number for information on aged care)  
1800 227 475 (Centrelink services)  
13 32 54 (veterans—capital city callers)  
1800 555 254 (veterans—regional callers) |
| Website: | www.health.gov.au/feesandcharges  
www.dva.gov.au |
Residential Medication Management Reviews

If you live in an Australian Government-funded aged care home, you may be able to receive a Residential Medication Management Review. Residential Medication Management Reviews help people manage their medicines better. The review involves your aged care home organising for a general practitioner to provide a referral to a pharmacist to review all the medicines you take, including prescription, over-the-counter and complementary medicines. The pharmacist should prepare a written report for your aged care home and your doctor. Your doctor may use this report to develop or review your medication management plan.

► Website:  www.health.gov.au
Support for carers

Carer Allowance

Carer Allowance is a supplementary payment that may be available to parents or carers who provide additional daily care and attention for an adult or child with a disability or medical condition, or for an adult who is frail aged. Carer Allowance is not asset or income-tested, is not taxable and can be paid in addition to wages, Carer Payment or any other Centrelink services payments.

Carers who do not live with an adult care receiver may be eligible for Carer Allowance, as long as they provide at least 20 hours’ personal care a week.

The person being cared for must have their disability or medical condition assessed by their treating health professional. In some circumstances, medical reviews will be required every two years.

Carer Allowance may be automatically paid where the child being cared for is under 16 and the carer has qualified for Carer Payment for that child.

You can start the claim process over the phone by contacting the Department of Human Services.

- Phone: 13 27 17 (Centrelink services)
- Website: www.humanservices.gov.au/carers

Carer Payment

In situations where an adult or child needs full-time care, a carer may qualify for income support in the form of Carer Payment. The payment is available to carers who are unable to support themselves through substantial paid employment or from other income sources (including a partner’s income) because they personally provide constant care to a person with a severe disability or severe medical condition. Carer Payment can be paid to more than one carer for the same care receiver if the care receiver has sufficiently high care needs and each carer personally provides constant care.
The carer does not have to live with the care receiver to qualify for Carer Payment. However, care must be provided in the care receiver’s home and both the carer and the care receiver must be Australian residents living in Australia. Carer Payment is income and assets-tested. If the care receiver is not receiving an Australian Government income support payment, they must also meet the receiver income and assets test.

Care receivers must have their disability or medical condition assessed by a treating health professional in terms of a functional assessment of their care needs. The carer also must provide details on the impact of the care load as part of the assessment.

Once qualified for Carer Payment, a carer can undertake work, study or training for up to 25 hours a week (including travelling time) without losing their eligibility for Carer Payment. However, any income earned may reduce their payment amount.

Most Carer Payment recipients receive the Pension Supplement (see the Pension Supplement section in Chapter 4 for more information). Carer Payment recipients receive a Pensioner Concession Card. Carers may also be eligible for a number of additional payments such as Rent Assistance or Pensioner Education Supplement.

A carer cannot receive Carer Payment and another income support payment at the same time. The carer should discuss the advantages and disadvantages of each payment with the Department of Human Services before deciding which best suits their circumstances.

You can start the claim process over the phone by contacting the Department of Human Services.

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Caring for someone with dementia

About 250,000 Australians have dementia. Dementia is the term used to describe the symptoms of a large group of illnesses which cause a progressive decline in the ability to remember, to think and to learn. Alzheimer’s disease is the most common of these, accounting for around 70 per cent of all dementia. While Alzheimer’s disease is the most common type of dementia, there are many other causes. Dementia affects the functioning of the brain, often leading to personality changes. Although dementia mainly affects older people, it is not a normal part of ageing.

A person with dementia may find it harder to do previously familiar tasks, such as writing, reading, using numbers or showering.

The Australian Government funds Alzheimer’s Australia to deliver the National Dementia Support Program which provides a range of services and programs, including:

- the National Dementia Helpline and referral services
- Dementia and Memory Community Centres
- early intervention programs, such as the Living with Memory Loss Program
- advice, counselling and support services including special needs groups
- information and awareness-raising
- education and training.

Phone: 1800 100 500 (National Dementia Helpline)

Website: www.health.gov.au/dementia
Caring for someone with incontinence

National Continence Helpline

The National Continence Helpline is a free information and referral telephone service for people with incontinence and their carers, families and friends. The Helpline is staffed by experienced Continence Nurse Advisers who provide a confidential, professional service for people with incontinence. The Helpline operates from 8 am to 8 pm AEST Monday to Friday, except on public holidays.

Phone: 1800 330 066 (National Continence Helpline)

Information for carers of people with bladder or bowel problems

The booklet *Help for people who care for someone with bladder or bowel problems* has been designed to help carers manage the incontinence of the people they care for. The booklet offers practical advice and guidance. You can download a copy from the website below, or obtain one from the National Continence Helpline.

Phone: 1800 330 066 (National Continence Helpline)

Website: www.bladderbowel.gov.au

Commonwealth Respite and Carelink Centres

Commonwealth Respite and Carelink Centres link you to a wide range of community, aged care and support services available locally or anywhere in Australia. Centres provide information about services for older people, people with disabilities, and their carers. Centres also assist carers with options to take a break through short-term and emergency respite services.

Centres have local knowledge about:

- the range of services available, including respite, and how to access them
- who may receive services
- any costs associated with receiving services
- aged care assessment services for access to a range of community aged care packages, or entry into aged care homes.
Dementia Behaviour Management Advisory Services

Dementia Behaviour Management Advisory Services (DBMAS) have been established in each state and territory. DBMAS aim to improve the quality of life of people with dementia and their carers where the behaviour of the person with dementia affects their care. DBMAS provides residential and community care staff and family carers with clinical support, mentoring and behaviour management advice.

Phone: 1800 699 799
(Dementia Behaviour Management Advisory Services National Helpline)

National Carer Counselling Program

The National Carer Counselling Program (NCCP) provides short-term counselling, emotional and psychological support services for carers in need of this support, to reduce their stress and improve coping skills. Information, advice and referral are also available.

Phone: 1800 242 636 (The Network of Carer Associations)

Website: www.carersaustralia.com.au
News for Carers newsletter

This newsletter provides information for people who are caring for an adult or child with a disability or severe medical condition, or a frail aged person.

| ► Phone: 13 27 17 (Centrelink services) |
| ► Website: www.humanservices.gov.au/carers |

Respite for carers

A range of respite care services is available for carers, including a network of day care centres and respite care services provided in a person’s home.

There are Commonwealth Respite and Carelink Centres in metropolitan, rural and remote areas. These provide advice on the different types of respite care available, and can help arrange care for a few hours or even a few days. These centres can be contacted 24 hours a day, seven days a week, if you have an emergency need for respite.

Short-term respite care provided by an aged care home is also available. It may be used on a planned or emergency basis to help with carer stress, illness, holidays or any other time when your carer is unable to help out. You can also seek respite care for yourself.

| ► Phone: 1800 052 222 (Commonwealth Respite and Carelink Centres) 1800 059 059 (Emergency respite support outside standard business hours) |
Chapter 3
Employment choices
Chapter 3: Employment choices

This chapter covers services for employment and education. The entries are grouped into the following sections:

- Career information
- Employment services and support
- Financial assistance
- Education and training

Career information

*Australian Jobs* publication

The Department of Education, Employment and Workplace Relations (DEEWR) produces a number of products which can assist with job search. These include the annual *Australian Jobs* publication which provides information about employment, education and training services, including those for mature age job seekers. Email DEEWR to request a hard copy, or download one from the website.

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Australian JobSearch website

Australian JobSearch (‘JobSearch’) is a free public website where employers and Job Services Australia providers can advertise job vacancies, and employers can search for staff. Job seekers can register on JobSearch and build a résumé including their skills and experience. They can also choose to allow employers to view a summary of their résumé and send them messages regarding job vacancies.

Key features of JobSearch include:

- free job advertising for employers
- a database employers can search to find staff
- convenience—using a few easy steps, job seekers can see the job opportunities or search for an employment services provider in their local area. Job seekers can email a resume to an employer and apply for a job directly online
- résumés—job seekers can add up to three résumés on JobSearch that potential employers can view
- training—a website link to vocational course information for education and training opportunities
- labour market information—information on job prospects, skill requirements, wages and opportunities.

| Phone: | 13 28 50 (Centrelink services)  
13 62 68 (Job Seeker Hotline) |
www.jobsearch.gov.au |
Career advice

Job seekers and workers aged 45 and over can access free professional career advice over the phone, anywhere in Australia, by calling the Experience+ Hotline between 8 am and 6 pm Monday to Friday.

Career planning

Career Advisers can help mature age people identify their skills, explore career options and develop a personal plan to achieve their employment goals.

Résumé appraisal

Career Advisers can help mature age people update their résumé so they present themselves effectively to potential employers. Career Advisers will review a résumé and provide detailed feedback and suggestions for improvement.

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Career Information Centres

There are 12 Career Information Centres (CICs) around Australia that provide a comprehensive free service to the public. Specialist staff provide assistance with a range of printed, video and computerised information to help people make informed decisions about education, training and employment options and pathways.

Resources in CICs include a comprehensive library of information about occupations; information about courses provided by TAFE and universities in each state and territory; employment trends; and opportunities and resources to help prepare applications and résumés.

CICs also provide access to the Australian Government’s career information resources including myfuture and Job Guide.

CICs are located in Adelaide, Brisbane, Canberra, Alice Springs, Palmerston, Geelong, Hobart, Melbourne, Gold Coast, Newcastle, Perth, Sydney and Illawarra.
If there is no CIC in your area you can contact one via the Department of Human Services website.

| Website: | www.humanservices.gov.au/careercentres |

**Experience+ website**

Experience+ is a website for mature age job seekers, workers and their employers. Experience+ provides information about the programs and services available to help mature age people find and retain employment. It also provides information to help employers find and keep experienced staff.

Experience+ is managed by the Department of Education, Employment and Workplace Relations. It forms part of the Australian Government’s Productive Ageing Package.

| Website: | www.deewr.gov.au/experienceplus |

**myfuture website**

*myfuture* is Australia’s free, online, interactive career information and exploration service. The website allows you to actively explore career options and make informed career decisions. As well as using *myfuture* to develop a career plan, you can use it to research options for further study or training. You can also access information on occupations, industries, starting a small business, relevant training providers and financial support.

*myfuture* also provides information about the labour market, employment conditions and income data.

The *myfuture* website recognises the diversity of life stages, skills and lifestyle choices that exist in Australia. It helps people of all ages and skill levels who are considering a change of career or returning to work to make informed choices. The ‘Assist Others’ section also provides up-to-date career resources to help parents and the broader community support others in exploring and planning their careers.

| Website: | www.myfuture.edu.au |
Employment services and support

Corporate Champions

Corporate Champions are employers who make a public commitment to move toward better practice in employing mature age people. Corporate Champions receive a package of tailored support to help them achieve the better practice standards outlined in the ‘Investing in Experience’ Employment Charter.

More information on the Corporate Champions program is on the Experience+ website.

Website: www.deewr.gov.au/experienceplus

Disability or mental health conditions—specialised services

The new Disability Employment Services providers offer improved services for job seekers with a disability, injury, or health condition; their families and carers; and employers.

Disability Employment Services providers are organisations contracted by the Australian Government in more than 1900 sites across Australia. They provide a wide range of services and support to help you find and maintain sustainable employment.

Disability Employment Services providers will work with you to develop an Employment Pathway Plan, tailored to your individual needs. This will set out the services and assistance that you will receive, to help you find and stay in a job. Once placed in a job, Disability Employment Services providers will continue to support you for 26 weeks, or longer if required.

You or your employer may also use the following services or be eligible for the following programs.

JobAccess—a one-stop information shop about employing people with disability, designed for employers, employees, jobseekers and service providers. JobAccess information includes:

- disability at work
- tools and solutions to remove workplace barriers
government support for employment of people with disability
recruiting people with disability
making workplaces accessible
assistance for your current employees with disability
financial assistance with assistive technology and wages
disability awareness training for your staff
Auslan interpreting.

Employment Assistance Fund—provides financial assistance to individuals looking for, or already in work; employers and Disability Employment Services providers to fund services such as workplace modifications and Auslan interpreting services for job interviews and work related activities.

Supported Wage System—provides an industrial relations mechanism that enables the payment of a productivity-based wage to people who cannot work at full productivity.

| Phone: | 1800 464 800 (Disability Employment Services)  13 28 50 (Centrelink services) |
| Website: | www.humanservices.gov.au/disabilityemployment |

**Employment Assistance Fund**
The Employment Assistance Fund helps people with disability and their employers by providing financial assistance for work-related equipment, modifications and services. The Fund provides assistance which improves access to employment, work productivity and independence for people with disability.

The Employment Assistance Fund aims to adjust the workplace to suit people with disability, including those with mental illness. It is available to pay for the cost of special workplace equipment, services and modifications needed to accommodate an employee with disability, including mental illness.

The Fund has the flexibility to provide workplace solutions that meet the individual needs of employers and employees.
Financial assistance is available for solutions including assistive technology, electronic and communication equipment, specialist support for employees with learning disability or mental health condition, Auslan interpreting for job interviews and work-related activities, deafness awareness training and other disability awareness training.

| Phone: 1800 646 800 (Disability Employment Services) | Website: www.humanservices.gov.au/disabilityemployment |

**Harvest Labour Services**

The Harvest Labour Service (HLS) helps growers to supplement local labour with out-of-area workers where there is an acknowledged shortfall in a local labour market during harvest periods. HLS providers can refer anyone who can legally work in Australia to harvest vacancies. Although harvest work can be physically demanding, it is popular with retired travellers.

| Phone: 1800 062 332 (National Harvest Telephone Information Service) | Website: www.harvesttrail.gov.au |

**Indigenous Capital Assistance Scheme**

Indigenous Capital Assistance Scheme (ICAS) aims to increase employment opportunities for Aboriginal and Torres Strait Islander peoples. It gives eligible Indigenous businesses access to commercial finance and culturally appropriate professional and mentoring support services through a partnership arrangement with Westpac.

| Phone: 1802 102 (Indigenous Employment Line) | Website: www.deewr.gov.au/icas |
Indigenous Employment Program

The Indigenous Employment Program (IEP) supports a broad range of activities that are suited to local Indigenous people and circumstances, focusing on employment, business and other economic development activities. The new IEP is designed to be flexible and responsive to the needs of employers, Aboriginal and Torres Strait Islanders, Indigenous businesses and their communities.

Under the reformed IEP, support is available for activities that will:

- encourage and support employers to provide sustainable employment opportunities for Aboriginal and Torres Strait Islanders
- encourage and support Aboriginal and Torres Strait Islanders to take up training and employment opportunities, stay in jobs and enhance their future employment prospects
- assist Indigenous communities, industry bodies and groups of employers to develop Indigenous workforce and economic development
- develop strategies to support local and regional economic growth
- assist Aboriginal and Torres Strait Islander peoples to develop sustainable businesses and economic opportunities in urban, regional and remote areas.

**Phone:** 1802 102 *(Indigenous Employment Line)*

**Website:** www.deewr.gov.au/indigenous

Job Bonus

From 1 July 2012 a Jobs Bonus of $1000 will be available to employers who recruit an eligible mature age job seeker, aged 50 years and over.

Employers must offer a genuine, ongoing employment opportunity that meets the necessary standards for pay and conditions. The Jobs Bonus will be paid after the job seeker has been employed for at least 13 weeks.

**Phone:** 13 17 64 *(Experience+ Hotline)*

**Website:** www.deewr.gov.au/expereince+
Mature Age Participation—Job Seeker Assistance Program

From 1 January 2013 the Mature Age Participation—Job Seeker Assistance program will offer job seekers aged 55 years and over intensive support and a peer-based environment where they can develop their information technology skills, undertake job-specific training and prepare for work.

The program will be delivered in selected areas or industries where it will best meet individual, employer and community needs.

More information will be available closer to the implementation date.

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New Enterprise Incentive Scheme

Eligible job seekers who are interested in starting and running a small business can access assistance through New Enterprise Incentive Scheme (NEIS).

NEIS provides accredited small business training, business advice and mentoring for eligible job seekers, as well as ongoing income support for up to 52 weeks.

To participate in NEIS, job seekers must be registered with a Job Services Australia provider or a Disability Employment Services provider. To be eligible for NEIS Assistance, job seekers must also:

- be at least 18 years old
- be registered for income support (Age Pension recipients are not eligible)
- agree to hold and maintain a controlling interest in the business during the period they are receiving NEIS Assistance
- be available to participate in NEIS training and work full-time in the business (or fewer hours, if eligible)
- (in the case of parents with part-time participation requirements) be available to participate in NEIS training and work at least 20 hours a week in the business.
For more information about NEIS, including eligibility, use the following contact information.

| Phone:   | 13 62 68 (Job Seeker Hotline) |
| Website: | www.deewr.gov.au/neis          |

**On the job Support**

On the job Support ceased for new applicants on 30 June 2012. However, the program will continue to assist current claimants according to the current program guidelines until 30 June 2014.

On the job Support helps workers aged 55 years and over whose job is at risk due to their health condition, injury or disability. It provides tailored face-to-face support and training to help workers keep their job.

On the job Support is delivered through Disability Employment Services—a network of providers specialising in assisting people with health conditions, injury and disability.

On the job Support could include:

- a workplace assessment
- workplace modifications or special adaptive equipment
- advice about job redesign
- training.

| Phone:   | 13 17 64 (Experience+ Hotline) |
| Website: | www.deewr.gov.au/experienceplus |
Rehabilitation—former military personnel

If you have been medically discharged from the Australian Defence Force (ADF) because of a compensable injury, a whole-of-person rehabilitation program may help you return to a higher level of functioning and employment. You are also eligible if you are a former ADF member who has been in civilian employment but, because of your compensable injury or illness, you are finding it difficult to continue in employment. The Department of Veterans’ Affairs can develop a rehabilitation program for you. The vocation component of your program may include:

- vocational assessment
- evaluating your functional capacity
- an assessment of daily activities
- short-term vocationally-based training
- on-the-job training
- work training placements
- résumé preparation
- providing job seeking skills
- job seeking services.

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<th>Phone:</th>
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<td>1800 555 254 (veterans—regional callers)</td>
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Stream Services

Job Services Australia is the Australian Government’s gateway for job seekers to access training, skills development and work experience.

Job Services Australia providers are organisations contracted by the Australian Government to offer personalised help and services targeted to job seekers’ needs. They provide access to training opportunities and work experience to help job seekers find and keep a job.

Under Job Services Australia, services are provided in four Streams. The most ‘job-ready’ job seekers are in Stream One, and the most disadvantaged job seekers are in Stream Four. Services in each Stream are tailored to the individual needs and circumstances of each job seeker.

Common services under all Streams include:

- conducting an initial interview with the job seeker
- maintaining regular contact with the job seeker
- working with the job seeker to develop an Employment Pathway Plan (EPP)
- using the Employment Pathway Fund to purchase a broad range of assistance to help the job seeker access the right training and other support to find and keep a job.
- providing ongoing training and development activities that meet the skills needs of employers and help the job seeker to obtain sustainable employment
- delivering tailored services to the job seeker for the duration of their Work Experience Phase.

Even if you are not receiving Centrelink payments, you may be eligible for Stream One (Limited) services. Department of Human Services Customer Service Officers or a Job Services Australia provider can assess your eligibility for these services. Stream One (Limited) services include:

- an interview with a Job Services Australia provider
- assistance with developing a résumé and lodging it on the Australian JobSearch website
• information on local employment opportunities
• information on skills development and training through the Productivity Places Program
• access to JobSearch computer facilities in employment service provider offices and the Department of Human Services Service Centres.

Veterans’ Vocational Rehabilitation Scheme

The Veterans’ Vocational Rehabilitation Scheme (VVRS) is a voluntary scheme run by the Department of Veterans’ Affairs that helps veterans who need special assistance to obtain or hold suitable employment. It offers a variety of services including:

• professional vocational assessment to determine your opportunities
• advice on job seeking
• assistance with updating or upgrading your skills
• advice or support if your job is at risk
• assistance with finding work.

Phone: 13 32 54 (veterans—capital city callers)
1800 555 254 (veterans—regional callers)
1300 551 918 (Local Veterans’ Affairs Network offices)

Website: www.dva.gov.au
Financial assistance

ABSTUDY payment

ABSTUDY Living Allowance is available to Australian Aboriginal and Torres Strait Islanders who are undertaking eligible full-time study or a full-time Australian Apprenticeship. Some supplementary benefits are available for part-time students.

To be eligible for ABSTUDY, you must be:

- an Australian citizen
- an Aboriginal or Torres Strait Islander (see definition below)
- enrolled in an approved course at an approved institution or undertaking a full-time Australian Apprenticeship
- not receiving, or will not receive, any other Australian Government study or training assistance including Community Development Employment Projects.

The ABSTUDY definition of an Australian Aboriginal or Torres Strait Islander requires that you:

- are of Australian Aboriginal or Torres Strait Islander descent
- identify as an Australian Aboriginal or Torres Strait Islander
- are accepted as an Aboriginal or Torres Strait Islander in the community in which you live or have lived.

Recipients are subject to personal income testing. Income earned by your partner may also affect your eligibility for payment. Recipients are also subject to a personal assets test, and tests on the couple’s combined assets, if any.

Students and Australian Apprentices receiving ABSTUDY may be eligible for:

- a Low Income Health Care Card
- Rent Assistance
- Pharmaceutical Allowance
- Pension Supplement (if you are over the qualifying age for Age Pension)
- Remote Area Allowance
• Student Start-up Scholarship (for higher education students undertaking an approved scholarship course)
• Fares Allowance (not available to Australian Apprentices)
• other supplementary benefits and allowances.

ABSTUDY recipients have access to a Student Income Bank, which allows them to build up credits in any fortnight that their income does not exceed the income-free area. ABSTUDY students are able to accrue up to $10,000 in their Student Income Bank which can be used to offset earnings during periods of higher income.

| Phone: | 13 23 17 (ABSTUDY) 13 36 33 (Payments for Australian Apprentices) |
| Website: | www.humanservices.gov.au/abstudy |

Austudy payment

Austudy is available to people aged 25 and over who are studying or training full-time, or who are full-time Australian Apprentices. Some students undertaking a concessional study load may also be eligible. To be eligible for Austudy, you must be:

• an Australian resident
• aged 25 years or over
• studying an approved full-time course at an approved institution or undertaking a full-time Australian Apprenticeship.

Students and Australian Apprentices receiving Austudy may also be eligible for:

• a Low Income Health Care Card
• Rent Assistance
• Pharmaceutical Allowance
• Pension Supplement (if you are over the qualifying age for Age Pension)
• Remote Area Allowance
• Student Start-up Scholarship (for higher education students undertaking an approved scholarship course)
• Fares Allowance (for tertiary students only).
Recipients are subject to personal income testing. Income earned by your partner may also affect your eligibility for payment. Recipients are also subject to a personal assets test, and tests on the couple’s combined assets, if any.

Austudy recipients have access to a Student Income Bank, which allows them to build up credits in any fortnight that their income does not exceed the income-free area. Austudy students are able to accrue up to $10,000 in their Student Income Bank which can be used to offset earnings during periods of higher income.

You can lodge a claim online or by calling the Department of Human Services.

| Phone:   | 13 24 90 (Austudy) |
|         | 13 36 33 (Payments for Australian Apprentices) |

| Website: | www.humanservices.gov.au/austudy |

### Education Entry Payment

The Education Entry Payment (EdEP) is designed to assist eligible recipients with the upfront costs of education and training. EdEP may be payable to recipients of:

- Newstart Allowance
- Partner Allowance
- Widow Allowance
- Widow B Pension
- Wife Pension
- Parenting Payment
- Disability Support Pension
- Carer Payment
- Special Benefit (if you are a sole parent and not residentially qualified for Parenting Payment).
Recipients of some payments must be eligible to receive the Pensioner Education Supplement before claiming EdEP. To be eligible for EdEP, you must be undertaking an approved education course. EdEP is payable once a year as a lump-sum.

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**Indigenous Wage Subsidy**

Indigenous Wage Subsidy provides a subsidy to Australian employers who give an ongoing job to eligible Indigenous job seekers.

To be eligible for an Indigenous Wage Subsidy, you must be an Aboriginal or Torres Strait Islander, currently unemployed and actively looking for work.

- If you are 21 or older, you must be receiving an eligible income support payment, or participating in a Community Development Employment Project (CDEP) and consequently receiving income support. (The job must be outside of CDEP grant funding).
- If you are under 21 and not receiving income support, you must be registered with the Department of Human Services (Centrelink services) or a Job Services Australia provider as looking for work.

To be eligible for an Indigenous Wage Subsidy, the job must be:

- paid under an Award or Certified Agreement
- ongoing (that is, the employer knows no reason why the position will not continue indefinitely)
- a full-time position of 35 hours per week or more, full-time as specified in the relevant Award or Agreement OR a part-time position of at least 15 hours per week, every week for the 26-week subsidy period
- not receiving wage subsidy funding from any other government program.

The subsidy is paid at full-time and part-time rates. To be eligible for the subsidy, job seekers must be employed under an award or legal industrial agreement.

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Newstart Allowance

You may be eligible for Newstart Allowance if you are unemployed and aged between 22 and age pension age.

To qualify for Newstart Allowance you must be prepared to negotiate and enter into an Employment Pathway Plan. An Employment Pathway Plan sets out the activities you are required to undertake so you can receive payment.

An Employment Pathway Plan is negotiated between you and the Department of Human Services or an Employment Services Provider. It helps identify what activities you need to undertake to give yourself the best chance of employment.

To meet your activity test requirements you will be required to undertake the activities included in your Employment Pathway Plan. These could include actively looking for work, attending job interviews and undertaking training.

Newstart Allowance is subject to an income and assets test.

If you are temporarily incapacitated and unable to work while you are on Newstart Allowance, or have been on the income support payment for more than nine months and you are over 60, you may be eligible for a Pharmaceutical Allowance if you meet certain criteria.

If Newstart Allowance is payable, you may also be eligible for an Education Entry Payment, Training Supplement and/or Rent Assistance.

If you are participating in work experience activities such as Work for the Dole, Green Corps and Drought Force, you may be entitled to an additional payment.

Current rates of payments are available on the Department of Human Services website.

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**Pensioner Education Supplement**

If you are enrolled in and undertaking an approved course of study you may be eligible for the Pensioner Education supplement (PES). It is available to those who are receiving a Carer Payment, Disability Support Pension, Newstart Allowance (in certain circumstances), Youth Allowance (Other) (in certain circumstances), Parenting Payment (Single), Parenting Payment (Partnered) (in certain circumstances), Special Benefit (if the person is a sole parent), Widow Allowance, Widow B Pension or a Wife Pension (if partner is on Disability Support Pension). Some Veterans’ Affairs pensioners are also eligible.

In some cases customers may continue to receive the PES if they transfer from Disability Support Pension or Parenting Payment Single to a non-qualifying payment such as Newstart Allowance. If a person is eligible to continue to receive PES for the remainder of their current course, it will be discussed with them as part of claiming Newstart Allowance payment. Some Veterans’ Affairs pensioners are also eligible.

The amount of payment depends on your study load and how much you are receiving from the Department of Human Services or Veterans’ Affairs. PES is not taxed and you may also be eligible for an Education Entry Payment to help you with the up-front costs of taking up study.

| ▶ Phone:   | **13 24 90 (Centrelink services)** |
| ▶ Website: | **www.humanservices.gov.au/pensionereducation** |
**Training Supplement**

Training Supplement was a temporary additional payment for new and existing recipients of Newstart Allowance and Parenting Payment who had not completed Year 12 or equivalent, or who had a trade or vocational qualification that could be upgraded to better equip them to find employment.

To be eligible for Training Supplement, people receiving Newstart Allowance or Parenting Payment were required to fully meet their activity test or participation requirements by commencing an approved course between 1 July 2009 and 30 June 2011.

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**VET FEE-HELP**

VET FEE-HELP is a student loan program for the Vocational Education and Training (VET) sector that is part of the Higher Education Loan Program (HELP). VET FEE-HELP assists eligible students undertaking certain VET diploma level and higher courses (but not Certificate-level courses) by allowing them to borrow funds up to their FEE-HELP limit to pay for their VET tuition fees.

For the 2012–13 income year, the general FEE-HELP limit is $93,204. A higher limit applies for certain medicine, dentistry and veterinary science courses. You are only required to make repayments towards your HELP debt when your income meets the repayment threshold, which is $49,095 in 2012–13.

You are eligible for VET FEE-HELP if you:

- are studying a diploma, advanced diploma, graduate certificate or graduate diploma level course (but not Certificates I–IV) at an approved VET FEE-HELP provider;
- are an Australian citizen or permanent humanitarian visa holder who will be resident in Australia for the duration of the unit;
- have not exceeded the FEE-HELP limit (this is a lifetime limit and is not reset or ‘topped up’ by any repayments you make); and
• meet the tax file number (TFN) requirements.
  − You must give your provider your valid TFN.
  − If you don’t have a TFN, you can give your provider a Certificate of application for a TFN. This certificate is available from the Australian Taxation Office after you have applied for a TFN.

There is a loan fee of 20 per cent for some VET FEE-HELP loans, depending on where you are studying. The loan fee does not count towards your FEE-HELP limit. The loan fee is not applied to subsidised students studying in a state or territory that has implemented subsidised VET FEE-HELP arrangements. For more information about subsidised VET FEE-HELP arrangements, visit www.studyassist.gov.au

You can find more information about VET FEE-HELP, including a list of approved VET FEE-HELP providers and eligible courses, on the Study Assist website.

| Phone: | 13 38 73 (Skilling Australia Info Line) |
| Website: | www.studyassist.gov.au |
Education and training

Apprenticeships

**Australian Apprenticeships Access Program (Access Program)**

The Access Program provides vulnerable job seekers experiencing barriers to skilled employment with nationally recognised pre-vocational training on an apprenticeship pathway, together with individualised job search and post-placement support to help them find and keep skilled employment in an Australian Apprenticeship. The program is delivered nationally by brokers and providers who work with industry to meet local labour market needs.

In 2012–13 there are 9,500 program places available.

To be eligible, you must meet residency requirements, be a registered job seeker or be referred by a Youth Connections, Disability Employment Services or a Community Development Employment Project (CDEP) provider, and meet at least one criterion from a set of personal circumstances. These include being aged 45 to 64 at the commencement of the pre-vocational training course.

Referrals to the program are predominantly made by the Department of Human Services and Job Services Australia providers.

| Phone: | 13 38 73 (Australian Apprenticeships Centres Access Program) |
| Postal: | Department of Industry, Innovation, Science, Research and Tertiary Education  
GPO Box 9839  
CANBERRA ACT 2601 |

**Australian Apprenticeships Incentives Program**

The Australian Government is committed to increasing investment in training and ensuring this is targeted to address skill shortages across the Australian economy. To this end, the Government recognises that Australian Apprentices (apprentices and trainees) are one of Australia’s most valuable resources.
A range of financial incentives is available for employers to offer employment-related opportunities that will encourage people to acquire and expand their working skills and, as a result, set themselves towards worthwhile careers. There is also a range of financial support available to Australian Apprentices to encourage and support them throughout their apprenticeship.

Under the Australian Apprenticeships Incentives Program, employers of eligible Australian Apprentices at the Certificate III, IV, Diploma or Advanced Diploma level may attract a commencement incentive of $1500 and a completion incentive of $2500. Australian Apprentices in nominated equity groups at the Certificate II level may attract a $1250 commencement incentive for their employer.

In addition to these incentives, the Australian Apprenticeships Incentives Program also provides a range of special and additional incentives to eligible employers including the Rural and Regional Skills Shortage incentive, Declared Drought Areas incentives, Australian School-based Apprenticeship incentives and Mature Aged Workers incentives.

Financial support available to Australian Apprentices includes the Tools For Your Trade payment initiative, Living Away From Home Allowance and Support for Adult Australian Apprentices.

Eligibility for payments under the Australian Apprenticeships Incentives Program is assessed by Australian Apprenticeships Centres, which are contracted by the Australian Government to deliver Australian Apprenticeships Support Services. These services include providing information and assistance to employers, Australian Apprentices and other interested people; marketing and promoting Australian Apprenticeship; and administering the Australian Apprenticeships Incentives Program.

The Australian Apprenticeships Incentives Program also aims to remove barriers for adult Australian Apprentices and encourage up-skilling by adult workers through an Australian Apprenticeship. Australian Apprenticeships Centres are expected to improve commencement, retention and completion rates for mature aged workers in Australian Apprenticeships.

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<th>Phone:</th>
<th>13 38 73 (Australian Apprenticeships Referral Line)</th>
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<tr>
<td>Website:</td>
<td><a href="http://www.australianapprenticeships.gov.au">www.australianapprenticeships.gov.au</a></td>
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Experience+ Training

Experience+ Training was closed to new applicants on 30 June 2012. However, support for existing claimants will continue according to the current guidelines until 30 June 2014.

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<th>Phone:</th>
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<td>Website:</td>
<td><a href="http://www.deewr.gov.au/experienceplus">www.deewr.gov.au/experienceplus</a></td>
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Investing in Experience (Skills Recognition and Training)

The Investing in Experience (Skills Recognition & Training) (abbreviated to IIE–SRT) program invites employers to apply for grants of up to $4400 to assist their mature age workers (aged 50 and over) to attain qualifications that match their skills. Through a skills assessment, and gap training if needed, workers can attain a nationally recognised qualification at the Certificate III to Advanced Diploma level.

This program commenced from 1 July 2012 and effectively replaces the Experience+ Training and More Help for Mature Age Workers programs. Administrative Guidelines and an Application Form will be available on the IIE–SRT website.

| Website: | www.deewr.gov.au/IIESRT |

Productive Ageing through Community Education (PACE)

The Productive Ageing through Community Education (PACE) program will support adult education providers and community organisations to expand the delivery of educational and training courses tailored to the needs of senior Australians (aged 60 and above).

The Government will provide $4.8 million over four years. Grants ranging from $5000 to $20,000 will be awarded annually; expanding educational opportunities for senior Australians with a focus on community engagement and skills development.
The first round of grant funding will be advertised in major newspapers in October 2012. Education and training opportunities will be available to senior Australians through community education and training providers during 2013.

Email
adultliteracy@deewr.gov.au

Language, Literacy and Numeracy Program

The Language, Literacy and Numeracy Program (LLNP) provides up to 800 hours of free training to eligible job seekers to improve their English language skills or reading, writing and numeracy skills. LLNP can help eligible job seekers to improve their skills, job opportunities and confidence.

To be eligible for LLNP, job seekers must be of working age (generally 15–64 years), be registered as a job seeker with the Department of Human Services not a full time student, and meet eligibility criteria regarding suitability for training and visa status. The Department of Human Services or an Employment Service Provider can check eligibility and refer eligible refer job seekers to their local LLNP training provider.

Phone: 13 28 50 (Centrelink services)

Websites:
www.humanservices.gov.au/llnp
www.deewr.gov.au

Mature Aged Worker Incentive for employers of Australian Apprentices

The Mature Aged Worker Incentive recognises that mature aged workers face particular barriers to employment and training.

If you are aged 45 or over and commence an Australian Apprenticeship at the Certificate II–IV, Diploma or Advanced Diploma level, your employer may be eligible for the Mature Aged Worker Incentive of $750 when you commence your Australian Apprenticeship, and a further $750 when you successfully complete it. The Mature Aged Worker Incentive is in addition to the standard commencement and completion incentive payments available under the Australian Apprenticeships Incentives Program.
To be eligible for the Mature Aged Worker Incentive, immediately before beginning your Australian Apprenticeship, you must be:

- receiving a specified income support payment from the Department of Human Services or the Department of Veterans’ Affairs
- a Stream Three or Stream Four client with Job Services Australia
- out of paid employment at any time during the previous three years
- made redundant within the previous 12 months.

| Phone:  | 13 38 73 (Australian Apprenticeships Referral Line) |
| Website: | www.australianapprenticeships.gov.au |

**Study Assist**

Study Assist is an online resource providing information about what and where to study at university and private higher education providers, how much it will cost, payment options and what Australian Government assistance is available to students.

| Website: | www.studyassist.gov.au |

**Support for Adult Australian Apprentices**

The aim of the Support for Adult Australian Apprentices initiative is to remove barriers for adult Australian Apprentices (aged 25 or over) and encourage up-skilling by adult workers through an Australian Apprenticeship.

The Support for Adult Australian Apprentices initiative provides financial support to Australian Apprentices or their employer during the first two years of an Australian Apprenticeship. To be eligible the Australian Apprentice must be aged 25 or over at the commencement of their Australian Apprenticeship on or after 1 January 2010, and be completing an Australian Apprenticeship at the Certificate III or IV level in a trade listed on the National Skills Needs List.
The Support for Adult Australian Apprentices payments are made to the employer or the Australian Apprentice, depending on the actual wage paid. Payments are made at $150 per week ($7800 per annum) in the first year and $100 per week ($5200 per annum) in the second year.

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<th>Phone:</th>
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<td>Website:</td>
<td><a href="http://www.australianapprenticeships.gov.au">www.australianapprenticeships.gov.au</a></td>
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**Work Experience Activities**

As part of Job Services Australia (JSA), job seekers have access to a range of Work Experience Activities.

Work Experience Activities give job seekers access to a broad range of activities to assist them to overcome barriers, acquire skills and/or improve their employment prospects. A flexible range of activity options caters to a range of personal circumstances. Work experience, supplemented by targeted training, is one of the most effective pathways to employment.

Activity options available under Work Experience include:

- part-time study
- part-time or casual paid employment
- unpaid Work Experience Placement activities
- voluntary work activities in the community sector
- Work for the Dole activities (including Full-time Work for the Dole activities)
- Green Corps activities
- unpaid or paid work in a social enterprise
- Drought Force activities
- Defence Force Reserves
- employment or training programs administered by the Australian Government, or by a state or territory government
- programs or services which address non-vocational barriers.
JSA Providers are contracted by the Australian Government to administer Work Experience Activities. All job seekers receiving income support and connected to a JSA Provider are eligible to participate in Work Experience Activities, if the job seeker and their Provider believe it would benefit the job seeker. Job seekers aged 50 or over, who are not required to undertake a Work Experience Activity, may volunteer to participate in one.

Job seekers undertaking Work for the Dole, Green Corps, Community Development Employment Projects and Drought Force activities may receive an additional supplement of $20.80 per fortnight to cover out-of-pocket expenses.

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<th>Phone:</th>
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<td>Website:</td>
<td><a href="http://www.deewr.gov.au">www.deewr.gov.au</a></td>
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Chapter 4: Finance choices

This chapter covers a range of financial information. The entries are grouped into the following sections:

- Centrelink payments and allowances
- Other payments and services
- Products and assistance
- Taxation
- Superannuation
- Environmental programs and rebates

Centrelink payments and allowances

ABSTUDY

ABSTUDY is available to Australian Aboriginal and Torres Strait Islanders who are undertaking qualifying studying or training full-time and to full-time Australian Apprentices.

Please refer to the ‘Financial assistance’ section in Chapter 3 for further information on ABSTUDY.

| ➤ Phone:          | 13 23 17 (ABSTUDY)  |
|                  | 13 36 33 (Payments for Australian Apprentices) |
| ➤ Website        | www.humanservices.gov.au/abstudy |

Advance payments

Advance payments give customers flexibility in how they receive their income support payment, and provide assistance with budgeting for major expenses. An advance payment is not an additional payment; it is an advance of your future income support entitlement and has to be repaid to the Department of Human Services. Eligible partnered customers may be each entitled to an advance payment.
You may be eligible for an advance payment if you receive the following pensions or allowances:

- Age Pension
- Disability Support Pension
- Wife Pension
- Carer Payment
- Widow B Pension
- Parenting Payment—single
- Parenting Payment—partnered
- Newstart Allowance
- Youth Allowance
- Austudy
- Widow Allowance

NOTE: Service Pensioners, Disability Pensioners, War Widow(er)s and Income Support Supplement Recipients may be eligible for lump sum advance payments through the Department of Veterans’ Affairs.

You may qualify for an advance payment if you:

- have been receiving one (or a combination) of any of the payments listed above for a continuous period of three months immediately before applying for the advance
- are in Australia when the application is made
- are not repaying a previous advance payment (not including Family Tax Benefit, Pharmaceutical Allowance or Mobility Allowance advance payments)
- do not owe any money to the Australian Government that is being recovered (or may be recovered) from your Centrelink services payment
- are able to repay the advance without suffering financial hardship.

The advance will generally be repaid over 13 fortnights (six months).
For the listed benefit/allowance and Parenting Payment—single income support recipients, the minimum amount of advance payment is $250 and the maximum amount is $500. You can be paid one advance in a 12-month period.

Changes to the way advance payments are paid to pensioners (excluding Parenting Payment—single) were introduced on 1 July 2010.

The maximum pension advance payment amount has been increased and the amount available is dependent on your payment rate. The maximum and minimum amounts will increase in line with pension rate increases.

You will be able to receive more than one advance payment each year if you wish. Generally, you will be able to request an advance payment as you need it and take only as much as you need (within the minimum and maximum limits). Advances will continue to be repaid over six months by direct deductions from pension payments.

| ▶ Phone: | 13 23 00 (Centrelink services) |
| ▶ Website | www.humanservices.gov.au |

**Age Pension**

The objective of the Age Pension is to provide income support payments to senior Australians who need financial assistance, and to encourage senior Australians to maximise their total retirement income.

The Age Pension is paid by the Department of Human Services to people who meet age and residency requirements. The rate of payment you receive depends upon your level of income and assets.

A pensioner can have up to a specified threshold level of income and assets to receive the maximum rate of Age Pension. If your income and assets exceed the threshold, the rate of Age Pension reduces on a sliding scale. For age pensioners who choose to work, the Work Bonus enables employment earnings to be treated concessionally under the pension income test.

There is a rate of payment for single people and a rate of payment for couples. If separated because of illness, a couple may each be paid the single pension rate.
If Age Pension is payable, pensioners automatically receive the Pensioner Concession Card and a Pension Supplement.* They may also be eligible for Rent Assistance if they rent privately.

The current qualifying age for Age Pension is 65 for men and 64.5 for women. The pension age for women will be the same as men from 1 July 2013.

From 1 July 2017, the pension age will rise to 65.5 years for everyone; gradually increasing to 67 years by 2023.

*For pensioners overseas, there are different rules.

### Asset hardship provisions

These provisions can assist people who are in severe financial hardship and who do not qualify for the maximum rate of pension or Service Pension (Department of Veterans’ Affairs) because of the assets test. You may qualify for a pension or an increase in the rate of pension under these provisions if the following criteria apply:

- your pension is reduced under the assets test
- either you or your partner have an asset or assets which you cannot sell (or cannot be reasonably expected to sell)
- you are, or could be, in severe financial hardship if the hardship rules were not applied
- there is no other course of action you could reasonably be expected to take to improve your financial position.

A special income and assets test is used to work out the rate of pension.
Austudy Payment

Austudy is available to people aged 25 and over who are studying or training full-time, or who are full-time Australian Apprentices. Some students undertaking a concessional study load may also be eligible.

Please refer to the ‘Financial assistance’ section in Chapter 3 for further information on Austudy.

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<td>13 36 33 (Payments for Australian Apprentices)</td>
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<td>Website:</td>
<td><a href="http://www.humanservices.gov.au/austudy">www.humanservices.gov.au/austudy</a></td>
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Disability Support Pension

Disability Support Pension (DSP) is an income support payment for people who have a physical, intellectual or psychiatric impairment assessed at 20 points or more under the DSP Impairment Tables, and who are unable to work for at least 15 hours a week at or above the relevant minimum wage (or be re-skilled for work) within the next two years.

A person may be eligible to claim DSP if he or she is aged between 16 and Age Pension age. However, a person receiving DSP may elect to continue to receive it when they reach Age Pension age.

Generally, a person must have lived in Australia for at least 10 years as a permanent Australian resident to be eligible for DSP, unless their inability to work occurs while they are an Australian resident.

DSP is income and assets tested, and paid at the same rate as other social security pensions. DSP is non-taxable for people below Age Pension age and taxable for people over Age Pension age.

People who are permanently blind and aged between 16 and Age Pension age are automatically eligible for DSP without the need for a work capacity assessment. DSP is generally not subject to income or assets testing for people who are permanently blind.
DSP recipients are eligible for a Pensioner Concession Card*. DSP recipients may also be eligible for Rent Assistance, Mobility Allowance, the Pensioner Education Supplement and an Education Entry Payment. DSP recipients also receive the Pension Supplement to assist with household expenses.*

Pensioners of Age Pension age have access to the Work Bonus. The Work Bonus provides a mechanism to support older Australians who wish to work to supplement their pension.

Working age DSP recipients have access to the Working Credit.

Note: DSP recipients under 21 who do not have children are paid at youth rates.

*For pensioners overseas, there are different rules.

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<tr>
<td>Website: <a href="http://www.humanservices.gov.au/dsp">www.humanservices.gov.au/dsp</a></td>
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Mobility Allowance

You may qualify for Mobility Allowance if you are undertaking an approved activity and cannot use public transport without substantial assistance because of your disability. Approved activities include paid work, voluntary work, job search or vocational training (this includes secondary, technical, university and independent living skills/life skills programs).

You do not have to be receiving an income support payment to qualify for the standard rate of Mobility Allowance. It is not subject to an income and assets test.

There are two rates of Mobility Allowance. The standard rate is payable to people who are undertaking approved activities such as job seeking or any combination of paid employment, voluntary work, vocational training and independent living/life skills training for at least 32 hours every four weeks on a continuing basis. The higher rate is paid to income support recipients of Disability Support Pension, Newstart Allowance, Parenting Payment, Youth Allowance (other) who are:

- working 15 hours or more a week in the open labour market for wages at or above the relevant minimum wage
• working 15 hours or more a week in the open labour market for productivity-based wages set in accordance with the Supported Wage System

• looking for such work for 15 hours or more a week under an agreement with an employment service provider.

| Phone: | 13 27 17 (Centrelink services) |
| Website: | www.humanservices.gov.au/mobilityallowance |

**Newstart Allowance**

You may be eligible for a Newstart Allowance if you are unemployed and aged between 22 and age pension age. Please refer to the ‘Financial assistance’ section in Chapter 3 for further information on Newstart Allowance.

| Phone: | 13 28 50 (Centrelink services) |
| Website: | www.humanservices.gov.au/newstart |

**Partner Allowance**

Access to Partner Allowance has been closed to new customers since September 2003.

Partner Allowance recipients who are under age pension age receive Utilities Allowance and may receive Pharmaceutical Allowance and Telephone Allowance if they meet particular criteria.

Partner Allowance recipients who have reached age pension age may receive a Pension Supplement to assist with household expenses.

| Phone: | 13 27 17 (Department of Human Services) |
| Website: | www.humanservices.gov.au |
Pension Loans Scheme

The amount of your pension payment is based on your income (the ‘income test’) and your assets (the ‘assets test’). The actual rate of payment is based on the test that results in the lower rate. It is possible to borrow all or some of the difference between the rate you are entitled to receive and the maximum rate of Age Pension or Service Pension (Department of Veterans’ Affairs) under the Pension Loans Scheme.

To qualify for a loan you must:

- be of pension age or the partner of a person who is of Age Pension age
- have sufficient property in Australia that can be offered as security for the loan
- be receiving or be qualified for payment
- be entitled to less than the maximum rate of pension because of the income test or the assets test.

You may be eligible to receive a loan amount that tops up your current payment to the maximum amount of pension that applies to your circumstances. The total amount you can borrow depends on the value of the property you have offered as security. Interest is calculated fortnightly and the rate of interest is reviewed periodically. The interest on the loan accumulates over time. The loan may be repaid at an agreed time or on the sale of the secured asset, or be recovered from your estate.

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<th>Phone:</th>
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<td>13 32 54 (veterans—capital city callers)</td>
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<td>1800 555 254 (veterans—regional callers)</td>
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<th>Website:</th>
<th><a href="http://www.humanservices.gov.au/pensionloan">www.humanservices.gov.au/pensionloan</a></th>
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<td><a href="http://www.dva.gov.au">www.dva.gov.au</a></td>
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Pension Supplement

The Pension Supplement is a fortnightly payment made automatically by the Department of Human Services as part of your pension payment.

The Pension Supplement is paid to recipients of Age Pension, Disability Support Pension (except those aged under 21 without dependent children), Wife Pension, Widow B Pension, Carer Payment, Department of Veterans’ Affairs (DVA) Service Pension and Income Support Supplement. It is also paid to income support recipients who are over Age Pension age.

You may choose to receive some of your Pension Supplement on a quarterly basis.

| ► Phone: | 13 23 00 *(Centrlink services)* |
| ► Website: | www.humanservices.gov.au/pensionsupplement |

Sickness Allowance

Sickness Allowance is a payment made to a person aged 21 or over but under Age Pension age who:

- is temporarily unable to carry out their usual work or study, due to illness, injury or disability
- has a job to return to or intend to resume studying (full-time and aged 25 or over on Austudy payment or aged 21, or over on ABSTUDY payment) when fit to do so
- meets the income and assets tests
- is an Australian resident
- has been in Australia as an Australian resident for at least 104 weeks and is in Australia when they claim.
A medical certificate from a qualified medical practitioner must be supplied. The commencement date for Sickness Allowance is affected by the payment of sick leave, annual leave and other leave payments made by the employer.

Phone: 13 27 17 (Centrelink services)
Website: www.humanservices.gov.au/sicknessallowance

Widow Allowance

You may qualify for a Widow Allowance if you are a woman who was born on or before 1 July 1955 and:

- have turned 50 years of age
- are not a member of a couple
- have become widowed, divorced or separated since turning 40 years of age
- have no recent workforce experience.

You must also take reasonable action to obtain any comparable foreign payment that may be available to you from any country, or show reason why a claim would be unsuccessful.

This allowance is subject to an income and assets test. Special compensation rules also apply. It is not activity tested so you do not have to look for work or undertake training. You can, however, get help to improve your job prospects, learn new skills or become involved in your community.

Widow Allowance recipients who are under age pension age receive Utilities Allowance, and may receive Pharmaceutical Allowance and Telephone Allowance if they meet particular criteria.

Widow Allowance recipients who have reached age pension age may receive a Pension Supplement to assist with household expenses.

Phone: 13 28 50 (Centrelink services)
Website: www.humanservices.gov.au/widow
Other payments and services

Advance payments—DVA pension

From 1 July 2010, pension advance payments were made more flexible for people receiving payments from the Department of Veterans’ Affairs (DVA). This includes Age Pension paid by DVA, Service Pension, War widow(er)s Pension and Disability Pension (for veterans).

Pension advance payments allow pensioners to receive a portion of their future pension entitlements earlier, as a lump sum. These changes improve pensioners’ capacity to budget and to meet large or unforeseen costs.

Advance payment minimum and maximum amounts are linked to pension payments so they keep pace with adjustments in pension payment rates each March and September.

Pensioners may obtain up to six minimum advances each year. The amounts can be taken as one advance or drawn down by two or three advances in a six-month period and repaid over 13 fortnights. Once repaid, further advances for the following six months can be requested.

To be eligible for a lump sum advance, you must:

- have been receiving a pension from DVA for three months before applying for the advance
- be able to repay the advance without suffering financial hardship
- be an Australian resident living in Australia at the time of application.

Phone: 13 32 54 (veterans—capital city callers)
        1800 555 254 (veterans—regional callers)

Website: www.dva.gov.au
Assurance of Support

Applicants for the following visas are required to have an Assurance of Support:

- Parent
- Aged Parent
- Contributory Parent
- Contributory Aged Parent
- Aged Dependent Relative
- Remaining Relative.

An Assurance of Support is a legally binding agreement between an Australian resident or business or organisation (the assurer) and the Australian Government. The assurer agrees to provide support to the migrant (the assuree) in Australia.

Each Assurance of Support can cover up to two adults and an unlimited number of their dependent children. If the migrant or their dependants claim a recoverable social security payment while covered by an Assurance of Support agreement, the assurer must repay the full amount back to the Government.

Payment of a bank guarantee is also required. Assurers should be prepared to deposit money with the Government’s nominated bank to cover the value of the guarantee.

To become an assurer, the applicant must meet following requirements:

- have income greater than the threshold for the current financial year
- have income greater than the threshold for the previous financial year
- be an Australian resident
- be 18 years or older
- provide proof of identity
- be able to lodge a bond, if required
- be able to lodge a bank guarantee, if required.
An Assurance of Support remains in force and can last from two to 10 years, depending on the type of visa granted. The period starts from the date the migrant arrives in Australia, or the date that the relevant visa was issued (whichever is the latest).

There are no exemptions from the Assurance of Support provisions.

If the assurer meets the requirements, the Department of Human Services will accept the Assurance of Support. Human Services will notify the Department of Immigration and Citizenship (DIAC) directly that an Assurance of Support has been accepted. This will allow DIAC to finalise processing the visa application.

**Bereavement Allowance**

Bereavement Allowance is paid by the Department of Human Services. You may be eligible if:

- your partner has died
- you were living with your partner immediately before your partner’s death
- you do not have a new partner
- you have income and assets below a certain amount
- you meet residence requirements.

The allowance is paid at the single pension rate and is payable for a maximum period of 14 weeks. A Pensioner Concession Card is issued with the payment and Rent Assistance may be paid, if you are eligible. Bereavement Allowance recipients may also receive the Pension Supplement.
Bereavement Payment

Bereavement Payments are available to couples, single pensioners, parents and carers who were receiving an eligible social security payment or DVA pension at the time of the death. It provides short-term assistance to help people adjust to different financial circumstances following a death. It may include continuation of existing payments (some for 14 weeks) and/or a lump sum. The payments are made by the Department of Human Services and the Department of Veterans’ Affairs (DVA).

If the deceased was a single pensioner, or was a pensioner whose surviving partner is not reliant on income support, the deceased’s estate receives a bereavement payment in the form of the final pension payment.

If the deceased was a member of a couple, where both received pension payments immediately before the date of death, the survivor’s rate is adjusted to the single rate and a lump sum may be payable.

Where loss of the survivor’s entitlement occurs as a result of a death (e.g. Wife Pension or Carer Payment), the survivor remains qualified for the payment for up to 14 weeks after the death.

A lump sum may be payable to Carer Payment recipients upon the death of a care receiver. Bereavement Payments are also available to long-term benefit recipients who have been receiving a social security benefit for a minimum of 12 months before their partner’s death.

Single principal carers receiving Newstart Allowance, whose only qualifying child has died, will continue to receive payment, including Family Tax benefit if eligible, for 14 weeks following the child’s death. Family Tax Benefit may be paid as a lump sum.

Customers receiving Parenting Payment (single) whose only qualifying child dies will continue to receive payments, including Family Tax Benefit, for 14 weeks from the child’s death. Family Tax Benefit may be paid as a lump sum.

| Phone: | 13 23 00 (Centrelink services) |
Veterans’ families wishing to apply for Bereavement Payment should call DVA.

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<th>Phone:</th>
<th>13 32 54 (veterans—capital city callers) 1800 555 254 (veterans—regional callers)</th>
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<td>Website:</td>
<td><a href="http://www.dva.gov.au">www.dva.gov.au</a></td>
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Broadband for Seniors

Broadband for Seniors is an Australian Government initiative aimed at supporting seniors to gain confidence and skills in using new technology, and building community participation and social inclusion amongst older Australians.

Around 2,000 Broadband for Seniors kiosks have been established across Australia. Kiosks are hosted by community organisations that provide existing services to seniors and are located in places that seniors regularly visit, such as community centres, retirement villages, nursing facilities, libraries and community clubs.

Online and face-to-face training courses aimed at improving seniors’ skills in using the internet, email and basic word processing are provided free to participants. These courses are developed by seniors for seniors and delivered by volunteer tutors, many of whom are also seniors.

To locate the nearest kiosk, or for further information, please call the Broadband for Seniors Helpline.

| Phone: | 1300 795 897 (Broadband for Seniors Helpline) |
| Email: | info@necseniors.net.au |
| Website: | www.necseniors.net.au |
Carer Allowance

Carer Allowance is a supplementary payment made by the Department of Human Services that may be available to carers who provide daily care for an adult or child with disability or severe medical condition, or for an adult who is frail aged.

Carers who do not live with an adult care receiver are eligible, as long as they can demonstrate that they provide at least 20 hours, personal care a week.

The person being cared for must have their disability or medical condition assessed by their treating health professional. A single assessment process now applies across Carer Payment and Carer Allowance for children.

Carer Allowance may be automatically paid where the child being cared for is under 16 years and the carer has qualified for Carer Payment for that child. Carer Allowance is not taxable or income and assets tested. It can be paid in addition to a social security income support payment such as Carer Payment or Age Pension.

A Carer Allowance customer is eligible for a Health Care Card (HCC) for a child care receiver. If the carer of a child is ineligible for Carer Allowance, they may still be entitled to a HCC for the child if the child needs ‘substantially more care and attention’, compared with a child of the same age who does not have a disability or medical condition. This requirement is generally satisfied when the child has additional care needs of at least 14 hours per week. The HCC can also be claimed by 16 to 25 year old full-time students whose carer held a Carer Allowance HCC on the day before their 16th birthday.

You can start the claim process over the phone by contacting the Department of Human Services.

Please refer to the ‘Support for carers’ section in Chapter 2 for further information on carers.

| Phone: | 13 27 17 (Centrelink services) |
| Website: | www.humanservices.gov.au/carers |
Carer Payment

In situations where an adult or child needs full-time care, a carer may qualify for income support in the form of Carer Payment from the Department of Human Services. The payment is available to carers who are unable to support themselves through substantial paid employment or from other income sources (including a partner’s income) because they provide constant care to a person who has a disability or severe medical condition, or who is aged and frail. Carer Payment can be paid to more than one carer for the same care receiver if the care receiver has sufficiently high care needs and each carer personally provides constant care.

The carer does not have to live with the care receiver to qualify for Carer Payment. However, care must be provided in the care receiver’s home and both the carer and the care receiver must be Australian residents living in Australia. Carer Payment is income and assets tested. If the care receiver is not receiving an Australian Government income support payment, they must also meet a special care receiver’s income and assets test.

Care receivers must have their disability or medical condition assessed by their treating health professional in terms of a functional assessment of their care needs. The carer must also provide details on the impact of the care load as part of the assessment.

Once qualified for Carer Payment, a carer can undertake work, study or training for up to 25 hours a week (including travelling time) without losing their eligibility for Carer Payment. However, any income earned may reduce the payment amount.

Most Carer Payment recipients receive the Pension Supplement. More information about the Pension Supplement can be found under the entry on Pension Supplement earlier in this Chapter. Carer Payment recipients receive a Pensioner Concession Card.

Carers may also be eligible for a number of additional payments such as Rent Assistance or Pensioner Education Supplement.

A customer cannot receive Carer Payment and another income support payment at the same time. The carer should discuss the advantages and disadvantages of each payment with The Department of Human Services before deciding which best suits their circumstances.
You can start the claim process over the phone by contacting the Department of Human Services.

| Phone: | 13 27 17 (Centrelink services) |
| Website: | www.humanservices.gov.au/carers |

**Carer Supplement**

Carer Supplement is an ongoing annual payment to assist with the costs of caring for a person with disability or medical condition.

The Carer Supplement is paid to carers who were paid one of the following payments for a period that includes 1 July of that year:

- Carer Allowance—adult or child
- Carer Payment
- Wife Pension with Carer Allowance
- Department of Veterans’ Affairs (DVA) Carer Service Pension
- DVA Partner Service Pension with Carer Allowance.

If a carer is in receipt of both Carer Allowance and Carer Payment, Wife Pension, DVA Partner Service Pension or a DVA Carer Service pension, they will qualify for two or more Carer Supplement payments.

Carers who receive Carer Allowance receive up to $600 for each person being cared for. If a carer is receiving a part rate of Carer Allowance due to shared care arrangements, the Carer Supplement is paid at the same proportional rate.

Depending on their individual circumstances, a person can receive more than one component amount of the Carer Supplement.

The Carer Supplement is automatically paid to eligible customers.

| Phone: | 13 27 17 (Centrelink services) |
| Website: | www.humanservices.gov.au/carer |
Child Disability Assistance Payment

The Child Disability Assistance Payment is intended to assist families caring for a child with disability to purchase assistance for that child—for example, to purchase a wheelchair, install a hoist in the family home, modify the family car, or to purchase respite care or therapy. This money can be spent however the family chooses.

The Child Disability Assistance Payment is a $1000 annual payment made to parents and carers of a child aged under 16 years who receive Carer Allowance (child) on 1 July each year.

If a carer is receiving a part rate of Carer Allowance due to shared care arrangements, the Child Disability Assistance Payment is paid at the same proportional rate.

The Child Disability Assistance Payment is automatically paid to eligible customers.

Phone: 13 27 17 (Centrelink services)
Website: www.humanservices.gov.au/carers

Clothing Allowance

You may qualify for a Clothing Allowance if you have war or defence-caused blindness; multiple amputations of limbs; one leg amputated causing essential hip disarticulation; or an injury or disease of another kind which causes exceptional wear and tear of, or damage to, clothing. The rate payable depends on the type of incapacity.

Phone: 13 32 54 (veterans—capital city callers)
1800 555 254 (veterans—regional callers)
Website: www.dva.gov.au
Commonwealth Financial Counselling

People who are experiencing personal financial difficulties may be able to get free financial counselling from a CFC service. The Australian Government funds community and local government organisations to provide these services across Australia, including regional and rural areas. Some services are available by phone.

The financial counsellor can:

- provide advice and information
- carry out individual advocacy
- make referrals.

A financial counsellor cannot provide financial assistance.

To contact a financial counselling service near you, phone the national financial counselling helpline or use the ‘Find a financial counsellor’ map on the MoneySmart website.

More information can be found under ‘Money Management Services’ later in this section.

| Phone: | 1800 007 007  
(Free national Financial Counselling Helpline)  
Calls from mobile phones may incur a charge |
(Search for “map”) |

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) may be claimed by people of Age Pension age who do not qualify for the Age Pension. Claimants must have adjusted taxable income under $50,000 for a single person, $80,000 for a couple (combined) and $100,000 for a couple (combined) who are separated due to certain circumstances, such as illness.
CSHC holders may receive:

- pharmaceuticals listed under the Pharmaceutical Benefits Scheme at the concessional rate
- bulk-billed GP appointments, at the doctor’s discretion
- Seniors Supplement
- discounted fares on Great Southern Railway services.

CSHC holders are also eligible for the lower Extended Medicare Safety Net threshold ($598.80 in 2012).

In some instances, additional health, household, transport, education and recreation concessions may be offered by state/territory and local governments and private providers. However, these providers offer the concessions at their own discretion, and they may vary from state to state.

If you think you may qualify for the CSHC, please check with the Department of Human Services, or the Department of Veterans’ Affairs if you are a veteran or the partner of a veteran.

| Phone: |
| 13 23 00 *(Centrelink services)* |
| 13 32 54 *(veterans—capital city callers)* |
| 1800 555 254 *(veterans—regional callers)* |

| Website: |

**Crisis Payment**

Crisis Payment is a one-off payment designed to help people who are in severe financial hardship. There are four categories of Crisis Payment:

- extreme circumstance forcing a departure from home
- remaining in the home after a family member has been removed due to domestic or family violence
- release from prison or psychiatric confinement
- humanitarian entrants who arrive in Australia for the first time on a qualifying humanitarian visa.
To be eligible for a Crisis Payment, a social security pension or benefit must be payable to the person, and the person must be in severe financial hardship on the day on which the claim for Crisis Payment is made. For a single person, liquid assets must be less than the fortnightly amount of the maximum payment rate of income support payable. For a member of a couple, liquid assets must be less than twice the fortnightly maximum payment rate of income support payable.

The Crisis Payment is half the fortnightly “maximum basic rate” of the income support payment—that is, a flat rate of one week’s payment.

A person may receive up to four Crisis Payments in a 12-month period, with the exception of newly released prisoners who can receive additional payments if eligible. Humanitarian entrants cannot be paid more than once on the same qualifying humanitarian visa.

Department of Veterans’ Affairs (DVA) pensioners should contact DVA.

| Phone:          | 13 23 00 *(Centrelink services)*  
|                 | 13 32 54 *(veterans—capital city callers)*  
|                 | 1800 555 254 *(veterans—regional callers)*  

Decoration Allowance/Victoria Cross Allowance

You may qualify for a Decoration Allowance if you receive a Disability Pension and you received an eligible decoration during a war or warlike operations.

In addition to decoration allowance, Victoria Cross recipients are entitled to receive an annual Victoria Cross Allowance.

| Website:        | [www.dva.gov.au](http://www.dva.gov.au)  

Defence Service Homes loan scheme

You may qualify for a Defence Service Homes (DSH) loan, which is available through Westpac, if you:

- served with Australian defence forces for specified periods of service, either before 15 May 1985 or in Namibia
- are a widow or widower of someone who served with Australian defence forces during the periods of qualifying service covered by the DSH Scheme
- were part of the British Commonwealth forces, welfare organisations, or merchant marines in certain circumstances.

The maximum amount that can be borrowed for the first loan is $25,000. The actual amount depends on various factors, such as your ability to meet instalments and other commitments.

These portable loans are intended for:

- buying a house or unit
- buying land and building a house
- completing a partly built house or unit
- enlarging, modifying or repairing a house
- re-financing an existing mortgage, charge or encumbrance on a house or unit
- building, completing, enlarging, modifying or repairing retirement village accommodation, or discharging its debt.

The Scheme also provides additional advances where the maximum loan has not been borrowed and advances for essential home repairs and instalment relief in times of hardship.

Phone: 1800 722 000 (Defence Service Homes)
Email: DSHSubsidyVIC@dva.gov.au
Eligible Defence Service Home loan recipients are also eligible for Defence Service Homes Insurance domestic building and contents cover.

| ▶ Phone: | 1300 552 662 (Defence Service Home Insurance) |
| ▶ Website: | www.dsh.gov.au |

Digital Switchover Household Assistance Scheme

The Digital Switchover Household Assistance Scheme (the Scheme) provides practical in-home assistance to households anticipated to experience the most difficulties in switching over to digital TV.

The Scheme involves a government-contracted installer visiting eligible households to supply, install and demonstrate a set-top box, at no cost to the recipient. The installer will undertake any necessary upgrades to the household’s cabling or antenna.

A household may be eligible for assistance where they own a functioning TV, do not already have access to digital TV and at least one resident is receiving a maximum rate Age Pension, Disability Support Pension, Carer Payment, Department of Veterans’ Affairs (DVA) Service Pension or DVA income support supplement. In addition, a household must be located within a TV licence area switching over to digital TV.

The Scheme is available for six months before and one month after the switch to digital TV in each TV licence area. Information about when individual TV licence areas will be switching over to digital TV is available from www.digitalready.gov.au

| ▶ Phone: | 1800 201 013 (Digital Switchover Taskforce) |
| ▶ Email: | switchover@dbcde.gov.au |
| ▶ Website: | www.digitalready.gov.au |
| ▶ Postal: | Department of Broadband, Communications and the Digital Economy Digital Switchover Taskforce GPO Box 4112 SYDNEY NSW 2001 |
Disability Bereavement Payment

The surviving member of a couple whose deceased partner was receiving Disability Pension may receive a bereavement payment equal to 12 weeks of the rate of Disability Pension received at the time of death. This is a non-taxable payment that helps a bereaved partner meet financial demands that may follow the death of a partner.

A bereavement payment may also be made to the estate of a single veteran who was receiving a Disability Pension at the Special Rate or the Extreme Disablement Adjustment, and who dies in indignant circumstance.

Phone: 13 32 54 (veterans—capital city callers) 1800 555 254 (veterans—regional callers)

Website: www.dva.gov.au

Disability Pension—veterans

A Disability Pension is paid to compensate you if you have injuries or diseases caused, or aggravated, by war service or certain service in Australia’s defence forces. To be eligible you must have served:

- in a conflict as a member of the Australian Defence Force
- in the Australian merchant navy during World War II
- as a peacekeeper representing Australia overseas before 1 July 2004
- in the Australian Defence Force while undertaking hazardous service overseas before 1 July 2004
- as one of certain civilians who assisted the Australian Defence Force in wartime before 1 July 2004
- in the Australian Defence Force within Australia (after serving three years unless medically discharged sooner) from 7 December 1972 to 6 April 1994.

You may also be entitled to a disability pension if you served with a Commonwealth or allied country and you lived in Australia before you enlisted.

The amount of Disability Pension paid depends in the first instance on your level of incapacity. The effect of disabilities on your capacity to work may also affect the amount paid.
The Disability Pension is not taxed and is not counted as income for the Service Pension income test. It is counted as income when assessing eligibility for Rent Assistance, hardship provisions and by the Department of Human Services.

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**Emergency relief**

For people in financial crisis, and unable to meet basic needs, short-term emergency relief may be obtained through a community or charitable organisation.

The Australian Government provides funding to community and charitable organisations to help them provide emergency relief to people in financial crisis. Assistance is generally for a one-off purpose and is usually in the form of food or purchase vouchers, part-payment of an outstanding account or sometimes cash.

Emergency relief is not an income support payment and providers use their own criteria for assessing requests for assistance.

The Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) in each state or territory can provide the names of emergency relief providers in local areas. The Department of Human Services can also refer you to an emergency relief provider in the local area.

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<th>Phone:</th>
<th>1300 653 227 (FaHCSIA)</th>
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<td>Website:</td>
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Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual payment of $140 to eligible people covered by a Commonwealth concession card who experience additional increases in home energy costs from the use of essential medical equipment to manage their disability or medical condition. Payments started from 1 July 2012.

You may be eligible for this payment if you or the person in your regular care at home holds or is included on one of the following cards:

- Health Care Card
- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Department of Veterans’ Affairs (DVA) Gold or White Card.

A medical practitioner must certify that at least one of the following is required:

- use of medical equipment at home that is on the approved list of essential medical equipment
- heating and/or cooling in the home to manage a specified medical condition and regulate body temperature as there is a serious risk of detriment to that person’s health.

You will also need to prove that you, or the person you care for, contribute to paying the home energy account.

You will need to apply for this payment. There will be no need to reapply in future years unless your personal circumstances change. To receive this payment, you will also need to be in Australia on the date that you apply for the payment and on the anniversary of this date in subsequent years. Dependent children are not able to claim this payment.

Phone: 13 24 68 (Centrelink services)
Website: www.humanservices.gov.au/cleanenergy
Exceptional Circumstances Relief Payment

The Australian Government recognises that there are exceptional circumstances such as severe drought, which are beyond the control of farmers and agriculturally dependent small businesses. In these circumstances, farmers or small business owners may be able to get an Exceptional Circumstances Relief Payment to help with their everyday living expenses.

You may receive:

- a fortnightly payment at the same rate as Newstart Allowance
- a Health Care Card.

The payment has the same income and assets tests as Newstart Allowance. However, farm assets, including approved superannuation and life insurance, are not counted under the assets test. Income from any forced disposal of livestock due to drought is also not counted under the income test, subject to certain conditions. The first $20,000 of income from off-farm wages and salary is also disregarded.

The payment continues while the exceptional circumstances declaration is in force.

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Family Assistance Payments

Australian Government family assistance payments are available to all eligible Australian families, including grandparent carers, to assist with the costs of raising children. These payments include Family Tax Benefit Part A and B, Child Care Benefit*, Child Care Rebate, Double Orphan Pension, Baby Bonus, Paid Parental Leave and Maternity Immunisation Allowance. In addition, grandparent carers can also obtain a non-income tested foster child Health Care Card for the children in their care.

*An eligible grandparent carer in receipt of an Income Support Payment can also receive Grandparent Child Care Benefit, which covers the full cost of Child Care Benefit approved child care for up to 50 hours per child, per week.
Funeral Benefit

A Funeral Benefit is a one-off payment of up to $2,000 that is designed to defray the funeral costs of veterans and certain dependants. Automatic payment of the benefit is made on application when the veteran was:

- a prisoner of war
- receiving a Special Rate Disability Pension
- receiving an Extreme Disablement Adjustment
- receiving a Disability Pension plus an allowance as a multiple amputee.

A Funeral Benefit may be paid for veterans who died from an accepted service-related illness or disability or where there is severe financial need. It may also be payable for a veteran who died in an institution, while travelling to or from an institution, after being discharged from an institution where the veteran had been receiving treatment for a terminal illness, or while being treated at home for a terminal illness.

Funeral Benefit may be paid for the funeral of an eligible dependant who was in severe financial need.

A Funeral Allowance may be payable in respect of people covered by the Safety Rehabilitation and Compensation Act 1988 and the Military Rehabilitation and Compensation Act 2004 who died as a result of their accepted condition.
Health Care Card

A Health Care Card (HCC) is issued automatically by the Department of Human Services to people who do not qualify for a Pensioner Concession Card but who receive:

- certain social security benefit payments such as Newstart, Sickness, Partner and Widow Allowance
- certain social security supplementary payments or are in specific circumstances, such as those entitled to receive the maximum rate of Family Tax Benefit Part A by instalment, parents caring for children with certain illnesses/disabilities and receiving Carer Allowance (child) and those caring for foster children.

A low-income HCC may be claimed, subject to an income test of average weekly gross income for the eight weeks before the claim is made.

All HCC holders, and in some cases their dependants (that is, a partner and dependent children), may receive pharmaceuticals listed under the Pharmaceutical Benefits Scheme at the concessional rate and bulk-billed GP appointments, at the doctor’s discretion.

HCC holders are also eligible for the lower Extended Medicare Safety Net threshold ($598.80 in 2012).

In some instances, additional health, household, transport, education and recreation concessions may be offered by some state/territory and local governments and private providers. However, these providers offer these concessions at their own discretion, and their availability may vary from state to state.

Sickness Allowance recipients may also access:

- certain Australian Government hearing services
- a 50 per cent concession on mail redirection services through Australia Post.

Phone: Call the Department of Human Services on your normal Services and Payments phone number.

Website: www.humanservices.gov.au/healthcarecard
Home Support Loans

A Home Support Loan of up to $10,000 may be available to you if you are:

- an eligible person under the *Defence Service Homes Act 1918*
- an Australian veteran entitled to benefits under the *Veterans’ Entitlements Act 1986*
- the widow or widower of one of the above.

The loan is to assist with housing-related matters such as:

- the cost of maintenance to your home
- the purchase of granny flat accommodation on another person’s property (in this situation you must also apply for a Certificate of Assignment)
- the cost of any other housing-related purpose that encourages independent living.

| ▶ Phone: | 1800 722 000 (*Defence Service Homes*) |
| ▶ Email: | DSHSubsidyVIC@dva.gov.au |

Eligible DSH loan recipients are also eligible for Defence Service Homes Insurance domestic building and contents cover.

| ▶ Phone: | 1300 552 662 (*Defence Service Homes Insurance*) |
| ▶ Website: | www.dsh.gov.au |

Household Assistance Package

The Household Assistance Package started from May 2012, with an initial payment, followed by tax cuts in July 2012. Ongoing assistance will be added to regular entitlements between March 2013 and early 2014.
The package includes:

- an initial payment paid automatically to eligible people receiving government payments between May and July 2012
- increases to regular payments commencing between March 2013 and early 2014
- tax cuts effective from July 2012
- extra assistance available from July 2012, as well as extra support for Australians relying on essential medical equipment at home.

Senior Australians who receive government payments, such as Age Pension, will automatically be paid the extra money into their bank accounts from May 2012.

The Household Assistance Package is part of the Australian Government’s plan for a Clean Energy Future.

| ▶ Phone:       | 13 24 68 |
|               |          |
| ▶ Website:    | www.humanservices.gov.au/householdassistance |

**Income Support Bereavement Payment**

This is a non-taxable payment that helps a bereaved pensioner meet financial demands that may follow the death of a partner who had been receiving a Service Pension, Defence Force Income Support Allowance, Income Support Supplement or social security payment.

A pensioner who is the surviving member of a couple, and whose partner was receiving one of the above income support payments, may receive a bereavement payment equal to 14 weeks of the income support pension received by the deceased at the time of death.

If the deceased pensioner did not have a partner, one pension instalment is paid to the estate.

| ▶ Phone:       | 13 32 54 (veterans—capital city callers) |
|               | 1800 555 254 (veterans—regional callers) |
| ▶ Website:    | www.dva.gov.au |
Income Support Supplement

You may qualify for an Income Support Supplement if you are receiving a War Widow(er)s Pension or are in receipt of wholly dependent partner’s compensation from the Department of Veterans’ Affairs (DVA). This supplement is subject to the income and assets tests. However, if you are blind, you are exempt from means testing.

Income support supplement is generally taxable income. However where the supplement is paid to a person on the basis of invalidity, it is not taxable.

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| Website: | www.dva.gov.au |

Loss of Earnings Allowance

You may qualify for this allowance if you lose salary, wages or earnings while you:

- are receiving treatment for a war or defence-caused disability (including waiting for the supply or repair of an artificial limb or other surgical aid)
- have used part or all of employer-provided sick leave for a war or defence-caused disability, and now have no benefit to cover an absence for another illness
- attend an appointment arranged by the Department for the investigation of a claim for disability pension.

If you are a person authorised to provide assistance to a veteran when obtaining treatment (or you are acting on behalf of the veteran in relation to their claim for disability pension) and you lose salary, wages or earnings, you may qualify for Loss of Earnings Allowance.

The amount of Loss of Earnings Allowance payable is the lesser of:

- the difference between the special rate (formerly known as TPI) and the veteran’s present disability pension
- the amount of salary, wages or earnings actually lost (including loadings or other allowances that would have been payable).
All applications lodged after 1 July 2004 that result in the payment of Loss of Earnings Allowance will be reduced if any lump sum permanent impairment compensation has been received under the Safety, Rehabilitation and Compensation Act 1988.

| Phone: | 13 32 54 (veterans—capital city callers) 1800 555 254 (veterans—regional callers) |
| Website: | www.dva.gov.au |

**Low Income Supplement**

To assist with the cost of living impact of the carbon price, the Low Income Supplement assists households with low incomes who do not receive sufficient levels of household assistance through tax cuts or other clean energy payments. The Low Income Supplement is an annual payment of $300. Payments started from 1 July 2012.

Individuals who meet residence, income and tax requirements may be eligible. You will need to apply on an annual basis to receive this payment.

You may be eligible if:

- you are an Australian resident and are residing in Australia on the date of the claim, and have been in Australia for at least 39 weeks of the relevant financial year
- your tax liability is $300 or less. Your tax liability is the amount of tax you are required to pay the Australian Taxation Office. It is calculated on the income you have made for the previous financial year
- your accepted adjusted taxable income does not exceed:
  - $30,000 (for singles without a dependent child)
  - $45,000 (for couples without a dependent child)
  - $60,000 (for singles and couples with a dependent child)

| Phone: | 13 24 68 (Centrelink services) |
| Website: | www.humanservices.gov.au/cleanenergy |
Military compensation

Permanent Impairment

If you served in the Australian Defence Force you may be eligible for Permanent Impairment compensation for any condition or injury that is related to your service.

Permanent Impairment compensation is paid for the medical impairment, pain and suffering and the lifestyle restrictions which are a result of the accepted injury or disease.

Permanent Impairment compensation can be paid as a fortnightly periodic payment, a lump sum, or a combination of lump sum and periodic payments.

Incapacity Payments

If your service related injury or disease results in you suffering an economic loss, you may be eligible for Incapacity Payments.

Money Management Services

If you need practical support to help build better longer-term capability to manage your money and increase your financial resilience, you may be able to get support through your local Money Management Service. These services are available in over 200 remote locations across the Northern Territory, Western Australia, New South Wales and far north Queensland. Services are delivered through a mixture of central hubs and outreach services.

Money Management Services can help increase your confidence in managing money; and increase your budgeting, savings and goal setting activities. They can help show you where to go for financial help, and how to shop around for the best price. They can also refer you to other services including financial counsellors. These services are free, friendly, confidential and open to the community.
The Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) in each state or territory can tell you if there is a Money Management Service provider in your area. The Department of Human Services can also refer you to the Money Management Service provider or a financial counselling service in your area.

| ▶ Phone:  | 1300 653 227 (FaHCSIA—for the names of Money Management Service providers in your area) |
| ▶ Website: | www.fahcsia.gov.au |

**National Information Centre on Retirement Investments**

The National Information Centre on Retirement Investments (NICRI) is an independent body funded by the Australian Government to provide the public with free information on financial investments, financial industry services and saving for retirement. NICRI does not represent Government or the financial industry. NICRI provides financial information, not financial advice.

NICRI delivers its services to the public through a toll-free telephone enquiry service, a website and presentations at external seminars, including Financial Information Service seminars conducted by the Department of Human Services. NICRI also provides an extensive range of information leaflets, which can be obtained from the NICRI website.

NICRI also has an online financial education tool known as Moneymap. Moneymap has a number of calculators to work out loan, investment and savings scenarios. It also has links to relevant government departments, consumer-based organisations and NICRI leaflets.
No interest and low interest loans and matched savings schemes

People on a low income and in need of access to a small loan, or those who require savings for their child’s or their own educational costs, may be eligible for a no interest or low interest loan or matched savings through one of the schemes partially funded by the Australian Government. These schemes, funded under the Financial Management Program (FMP), include Good Shepherd Youth and Family Service’s No Interest Loans Scheme (NILS) and StepUP schemes, as well as the Brotherhood of St Laurence’s Saver Plus program.

No interest or low interest loans can be assessed for a range of purposes, including the purchase of essential household items, car repairs, medical items or educational expenses.

The Saver Plus matched savings and financial education program offers people who meet their savings goal a matched savings rate of dollar-for-dollar, up to $500. It can be accessed for costs related to people’s own vocational training or their children’s schooling, including uniforms, books, computers and TAFE fees.
Pension Bonus Bereavement Payment

Pension Bonus Bereavement Payment is a tax-free lump sum payment for the surviving partner of a deceased Pension Bonus Scheme member who did not make their claim for Age Pension and Pension Bonus before they died.

To qualify you must satisfy residence and other requirements. The amount of the payment will depend on the amount of Pension Bonus that would have been paid to your deceased partner, had they claimed Age Pension and Pension Bonus before they died.

Pension Bonus Scheme

The Pension Bonus Scheme was closed to new members from 20 September 2009. However, people who met the age and residence qualifications for the Age Pension or certain DVA pensions before 20 September 2009 may still be able to register.

The scheme provided incentives for older Australians to defer claiming Age Pension or certain DVA pensions for up to five years if they continued working.

The scheme pays a tax-free lump sum to entitled members who are registered in the scheme, when they eventually claim and receive Age Pension or certain DVA pensions.
**Pensioner Concession Card**

A Pensioner Concession Card (PCC) is automatically issued by the Department of Human Services to all social security pensioners (except for people who receive Carer Payment due to either episodic or short-term care of a child), who are resident in Australia. Department of Veterans’ Affairs service pensioners and war widows who receive the income support supplement are also eligible.

The PCC is also issued to certain social security benefit recipients who meet specific criteria, including older long-term recipients, those with a partial capacity to work, or single principal carers of dependent children. It is also issued to certain customers who are participating in the Pension Loans Scheme or Community Development Employment Projects.

PCC holders (and in some instances, their dependants) may receive:

- pharmaceuticals listed on the Pharmaceutical Benefits Scheme at the concessional rate
- assistance with certain hearing services
- bulk-billed GP appointments, at the doctor’s discretion
- discounted fares on public transport, rates such as council and water, utilities such as electricity, telecommunications service providers and motor vehicle registration charges
- a 50 per cent concession on mail redirection services through Australia Post
- discounted rail travel on Great Southern Rail services, and in most states, at least one free rail journey a year within the state of residence
• additional health, household, transport, education and recreation concessions that may be offered by some state/territory and local governments and private providers. However, these providers offer the concessions at their own discretion, and they may vary from state to state.

• PCC holders are also eligible for the lower Extended Medicare Safety Net threshold ($598.80 in 2012).

**Pharmaceutical Allowance**

Pharmaceutical Allowance (PhA) is paid by the Department of Human Services to certain income support recipients to assist with the cost of pharmaceutical medicines.

PhA is paid fortnightly to recipients of Parenting Payment (Single) who are under the qualifying age for Age Pension; to Sickness Allowance, Disability Support Pension recipients who are aged under 21 without dependent children; and to certain other benefit recipients in particular circumstances.

Pensioners, as well as income support recipients over the qualifying age for Age Pension, receive the Pension Supplement, not Pharmaceutical Allowance.

Please refer to the Centrelink payments and allowances section in Chapter 4 for information about the Pension Supplement.
Postal services

Australia Post provides postal services for all Australians.

Australia Post is required by law to provide a universal letter service which is reasonably accessible to all Australians and, in addition, to provide a standard letter service at a uniform price from anywhere to anywhere in the country.

Australia Post deliver to 10.9 million addresses every day. Mail can be lodged at one of our retail outlets or at more than 10,000 street posting boxes across the country.

With more than 4,000 retail outlets across the country, Australia Post is able to offer a range of packaging, bill payment and agency banking services. We also act on behalf of other organisations to process applications, view documents and complete identification checks (such as passport applications).

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| Postal: | Australia Post  
Customer Contact Channels  
GPO Box 9911  
MELBOURNE VIC 3000 |

Recreation Transport Allowance

You may qualify for a Recreation Transport Allowance if you suffer from severe and permanent war or defence-caused disabilities that affect your mobility. The Allowance is provided so that you can be transported to recreational activities.

The Allowance is paid at a higher rate or a lower rate. The rate you receive depends on the extent of your incapacities. It is not paid in respect of any time when you are being cared for at public expense in a hospital or other institution.

| Phone: | 13 32 54 (veterans—capital city callers)  
1800 555 254 (veterans—regional callers) |
| Website: | www.dva.gov.au |
Rehabilitation for former ADF personnel

If you have been medically discharged from the Australian Defence Force (ADF) because of a compensable injury, rehabilitation may help you return to normal daily functioning and suitable employment. You are also eligible if you are a former ADF member who has been in civilian employment, but because of your compensable injury or illness, you are finding it difficult to manage your injury and function at home or in the workplace. The Department of Veterans’ Affairs can arrange a rehabilitation assessment for you.

If the rehabilitation assessment indicates that you may benefit from rehabilitation, assistance available to you may include:

- development of an individual rehabilitation program covering medical or allied health, vocational and or psychosocial services
- provision of aids, appliances and/or home and workplace modifications
- assistance in moving from defence to civilian life.

Phone: 1300 550 461
Website: www.dva.gov.au

Remote Area Allowance

Remote Area Allowance (RAA) is paid by the Department of Human Services to income support recipients who permanently reside within the following Remote Tax Zones:

- Tax Zone A
- Special Zone A
- Special Zone B.

RAA is not payable to recipients who move permanently outside the qualifying Tax Zone or who live in ordinary Tax Zone B.

RAA is non-taxable and is not subject to an assets or income test. The amount of RAA received will reduce the Income Zone Tax Offset (formerly Zone Rebate).

Phone: 13 28 50 (Centrelink services)
Website: www.humanservices.gov.au/remoteallowance
Veterans who may be entitled to the Remote Area Allowance should call the Department of Veterans’ Affairs.

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\text{Phone: } & 13\ 32\ 54\ (veterans—capital\ city\ callers) \quad 1800\ 555\ 254\ (veterans—regional\ callers) \\
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\text{Website: } & \text{www.dva.gov.au} \\
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Rent Assistance

Rent Assistance gives extra help to people on low incomes who are receiving an income support payment, and who rent their accommodation in the private or community rental market. You may be able to get Rent Assistance if you pay:

- rent to private or community landlords
- lodging, or board and lodging
- site fees for a caravan, tent or mobile home that is your principal home
- fees to moor a vessel that is your principal home
- fees for accommodation in a retirement village or hostel (if you are not considered a home owner)
- nursing home fees (accommodation in non-government funded bed).

The amount of Rent Assistance paid depends on how many children are in your care, whether you are married or single, how much rent you pay and whether you share your accommodation with others. Rent Assistance is only payable to people receiving a Centrelink services payment, more than the base rate of Family Tax Benefit part A (FTB-A) or Service Pension or Income Support Supplement through the Department of Veterans’ Affairs.

Rent Assistance is generally not paid to people who pay rent to a state/territory housing authority (such as a Housing Commission), people who own or are buying the home in which they live, or people who are overseas for more than 26 weeks.

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\text{Phone: } & 13\ 23\ 00\ (Centrelink\ services) \\
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\text{Website: } & \text{www.humanservices.gov.au/rentassistance} \\
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Veterans and Income Support Supplement recipients who may be entitled to Rent Assistance should call the Department of Veterans’ Affairs:

| ▶ Phone: | 13 32 54 (veterans—capital city callers)  
|          | 1800 555 254 (veterans—regional callers) |
| ▶ Website: | www.dva.gov.au |

**Senior’s passport**

If you are travelling overseas and are aged 75 years or over, you have the option of applying for a five-year senior’s passport. The cost of a senior’s passport is approximately half the cost of an ordinary, or frequent-traveller, adult 10-year passport.

For passport applications, the term ‘senior’ specifically refers to Australians aged 75 or over. The threshold of 75 years was adopted by the Department of Foreign Affairs and Trade in consultation with community groups, as it was considered to best suit the passport needs of older Australians who wish to undertake overseas travel.

Passport application forms may be completed and printed online. Passport renewal forms with your personal details pre-printed can be requested from the Australian Passport Information Service (APIS) and mailed to you. Blank passport application forms are available from most Australia Post retail outlets and Australia Passport Offices in Australia. Completed application forms should be lodged at an Australia Post outlet that conducts passport interviews.

For further information, please visit the Passports website or telephone APIS from anywhere in Australia for the cost of a local call between (AEST) 8 am and 8 pm weekdays, and 8.30 am and 5 pm weekends and public holidays (closed Christmas Day, New Year’s Day and Good Friday).

| ▶ Phone: | 131 232 (Australian Passport Information Service) |
| ▶ Website: | www.passports.gov.au |

Seniors Supplement

The Seniors Supplement, paid by the Department of Human Services, is available to Commonwealth Seniors Health Card holders and certain Department of Veterans’ Affairs Gold Card holders. It is a quarterly payment to assist eligible seniors with general living expenses and is paid in March, June, September and December each year.

Phone: 13 23 00 (Centrelink services)
Website: www.humanservices.gov.au/olderaustralians

Service Pension

You may qualify for a Service Pension if you are a veteran with qualifying service or are the partner of a veteran with qualifying service. Qualifying service generally means service in war-like operations.

A Service Pension can be paid to veterans on the grounds of age or invalidity, and to eligible partners, widows and widowers. It is paid five years earlier than the Age Pension. Invalidity Service Pension may be granted at any age up to age pension age.

The Service Pension is subject to income and assets tests, unless you are blind. For a veteran, it is taxable income unless you are receiving your service pension on the basis of invalidity. If you are receiving a partner service pension, your service pension is taxable if your veteran partner’s Service Pension is taxable, or if you are over age pension age.

You cannot receive a Service Pension as well as an income support payment from the Department of Human Services.

If your income or assets prevent you from receiving or reduce the rate of your Service Pension, you may be able to receive financial assistance through the Pension Loans Scheme or the hardship provisions.

Phone: 13 32 54 (veterans—capital city callers)
1800 555 254 (veterans—regional callers)
Website: www.dva.gov.au
Single Income Family Supplement

The Single Income Family Supplement is an additional payment of up to $300 for middle income families with a dependent child or children and with one primary earner whose income is between $68,000 and $150,000. If there is a secondary earner in the family, their income must be below $18,000. Payments will be available from 1 July 2013.

The Single Income Family Supplement provides extra help to families with one primary earner who will get less tax assistance than dual income families.

Eligible customers who receive Family Tax Benefit will not need to apply for the Single Income Family Supplement as the payment will be calculated based on circumstances known for Family Tax Benefit purposes and will be included in their entitlement at the end of the year. Eligible customers who do not receive Family Tax Benefit will need to apply to receive this payment.

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Special Benefit

Special Benefit helps if you are in severe financial hardship due to circumstances outside your control and unable to get any other Centrelink payment.

To qualify you must:

- be in financial hardship
- be unable to earn a sufficient livelihood for yourself and your dependants because of age, physical or mental disability, domestic circumstances or for any other reason beyond your control
- not be receiving or entitled to a Centrelink payment or a Service Pension
- be a permanent Australian resident or the holder of an approved visa
- be residing in Australia during the period of payment, except under certain circumstances.

Newly arrived residents generally have a 104-week waiting period before becoming eligible. This may be waived in some situations; for example, if you have a substantial change in circumstances which are beyond your control.
The maximum rate payable depends on your individual circumstances. Generally it is the same as Newstart Allowance or Youth Allowance. The value of any in-kind support such as free board and lodgings and income, is directly deducted from the maximum rate payable. For information regarding current rates visit the Department of Human Service’s website.

| Phone: 13 23 00 (Financial Information Service) |
| 13 63 57 (Financial Information Service seminar bookings) |
| Website: www.humanservices.gov.au/specialbenefit |

**Telephone Allowance**

Telephone Allowance (TAL) is paid by the Department of Human Services to certain income support recipients who are telephone subscribers, to assist with maintaining a telephone or mobile phone service.

TAL is paid to Disability Support Pensioners who are under 21 without dependent children, recipients of Parenting Payment (Single) who are under the qualifying age for the Age Pension, and certain other benefit recipients in particular circumstances, if they or their partner are a telephone subscriber.

TAL is non-taxable and paid quarterly in January, March, July and September each year. The amount of TAL is shared between both members of an eligible couple.

People over the qualifying age for the Age Pension getting Parenting Payment (Partnered), Widow Allowance, Partner Allowance, Austudy or Special Benefit receive the Pension Supplement, not TAL.

More information about the Pension Supplement can be found in the Pension Supplement section earlier in this Chapter.

**Please note:** the quarterly payment of TAL is not related to any concessions or discounts offered by telephone service providers.

| Phone: 13 23 00 (Centrelink services) |
| Website: www.humanservices.gov.au/phoneallowance |
Utilities Allowance

Utilities Allowance (UA) is a quarterly payment paid by the Department of Human Services to assist with regular household utilities costs such as gas, electricity and water. It is paid to recipients of Disability Support Pension who are aged under 21 without children, and Widow Allowance and Partner Allowance recipients who are under Age Pension age.

UA payments are made in March, June, September and December each year.

People over the qualifying age for the Age Pension getting Parenting Payment (Partnered), Widow Allowance, Partner Allowance, Austudy or Special Benefit receive the Pension Supplement, not UA.

More information about the Pension Supplement can be found in the Pension Supplement section earlier in this Chapter.

Phone: 13 28 50 (Centrelink services)
Website: www.humanservices.gov.au

Vehicle Assistance Scheme

VAS provides financial assistance to purchase a new motor vehicle and, if required, for modifications to that car. It also provides a running and maintenance allowance which may be used towards the cost of registering and insuring the vehicle.

You may qualify under this scheme if you have been incapacitated by a war-caused or defence-caused injury or disease that has resulted in multiple amputations, complete paraplegia or a condition accepted by the Repatriation Commission as being of similar effect or severity.

Phone: 13 32 54 (veterans—capital city callers)
1800 555 254 (veterans—regional callers)
Website: www.dva.gov.au
Veteran and Community Grants

Veteran and Community Grants provide seeding funds for projects that support a healthy, quality lifestyle for members of the veteran community to help keep them living independently in their homes. Grants also fund initiatives that reduce social isolation, support carers and improve access to community care services.

Funding is available to eligible ex-service and community organisations, veteran representative groups and private organisations that can demonstrate a contribution to the welfare of members of the veteran community.

▶ Phone: 13 32 54 (veterans—capital city callers)
1800 555 254 (veterans—regional callers).

▶ Website: www.dva.gov.au

War Widow(er)s Pension

War Widow(er)s Pension is paid to compensate widowed partners of Australian veterans who have died as a result of war service or eligible defence service. To claim a War Widow(er) Pension, you must have been legally married, or in a de facto relationship with the deceased veteran immediately before his/her death and have not since remarried, married or entered into a de facto relationship with another person.

This pension is not taxable income and is not subject to means testing. If you are granted a War Widow(er)s Pension, you will receive a Gold Card. You may also be entitled to:

- Income Support Supplement
- concessions on the costs of public and private transport and public utilities
- a funeral benefit in respect of the veteran’s death.
A veteran whose death has been accepted as being war-caused is entitled to official commemoration.

| Phone:   | 13 32 54 (veterans—capital city callers)  
|          | 1800 555 254 (veterans—regional callers) |
| Website: | www.dva.gov.au |

**Work Bonus**

From 1 July 2011, the first $250 of income per fortnight that an age pensioner earns from employment is not counted under the income test.

Age pensioners accrue any unused amount of the $250 fortnightly exemption in an Employment Income Concession Bank, up to a maximum of $6500. Any credit in the bank offsets future employment income that would otherwise be assessable. The Income Bank credit balance carries across financial years.

The Work Bonus operates in addition to the income test free area.

| Phone:   | 13 23 00 (Financial Information Service)  
|          | 13 63 57 (Financial Information Service seminar bookings)  
|          | 13 32 54 (veterans—capital city callers)  
|          | 1800 555 254 (veterans—regional callers) |
| Website: | www.humanservices.gov.au/olderaustralians |

Service Pensioners and Income Support Supplement recipients over DVA pension age have access to similar arrangements. If you receive your Age Pension through DVA, or are receiving a Service Pension or Income Support Supplement, you should contact the Department of Veterans’ Affairs regarding the Work Bonus.
Products and assistance

Australian Government Mobile Offices

The Department of Human Services currently has two Australian Government Mobile Offices that travel to and service rural and remote Australia. Experienced specialist officers travel with the Mobile Office and provide friendly, face-to-face service, information and support. Staff can assist with payment and service options. The staff are specialists in rural servicing, and live and work in the communities they serve.

- Phone: 13 23 16 (Centrelink services)
- Website: www.humanservices.gov.au

Centrepay

Centrepay is a free direct bill-paying service available if you receive Centrelink payments. Through Centrepay you can choose to have a regular amount deducted from your payment for rent, electricity, telephone, gas, home care services and other essential expenses. It’s an easy way to pay some of your bills and stay in control of your finances.

Centrepay is free and totally voluntary. By using Centrepay you benefit from its convenience, security and ease of payment, knowing that your payments are under control.

Instead of having large bills every quarter or month, your bills are paid in manageable amounts from your payment—making it easier for you to budget. It’s simple, easy, and there is no cost to you.

- Phone: 13 23 00 (Centrelink services)
- Website: www.humanservices.gov.au/centrepay
Commonwealth Financial Counselling

If you are experiencing personal financial difficulties you may be able to get free financial counselling services through Commonwealth Financial Counselling services. The Australian Government funds community and local government organisations to provide these services across Australia, including regional and rural areas. Some services are also available by phone.

The financial counsellor can:

- provide advice and information
- carry out individual advocacy
- make referrals.

The financial counsellor cannot provide you with financial assistance.

Contact the Department of Families, Housing, Community Services and Indigenous Affairs to get contact details for a financial counselling service near you. Alternatively, you can call the national financial counselling hotline.

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Department of Human Services Agents and Access Points

The Department of Human Services funds an extensive network of over 225 Access Points and 355 Agents in rural, regional and remote Australia to enhance customer access to Centrelink services and other department services.

Access Points provide free self-help facilities where customers can conduct their business with Centrelink services. These services include providing information products, forms, and brochures; providing access to a telephone dedicated to the Call network; and providing faxing or photocopy facilities so customers can forward material to a Service Centre, fax a job résumé, or carry out other related business.
Access Point staff can sight and photocopy Proof of Identity documents so that customers no longer have to send original documents in the mail to support their claims. There is no additional face-to-face staff assistance provided at Access Points.

Agents are established in communities which require a more significant Department of Human Services presence than that provided through an Access Point. In addition to providing the same facilities as an Access Point, an Agent provides a face-to-face information service to the community, along with an internet-enabled computer and printer so customers can conduct their business.

Agents also:

- provide assistance and guidance to customers about using self-service products, such as the internet for online services, and automated telephone systems
- accept claim forms and other documentation required to be lodged
- provide telephone claim information and reply paid envelopes to send Medicare information
- respond to customer enquiries and provide assistance, guidance or referral as appropriate.

Agents are not the Department of Human Services staff and cannot:

- make any payments or decisions about payments
- review, assess or vary payments
- access customer information
- issue Centrelink payments or replacement Concession or Health Care Cards.

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Department of Human Services Multicultural Services

The Department of Human Services through Multicultural Services assists people from culturally and linguistically diverse (CALD) backgrounds in many ways. These services include:

- **A Multilingual phone service (ph 13 12 02)**—allows you to speak to Service Officers in languages other than English.

- **Language Services**—provides free interpreting and translating services for Centrelink services for customers from CALD backgrounds. Interpreters are generally available by appointment and can easily be arranged upon request to assist with immediate customer enquiries. Document translation services are provided where necessary to help establish a customer’s entitlement to Centrelink payments or services. In some Service Centres, bilingual staff are available to assist with customer enquiries. Translated information can also be found on the Department of Human Services website.

- Customers can be reassured that any information discussed at an interview will remain confidential. The department’s contracted interpreters and translators are bound by confidentiality provisions and a code of ethics.

- **International Services**—makes social security payments to over 79,000 customers who are outside Australia indefinitely or for more than 13 weeks. International Services also handle more than 7,300 pensions paid in Australia under International Social Security Agreements.


| ▶ Phone: | 13 12 02 *(Centrelink Multilingual Call)*  
|          | 13 16 73 *(Centrelink International Services)* |

Department of Human Services Multilingual Products

There are over 120 products available in over 60 languages.

**Translated booklets**

The information booklet *Information in your language—a guide to your options and our services* is available in 42 languages.
The booklet provides an overview of the wide range of Department of Human Services’ payments and services that support customers at different times in their lives. Information in your language includes assistance for people who are:

- looking after children
- looking for work
- studying or training
- farmers, self-employed or rural Australians
- experiencing a crisis
- ill, injured or have a disability
- caring for someone
- about to retire or are in retirement
- needing help when a loved one passes away
- recent arrivals to Australia.

**Translated factsheets**

Translated factsheets provide a more detailed explanation of services and payments, and are available on the Department of Human Services website.

**Free CDs**

Audio visual CDs are available in new emerging community languages, targeting recent refugee and humanitarian arrivals. These CDs are available free of charge by calling the Department of Human Services.

**Website:** www.humanservices.gov.au
Multicultural community newsletter

*The Journey* is an e-newsletter for community agencies supporting culturally and linguistically diverse clients. It is updated bi-monthly and provides all the latest information on multicultural services in Australia provided by the Department of Human Services. Organisations can register online to receive *The Journey*.

▶ Website:  [www.humanservices.gov.au](http://www.humanservices.gov.au)

Multicultural media

The Department of Human Services provides information about its programs and services in up to 15 languages via regular broadcasts on Special Broadcasting Service (SBS) National Radio and community radio across Australia, and in articles in a number of in-language community newspapers. A translated version of *News for Seniors* is also available in 16 languages each quarter.

▶ Website:  [www.humanservices.gov.au](http://www.humanservices.gov.au)

Department of Human Services Visiting Services

Many Service Centres operate visiting services to places in rural and remote Australia. The frequency of these visits and the types of services offered are usually based on consultations with the local community and the specific needs of the people involved.

Staff conducting visiting services can provide specific information on entitlements and eligibility, and provide general advice and assistance with forms.

▶ Phone:  13 28 50 (*Centrelink services*)

▶ Website:  [www.humanservices.gov.au](http://www.humanservices.gov.au)
Farmer and Drought Assistance Lines

The Department of Human Services provides special services to farmers through the Farmer Assistance Line and Drought Assistance Line. Rural call centre staff can provide advice on a range of payments and explain how farmers may be eligible for other Centrelink services payments and services.

| Phone: | 1800 050 585 *(Farmer Assistance Line)*  
|        | 13 23 16 *(Drought Assistance Line)* |

Financial Information Service

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

Assistance for seniors includes information on:

- investment options, concepts and strategies
- accessing superannuation and annuities
- understanding investment types
- advantages and disadvantages of different investments
- the effect of tax on investments
- complex age pension income and asset issues
- accommodation choices for older people
- aged care issues
- help when someone dies.
FIS officers are not financial planners and do not give or sell advice, or purchase investment products.

FIS holds free seminars throughout the year covering a range of topics crucial to planning a financial future. The seminars have been designed to assist people with planning, getting ready for and living in retirement, and are intended to complement those run by the finance industry.

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| Website                          | www.humanservices.gov.au/fis |

Indigenous Call Centres

The Department of Human Services operates four Indigenous Call Centres which provide an appropriate access channel for Indigenous people; particularly those who live in remote areas and may not have direct access to other Department of Human Services facilities. The call centres take calls from anywhere in Australia. They are located in Palmerston (Northern Territory), Cairns (Queensland), Bunbury (Western Australia) and Port Macquarie (New South Wales).

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| Website                          | www.humanservices.gov.au/indigenous |

Indigenous Service Officers

A network of 100 Indigenous Service Officers operates at Service Centres across Australia.

As contact points between Indigenous communities and the Department of Human Services, these Specialist officers facilitate better communication, provide advice and support that helps improve service delivery to Indigenous customers and communities.
Indigenous Service Officers:

- establish effective relationships with local Indigenous communities, government and non-government agencies, and other relevant stakeholders
- conduct outreach activities to local Indigenous communities to ensure that customers understand Centrelink services
- identify opportunities for enhanced service delivery
- work with Service Centres to develop strategies to achieve equitable access to, and participation in, Centrelink services and programs by Indigenous customers.

Phone: 13 63 80 (Centrelink services)
Website: www.humanservices.gov.au/indigenous

The Department of Veterans’ Affairs (DVA) has a national network of Indigenous Veterans’ Liaison Officers to help Aboriginal and Torres Strait Islander veterans obtain their entitlements and benefits.

Please call DVA on 1300 55 1918 and ask to speak with the Indigenous Veteran Liaison Officer in your state.

Requesting information in alternative formats

Some Department of Human Services website information and certain DVA publications are available in alternative formats. These include audio CD or DVD, large print, braille and e-text.

By selecting the ‘Listen’ icon on the Department of Human Services website, you can open a new window that will play the main contents of the page back to you as audio. You can select the text you want to hear, or listen to the whole page.

Phone 13 27 17 (Centrelink services)
Website www.humanservices.gov.au
Seniors information publications

The Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and the Department of Human Services produce a range of publications that provide practical and easy-to-read information on topics such as investment options, accommodation choices and government programs and services to assist seniors. These publications include:

- *About to retire or in retirement?—a guide to your options and our services*
- *Investing for Your Retirement*—helps you understand the range of investment options available
- *Accommodation choices for older Australians and their families: what older Australians and their families need to know*—an informative and easy-to-read guide to help you make decisions about living arrangements
- *A Guide to Concession Cards*—provides information on concession card eligibility and the range of concessions offered in each state or territory.

These useful publications are available free of charge. To order copies, contact the Department of Human Services or FaHCSIA.

**Phone:**

13 23 00 *(Centrelink services)*  
1800 050 009 *(Families, Housing, Community Services and Indigenous Affairs)*

**Websites:**

www.humanservices.gov.au/olderaustralians  
www.fahcsia.gov.au

Someone to deal with the Department of Human Services for you

Some customers may have difficulty managing their affairs with the Department of Human Services because of a disability or illness, or problems reading, writing, understanding information or handling money. If you receive a Centrelink or family assistance payment or service, Person Permitted to Enquire (PPE) arrangements or nominee arrangements can be put in place to allow an authorised person to make enquiries, act, and or receive payments on your behalf.

PPE arrangements enable a Department of Human Services customer to authorise a person or organisation to make limited enquiries on their behalf.
A nominee arrangement authorises a person or organisation to enquire, act and make changes on your behalf and/or receive your Centrelink payment on your behalf.

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**Transitional Income Support**

Transitional Income Support can assist farmers in financial difficulty who are, or are likely to be, adversely affected by climate change. If you are a farmer and need short-term income support, Transitional Income Support can help you and your family adjust to the effects of climate change. You may receive a fortnightly payment at the same rate as Newstart Allowance.

Three assets tests determine your eligibility for Transitional Income Support. The first is an off-farm assets test, and is the same as that used for Newstart Allowance. This includes all funds in any Farm Management Deposits. All other assets essential to the operation of the farm are exempt from this initial assets test.

The second assets test assesses your (and your partner’s) total net assets. These assets must be below $1.5 million, including all farm assets.

The third assets test assesses your liquid assets*. To be eligible under this assets test, you (and your partner) must have less than $20,000 in liquid assets. Assessable income must be below the allowable income limits used to calculate Newstart Allowance.

*Liquid assets means cash immediately available in personal and business bank accounts, term deposits, shares and other financial accounts.

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<th>Phone: 1800 050 585 (Farmer Assistance Line)</th>
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Taxation

The dollar thresholds listed in this section were correct at April 2012. To check whether any thresholds have changed, please visit the Australian Taxation Office’s (ATO) website or call the number below.

Answers on how to lodge your tax return

If you need to lodge a tax return, the ATO has a number of lodgement options available to help you lodge it on time. One of the easiest ways is to lodge it online, using the electronic lodgement ‘e-tax’ service which you can access free of charge from the ATO website.

You might like to consider the ATO’s Tax Help program. Tax Help is a free community service run by ATO-trained volunteers and provides help to people who are low-income earners and have simple tax affairs. Call the ATO to see if you are eligible to use this service and to find your nearest Tax Help centre.

| Phone: | 13 28 61 (ATO Individual Infoline)  
13 36 77 (TTY) |
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Flood levy

The Australian government introduced a Temporary Flood and Cyclone Reconstruction Levy (‘flood levy’) applying to taxable income for the 2011–12 year only.

It is designed to help affected communities to recover from the recent natural disasters by providing additional funding to rebuild essential infrastructure such as roads, bridges and schools.

The flood levy only applies to taxable income derived between 1 July 2011 and 30 June 2012.
Depending on your circumstances, you may be exempt from the flood levy. More information is available on the ATO website.

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**Medicare Levy**

Most Australians are liable to pay the Medicare levy. The standard Medicare levy is currently 1.5 per cent of your taxable income. However, this may vary according to your circumstances. Your taxable income is usually the amount you wrote in the taxable income or loss section on your tax return.

We will work out your Medicare levy—including any Medicare levy reduction—from the information you provide on your tax return.

If you want to work out your Medicare levy, you can use the Medicare levy calculator, available on the ATO website.

Medicare levy surcharge (MLS) is a levy that applies if you or your dependants did not have an appropriate level of private patient hospital cover for the whole of the income year, and your income is above the surcharge threshold. From 1 July 2012 the MLS has been income tested against three new income tier thresholds. The rules for how the MLS applies have not changed.

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Private health insurance rebate

The government has introduced changes to the private health insurance rebate. From 1 July 2012, the private health insurance rebate has been income tested against three new income tier thresholds. The methods for claiming your private health insurance rebate have not changed. You can claim your rebate as a:

- premium reduction to your policy price with your insurer
- refundable tax offset through your income tax return
- direct rebate refund from Medicare services.

Visit the Australian Taxation Office website for details of the current thresholds.

| Phone: | 13 28 61 (ATO Individual Infoline)  
13 36 77 (TTY) |
| Website: | www.ato.gov.au/individuals |

Tax File Number

A Tax File Number (TFN) is a unique nine-digit number the Australian Taxation Office (ATO) issues to individuals and organisations to help administer tax and other Australian Government systems. Your TFN is used to identify you in your dealings with the ATO and will usually stay the same for life. It’s an important part of your identity and should be kept safe.

Never quote or give out your TFN unless there is a good reason, such as completing a tax form or opening a bank account.

Only certain people are entitled to ask for your TFN including the ATO, the Department of Human Services, your superannuation fund, bank or financial institution and your employer (but only after you have started working for them).

Your TFN should never be used to establish or confirm your identity with other organisations.

If you change your name or address, you should advise the ATO so they can update your details.
You can apply for a TFN by going to the ATO website or calling the ATO for an application form. Alternatively you can apply through the Department of Human Services or the Department of Veterans’ Affairs when applying for certain benefits.

Phone: 13 28 61 (ATO Individual Infoline)  
13 36 77 (TTY)  
Website: www.ato.gov.au/individuals

Tax offsets

Tax offsets (sometimes also referred to as rebates) directly reduce the amount of tax you must pay. They are not the same as tax deductions. Deductions only reduce your total assessable income dollar-for-dollar and your tax payable by (at most) your marginal tax rate. Each dollar of tax offset reduces your tax payable by a dollar, regardless of your taxable income.

Senior Australians, pensioners or mature workers may be eligible for one or more of the following offsets.

Low income tax offset

You may be eligible for a tax offset if you are a low-income earner, such as when you only work part-time.

You do not have to claim this offset; the Australian Taxation Office will work it out for you when you lodge your tax return.

Mature age worker tax offset

The mature age worker offset aims to encourage and reward mature age workers who stay in the workforce. The maximum tax offset is currently $500.

To be eligible for the mature age worker tax offset you must:

- be an Australian resident for tax purposes
- be aged 55 years or over at the end of the financial year
- have received net income from working (within certain limits).
The mature age worker offset can only reduce your tax liability to nil. Any unused portions cannot be refunded and cannot be transferred to another taxpayer. This offset should not be confused with the senior Australian tax offset or the pensioner tax offset. Some people may be eligible for more than one of these.

**Medical expenses tax offset**

You qualify for this if you have net qualifying medical expenses over the threshold. Net medical expenses are the medical expenses you have paid, less any refunds that you have received, or could receive, from the Department of Human Services or your private health fund.

The medical expenses tax offset is calculated as a percentage of the excess of net medical expenses over the threshold. The medical expenses must be for you or for your dependants, and you all must be Australian residents for tax purposes.

Check [www.ato.gov.au/individuals](http://www.ato.gov.au/individuals) for further information, and refer to the net medical expenses tax offset calculator to work out whether you are eligible.

**Senior and pensioner tax offset**

The senior and pensioner tax offset (SAPTO) can reduce the amount of tax you are liable to pay. To be eligible, you must meet certain conditions regarding your age, income and eligibility for an Australian government pension.

| Phone:          | 13 28 61 *(ATO Individual Infoline)*  
|                | 13 36 77 *(TTY)*               |
Superannuation

Superannuation, or ‘super’, is a specially designed long-term investment method for building retirement savings. While there are other ways of saving for retirement, super is different because it has a compulsory element, is taxed at reduced rates and is not usually available until you retire.

At a glance

The super system has changed in recent years. Below are some key considerations to help you make the most of your retirement savings.

- Super benefits are tax-free if paid from a taxed source and you are aged 60 or over.
- Make sure your super fund has your Tax File Number. If it doesn’t, you may be charged a higher tax on contributions and your fund may not accept some types of contributions.
- You can keep your savings in super indefinitely—there are no compulsory cashing out rules.
- If you choose to take an income stream (or pension) from your fund, you must withdraw a minimum amount each year based on your age and your account balance.
- Employment termination payments cannot be rolled over into super.
- Transition to retirement income stream payments in a year must be less than 10 per cent of your super account balance (at the beginning of the financial year).
- You cannot take a lump sum payment under transition to retirement.
- Changes to the government pension asset test taper rate effective from 20 September 2007 mean you could be eligible for Australian Government pensions such as the Age Pension.

The government has announced a range of changes to super which will be implemented from 1 July 2012 to 1 July 2015 if they are made into law. Go to www.ato.gov.au/super for more information.
Accessing superannuation

Rules have been established to ensure that super is kept for retirement and not for other purposes. Generally, you must meet a condition of release before your super fund can pay you a benefit. Your fund can only pay benefits if the fund’s rules allow it. Reaching preservation age and retiring from the workforce, or reaching age 65, are the most common examples of conditions of release.

Even if you have met a condition of release, it is not compulsory to access your super benefits. Super benefits do not have to be cashed unless you die.

Super benefits can be taken as a lump sum or in the form of an income stream (pension). If you choose to take an income stream from your fund, you must withdraw a minimum amount each year based on your age and your account balance.

If you are 55 and over, you have the option of easing into retirement under the ‘transition to retirement’ measures. You can reduce your working hours—without reducing your income—by topping up your reduced income with a regular income stream from your superannuation savings.

These transition to retirement measures only allow you to access superannuation benefits as a non-commutable income stream, not a lump sum. This means you must take your superannuation benefits as income stream payments until you formally retire. Transition to retirement income stream payments in a year must be less than 10 per cent of your super account balance (at the beginning of the financial year).

It is not compulsory for superannuation funds to offer non-commutable income streams. You will need to ask your fund whether they offer these income streams. You may also need to seek financial advice.

For more information on accessing your benefits and conditions of release, contact the Australian Taxation Office.

- Phone: 13 10 20 (Australian Taxation Office Super enquiries) 13 36 77 (TTY)
- Website: www.ato.gov.au/super
ComSuper (Commonwealth Superannuation Administration)

ComSuper is an Australian Government agency responsible for administering the major superannuation schemes available to Australian Government employees and Australian Defence Force members.

ComSuper provides superannuation administration services under authority from the Commonwealth Superannuation Corporation (CSC) for the Commonwealth Superannuation Scheme (CSS), Public Sector Superannuation (PSS) scheme, 1922 and Papua New Guinea (PNG) schemes, Military Superannuation and Benefits (MilitarySuper) scheme and the Defence Force Retirement and Death Benefits (DFRDB) scheme.

These schemes are amongst the largest and most complex occupational superannuation schemes in Australia. They have a combined membership of over 680,000 contributors, pensioners and preserved benefit members. Details of scheme membership and other statistical information can be obtained from the respective schemes’ annual reports and the Commissioner for Superannuation’s annual report to parliament.

ComSuper provides superannuation administration services including:

- collecting member contributions and maintenance of member accounts
- paying lump sum and pension benefits
- member communications
- accounting services
- dispute resolution
- secretariat support functions.

Superannuation policy for Australian Government employees is the responsibility of the Superannuation Branch in the Department of Finance and Deregulation.

Superannuation policy for Australian Defence Force members is the responsibility of the Superannuation Section in the Department of Defence.

On behalf of CSC, ComSuper publishes a series of forms, fact sheets and books. These are available online on the schemes’ websites. You can find links to these publications and websites on the ComSuper website, www.comsuper.gov.au
The various schemes’ websites also provide a range of online services to help members manage their superannuation. These include:

- using the i-Estimator to project a potential final benefit
- changing contact details
- viewing and printing annual member statements
- changing an access number.

| ▶ Phone: | 1300 000 277 (CSS members)  
|          | 1300 001 777 (CSS and PSS pensioners)  
|          | 1300 000 377 (PSS members)  
|          | 1300 001 677 (DFRDB members)  
|          | 1300 001 877 (DFRDB pensioners)  
|          | 1300 006 727 (MilitarySuper members)  
|          | 1300 001 877 (MilitarySuper pensioners)  
|          | 1300 000 177 (1922 and PNG scheme members)  
|          | (02) 6272 9000 (ComSuper switchboard)  
|          | (02) 6272 9827 (TTY) |

| ▶ Email: | members@css.gov.au  
|          | pensions@css.gov.au  
|          | members@pss.gov.au  
|          | pensions@pss.gov.au  
|          | members@dfrdb.gov.au  
|          | pensions@dfrdb.gov.au  
|          | members@enq.militarysuper.gov.au  
|          | pensions@enq.militarysuper.gov.au  
|          | enquiries@comsuper.gov.au |

| ▶ Website: | www.comsuper.gov.au |

| ▶ Postal: | ComSuper  
|          | GPO Box 2252  
|          | Canberra ACT 2601 |
 Contributing to super

Generally, the super laws tell your super fund what contributions they can and cannot accept from you (or someone on your behalf).

Whether a super fund can accept contributions for you will depend on the type of contributions, your age and whether you have quoted your Tax File Number (TFN) to the fund.

There are age-based rules for the types of contributions your fund is allowed to accept. For example, if you are aged under 65, your super fund can accept all contributions made for a member under 65. However, if the contributions are for someone aged 65 to 75 inclusive, there are rules about what types of contributions a fund is allowed to accept.

You need to give your fund trustee your TFN for super purposes, or it will not be able to accept member contributions.

| Phone: | 13 10 20 (Australian Taxation Office Super enquiries) |
|        | 13 36 77 (TTY) |
| Website: | www.ato.gov.au/super |

Contribution caps

Caps apply to contributions made to your super in a financial year. Any contributions over a contributions cap are subject to extra tax called excess contributions tax. This tax is paid by the individual.

Whether you are liable for excess contributions tax will depend upon the amount of contributions made, your age and whether the contributions are:

- **Concessional**—which broadly covers super guarantee, insurance premiums paid to a super fund for you, salary sacrificed amounts and any amount allowed as a personal super deduction in your income tax return. The concessional contributions cap for 2010, 2011 and 2012 is $25,000 for people aged less than 50. For people aged 50 or more, the contributions cap for 2010, 2011 and 2012 is $50,000. Concessional contributions over the cap are taxed at 31.5 per cent in addition to the 15 per cent already taxed in the fund.
Non-concessional—which are generally personal contributions made to a super fund from after-tax income, and other contributions that are not subject to tax in the super fund. They also include excess concessional contributions. The non-concessional contributions cap is $150,000 per year. People aged less than 65 can bring forward two years of non-concessional contributions. These people can contribute up to $450,000 over a three-year period without exceeding the non-concessional contributions cap. Excess non-concessional contributions are taxed at 46.5 per cent.

Finding lost super using SuperSeeker

Super can become ‘lost’ if you’ve ever changed your name, address or job; or have not had any contributions paid into your account for five years or more.

To find lost super, follow the prompts on SuperSeeker to complete the transfer request. You can send this request electronically to your fund, or you can print the pre-filled transfer form and post it to your fund. If you find any lost super it is up to you to initiate the transfer of accounts—and your fund may ask you for more information or proof of identity before it transfers the account.

If the balance of your lost super account is less than $200, you may be able to withdraw it tax-free, regardless of your age.

Check for unclaimed super

Unclaimed super is different from lost super. This is money that the super fund pays to the ATO or a state or territory authority in certain situations when they are unable to contact you.
You may have unclaimed super if your super fund can’t contact you and:

- you are aged 65 or older
- an agreement or court order requires a member to split their super interest with you (as the non-member spouse)
- you are the beneficiary of a deceased member’s super benefit
- you are a former temporary resident whose visa has expired, and have not lived in Australia for more than six months
- you have a lost member account:
  - with a balance of less than $200 (small lost member account) or
  - that is inactive and unidentifiable (insoluble lost member account).

Help with superannuation

The Superannuation Complaints Tribunal is an independent dispute resolution body which deals with a diverse range of superannuation-related complaints and offers a free, user-friendly alternative to the court system.

The Tribunal deals with complaints relating to decisions and conduct of trustees, insurers and other decision-makers regarding regulated superannuation funds, approved deposit funds, annuities, life policy funds and Retirement Savings Accounts.

The Tribunal cannot deal with your complaint until you have complained to your fund.
Super co-contributions

The super co-contribution is a helping hand from the Australian Government to assist eligible individuals to save for their retirement.

If you are eligible and make personal super contributions to a complying super fund or Retirement Savings Account, the Government will match your contribution dollar for dollar with a co-contribution up to a maximum.

Are you eligible for the super co-contribution?

You will be eligible for the super co-contribution if all of the following apply:

- you made personal superannuation contributions by 30 June of a particular financial year, to a complying superannuation fund or retirement savings account and don’t claim a deduction for all of it
- your total income (assessable income, reportable fringe benefits and reportable employer super contributions) less any business deductions is below the higher income threshold
- ten per cent or more of your total income (assessable income, reportable fringe benefits and reportable employer super contributions) is from eligible employment, running a business or a combination of both
- you do not hold an eligible temporary resident visa at any time during the year, unless you are a New Zealand citizen or holder of a prescribed visa
- you lodged an income tax return for a financial year you made personal superannuation contributions
- you were less than 71 years old at the end of the financial year.

How your co-contribution is calculated

If you made eligible personal super contributions in a particular financial year, and you lodge an income tax return and meet the other eligibility requirements, the ATO will calculate and pay you a super co-contribution.

1. If your total income (assessable income, reportable fringe benefits and reportable employer super contributions) less any business deductions is between the higher and lower income thresholds, your entitlement will be subject to a sliding scale. Your co-contribution will reduce, phasing out at the higher income threshold.
Check the ATO website for information about income thresholds and the value of the co-contribution.

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(Australian Taxation Office Super enquiries)  
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**Super tips in your 50s**

If you plan to retire in the next 10 to 15 years, you may need to focus more on your super.

Consider making extra contributions and reviewing your investment strategy. Be aware that if you make contributions greater than the super contributions caps, you will have to pay extra tax.

**Super tips in your 60s**

From age 65, most people have unrestricted access to their super. However, your investment options remain very important to ensure you have enough money to last throughout your retirement years.

If you are over 65, you may have unclaimed super that has been paid to us or to a state or territory authority. You can check this by visiting www.ato.gov.au/superseeker or speaking with your state or territory authority.

**Super tips in your 70s**

You can make contributions to your super until you turn 75, as long as you work at least 40 hours on 30 consecutive days in the financial year.

Your employer can claim a tax deduction for before-tax contributions until you turn 75. You should also check your listed beneficiaries with your super fund.

| Website: | www.ato.gov.au/super |
Self-managed super funds

Self-managed super funds (SMSFs) work like any other super fund, but the responsibility of managing it rests solely with the trustee or trustees (you).

Establishing and operating an SMSF is a major financial decision. After all, with this type of fund you’re both a member and a trustee. This means you have control over and responsibility for the fund’s operation, including its investment decisions.

Complying SMSFs receive tax concessions like any other super fund. Concessional contributions made to SMSFs are taxed at 15 per cent.

There is a range of advisers and professionals who can help you. You should discuss your personal circumstances with a qualified professional before deciding whether an SMSF is right for you.

For more information on self-managed super funds visit the ATO’s SMSF website or refer to the Thinking about self-managed super booklet (NAT 72579; also available for download via the website).

▼ Phone: 13 28 65 (ATO personal self-help)
13 36 77 (TTY)
13 10 20 (ATO Super enquiries)

▼ Website: www.ato.gov.au/smsf

Splitting super contributions

Concessional contributions made by you, or on your behalf, can be split between you and your spouse.

This is a voluntary service, so you will need to contact your super fund to ask whether they offer super contributions splitting.

To be eligible to split your super contributions, your spouse must not have reached their preservation age; or if they have, they must be aged between their relevant preservation age and age 65, but not retired from the workforce.

The maximum amount that can be split for a financial year is 85 per cent of the amount of concessional contributions made to your super fund in that financial year.
If you split your contributions with your spouse, the full amount of the original contributions counts towards your concessional contributions cap.

**Taxation of super benefits**

Super benefits (lump sums and income streams) paid from a taxed super fund to people aged 60 or more are tax-free. Super benefits from taxed super funds paid to people aged 60 or more are not included as assessable income.

If you are over your preservation age (currently 55), but under 60, any super benefits you receive from a taxed super fund are included as assessable income. However, you are entitled to a 15 per cent tax offset on the taxable component of any super income stream payments you receive. Lump sums received from a taxed super fund are tax-free up to the low rate cap amount. The low rate cap amount for the 2012–13 income year is $175,000. Any amount over the low rate cap is taxed at 15 per cent.

Super income streams paid from untaxed sources such as some public sector funds are included in your assessable income regardless of your age. If you are 60 or more, you are entitled to a 10 per cent tax offset on the untaxed element of any super income stream payments you receive.

Super lump sums paid from an untaxed super fund are also included in your assessable income. If you are aged 60 or more, the taxable component will generally be taxed at a rate of 15 per cent up to the untaxed plan cap amount ($1.255 million for the 2012–13 income year). If you are over your preservation age but under age 60, lump sums from an untaxed super fund will be taxed at 15 per cent up to the low rate cap amount. The low rate cap for the 2012–13 income year is $175,000. Amounts above the low rate cap amount up to the untaxed plan cap limit are taxed at 30 per cent. Amounts above the untaxed plan cap are taxed at 45 per cent.

All death benefit super lump sums are tax-free if paid to a dependant of the deceased. A dependant includes a spouse (whether of the same sex or of a different sex) the deceased person’s child and any other person who had an interdependency relationship with the deceased.

A child will qualify as a dependant if they:

- are under 18 years old
- are 18 or over but less than 25, and financially dependent on the member
- are 18 or over and have a disability.
Generally, an interdependency relationship occurs where two people (whether related by family or not) have a close personal relationship, live together and one or each of them provides the other with financial and domestic support and personal care.

Super lump sums are also tax-free when paid to a person with a terminal medical condition, regardless of their age. This applies where two medical practitioners certify that there is a reasonable expectation of death within 12 months.

**Tax offsets for spouse contributions**

Taxpayers may be able to claim an 18 per cent tax offset for super contributions of up to $3000 made on behalf of their low income or non-working spouse.

The maximum tax offset allowable is $540.

You may be entitled to this tax offset if:

- he or she was your spouse when you made the contributions
- you did not and cannot claim a tax deduction for the contributions
- both you and your spouse were Australian residents when the contributions were made
- at the time of making the contributions, you and your spouse were not living separately and apart on a permanent basis
- the sum of your spouse’s assessable income, reportable fringe benefits and reportable employer super contributions for the financial year was less than $13,800
- your spouse is under age 70 at the time the contribution is made. If your spouse is aged from 65 to 69 at the time of the contribution, he or she must have been gainfully employed on at least a part-time basis
- the contribution is made to a complying super fund for the income year of the fund in which you make the contribution.

**Note:** A ‘spouse’ includes a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple (including a same-sex couple), but does not include a person who lives separately and apart from you on a permanent basis.
Transferring your super to one account

If you have more than one super account, you may want to consider combining them into one super fund so you pay only one set of fees. It also means you can keep track of your money more easily.

Ask your super fund if there are any fees or charges for, or benefits affected by, transferring your money to another fund before you make the decision to do so. The ATO also recommends that you speak with a qualified financial adviser before making any decisions about your super.

You can choose to transfer (roll over) your super at any time, with some limited exceptions. If you do so, your old super fund has 30 days to make the transfer. The 30-day period starts once you've provided all the required information to your fund.

The Request to transfer whole balance of super benefits between funds form (NAT 71223) allows you to request a transfer of your whole super balance from one fund to another, including a self-managed super fund.
Environmental programs and rebates

Clean Energy Future Household Assistance Package

Through the Clean Energy Future Household Assistance Package, the Government will ensure that those Australians who need help the most—particularly pensioners and low and middle income households—will get assistance for the carbon price’s impact on the cost of living.

Households will receive assistance in two ways:

- increases in pensions, allowances and family payments
- income tax cuts on top of these increases.

About a Clean Energy Future

The Australian Government has a comprehensive plan to move to a clean energy future. This includes:

- introducing a carbon price
- promoting innovation and investment in renewable energy
- encouraging energy efficiency
- creating opportunities in the land sector to cut pollution.

A carbon price is not a tax on households. Around 500 of the biggest polluters in Australia will be required to pay for their pollution under the carbon pricing mechanism. The Government will use all revenue from the carbon price to:

- assist households with price impacts by cutting taxes and increasing payments
- support jobs and competitiveness
- build our new clean energy future.

Find out more about building a clean energy future at [www.cleanenergy.gov.au](http://www.cleanenergy.gov.au)
Renewable Energy Target—Solar Credits

The Renewable Energy Target (RET) scheme encourages the deployment of large and small-scale renewable energy technologies such as wind farms, solar, geothermal and hydroelectric power, as well as rooftop solar panels and solar water heaters.

The RET scheme is designed to deliver on the Government’s commitment to ensure that the equivalent of at least 20 per cent of Australia’s electricity comes from renewable sources by 2020. This means that in 10 years’ time the amount of electricity coming from sources like solar, wind and geothermal will be about equal to Australia’s current household electricity use.

The RET includes incentives to help Australian households, businesses and community groups ‘do their bit’ on climate change. The RET supports the deployment of renewable energy systems, including small-scale rooftop solar panels and solar water heaters, using a mechanism of ‘tradeable’ renewable energy certificates (RECs).

Solar Credits is an RET mechanism which boosts support to households, businesses and community groups that install rooftop solar panels, mini-wind and micro-hydro systems by multiplying the number of RECs able to be created for eligible installations.

| Website: | www.climatechange.gov.au |
| Postal: | Department of Climate Change and Energy Efficiency  
GPO Box 854  
CANBERRA ACT 2601 |
Small-scale Renewable Energy Scheme

The Government is continuing to support households to install climate-friendly hot water systems through the Small-scale Renewable Energy Scheme. Under this scheme, solar and heat pump hot water systems are assigned a number of Small-scale Technology Certificates (STCs). Retailers usually offer an upfront discount on systems in exchange for the STCs.

| ▶ Website: | www.climatechange.gov.au |
| ▶ Postal: | Department of Climate Change and Energy Efficiency  
GPO Box 854  
CANBERRA ACT 2601 |

State or territory rebates

You may also be eligible for state rebates. Contact your state or territory government for information on rebates in your area.

Solar Hot Water Rebate

The Solar Hot Water Rebate scheme, which was called the Renewable Energy Bonus Scheme (REBS) was discontinued as at 30 June 2012.
Your rights

Chapter 5
Protecting your rights
Chapter 5: Protecting your rights

This chapter covers information about legislation and where to go for help. The entries are grouped into the following sections:

  Legislation
  Where to go for help

Legislation

Copies of all Commonwealth legislation can be found at www.comlaw.gov.au.

Aged Care Act

The Aged Care Act 1997 allows access to aged care by those who need it, regardless of race, culture, language, gender, economic circumstance or geographic location. It helps care recipients to enjoy the same rights as all other people in Australia by protecting their personal, civil, legal and consumer rights. It promotes high quality care that meets the needs of individuals and protects their health and wellbeing by encouraging diverse, flexible and responsible services.

These services facilitate the independence of, and choice available to, care recipients and their carers. Under the Act, care may be provided as residential care, community care or flexible care. Funding under the Act takes account of the quality and level of care provided. Providers of this care are accountable for the care and services they provide to care recipients.

The Act also ensures that care is affordable for the people who need it and establishes rules for the payment of fees and accommodation charges by those who can afford to make a contribution towards their care.
Aged Care (Bond Security) Act

The Aged Care (Bond Security) Act 2006 guarantees the refund of accommodation bond balances when an approved provider becomes insolvent or bankrupt. The Guarantee Scheme ensures that the Commonwealth will refund the accommodation bond balance (after deducting any applicable retention amounts and other agreed fees) owed to residents (with interest) in the event that an approved provider becomes bankrupt or insolvent and is unable to repay accommodation bonds.

The Commonwealth then assumes the residents’ rights as a creditor to pursue the defaulting approved provider to recover the accommodation bond money paid out. Refunds of entry contributions paid by residents entering care before October 1997 are also guaranteed under this Act.

Age Discrimination Act

Age discrimination can be a significant problem for older people. The Australian Parliament, recognising the need for Australians of all ages to be able to fully participate in society, has passed age discrimination legislation.

The Age Discrimination Act 2004 makes direct and indirect age discrimination unlawful in many areas of public life, including employment and the provision of goods and services.

Australian Human Rights Commission Act

The Australian Human Rights Commission Act 1986 empowers the Australian Human Rights Commission (the Commission) to deal with complaints about discrimination, harassment and bullying based on a person’s sex, disability (including temporary and permanent disabilities), race (including national or ethnic origin) or age (covering young people and older people).

The Commission may also investigate complaints of discrimination, harassment and bullying in employment based on a person’s sexual preference, criminal record, trade union activity, political opinion, religion or social origin.

Disability Discrimination Act

The Disability Discrimination Act 1992 protects individuals from direct and indirect discrimination on the basis of disability in many areas of public life, such as employment, education and access to premises, the provision of goods, services, transport, accommodation, sport and the administration
of Commonwealth laws and services. The definition of ‘disability’ in the Act is very wide and includes physical, intellectual, psychiatric, sensory and neurological disabilities. It also covers learning difficulties, physical disfigurement and the presence in the body of disease-carrying organisms. The Act also makes harassment on the grounds of disability unlawful.

Unlawful discrimination under the Act includes discrimination because a person is an associate (including a partner, family member, friend or carer) of a person with a disability.

The Act also applies directly to discrimination because a person is accompanied by a guide dog, hearing dog or other animal trained to alleviate the effects of a person’s disability.

Privacy Act

The Commonwealth Privacy Act 1988 provides protection for personal information about you that is handled by Australian, ACT and Norfolk Island government agencies; personal information about you held by all large private sector organisations; all private sector health service providers and some small businesses; credit worthiness information held by credit reporting agencies and credit providers and personal tax file numbers used by individuals and organisations.

Racial Discrimination Act

The Racial Discrimination Act 1975 makes discrimination on the basis of race, colour, descent or national or ethnic origin unlawful. It covers discrimination in public life, including areas such as employment, renting or buying a property, the provision of goods and services, accessing public places and advertising.

Sex Discrimination Act

The Sex Discrimination Act 1984 makes it unlawful to discriminate against a person on the basis of their sex, marital status or pregnancy, and in relation to employment and family responsibilities. This Act makes it unlawful to discriminate in many areas of public life, including employment, education, the provision of goods and services, accommodation, sport and administration of Commonwealth laws and programs. It also makes sexual harassment unlawful.
Where to go for help

Administrative Appeals Tribunal

The Administrative Appeals Tribunal is a statutory body that reviews a broad range of administrative decisions made by the Australian Government, including ministers and officials, authorities and other tribunals. Examples of decisions reviewed by the Tribunal include decisions made by:

- the Department of Human Services that have been reviewed by the Social Security Appeals Tribunal
- the Australian Taxation Office in relation to assessment of income tax
- the Department of Veterans’ Affairs, the Repatriation Commission and the Veterans’ Review Board relating to veterans’ entitlements
- Comcare under Commonwealth workers’ compensation law.

The Tribunal is not always the first avenue of review of an administrative decision. In some cases, it cannot review a decision until an internal review has been conducted by the department or agency, or following a review by another Tribunal. The Tribunal will agree with the original decision, vary the original decision or replace the original decision with a new decision.

The Tribunal has an Outreach Program which provides information to some self-represented applicants and can arrange a free interpreter if necessary.

To find out more about the Outreach Program, contact your local Tribunal Registry. The phone number below will automatically connect you to the closest Registry for the cost of a local call.

If you are deaf or have a hearing or speech impairment, portable hearing loop systems are available on request, to use at our office counters and in conferences and hearing rooms.
### Aged Care Advocacy Services

The Australian Government funds aged care advocacy services under the National Aged Care Advocacy Program (NACAP) in each state and territory to give independent advice about your rights and to help you exercise your rights. These advocacy services, which are operated by community-based organisations, encourage policies and practices that protect consumers.

The NACAP also provides training to Australian Government-subsidised aged care organisations and their staff so they can support the rights of aged care recipients.

Advocacy services are available to consumers or potential consumers, their representatives and families of Australian Government-subsidised aged care.

<table>
<thead>
<tr>
<th>Phone:</th>
<th>1800 700 600 <em>(National Aged Care Advocacy Line)</em></th>
</tr>
</thead>
</table>

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### Contact Information

| ▶ Phone: | 1300 366 700 *(Administrative Appeals Tribunal)*  
| | 1300 555 727 *(speak and listen)*  
| | 13 36 77 *(TTY)* |
| ▶ Email: | aatweb@aat.gov.au |
| ▶ Website: | www.aat.gov.au |
| ▶ Postal: | Administrative Appeals Tribunal  
GPO Box 9955  
in your capital city (except for Northern Territory residents, who should write to Brisbane) |
Aged Care Commissioner

If you have made a complaint to the Aged Care Complaints Scheme (see below) and you are dissatisfied with the Scheme’s decision, or the way the Scheme has handled your complaint, you can appeal the decision and/or make a complaint to the Office of the Aged Care Commissioner. The Commissioner can also deal with complaints about how the Aged Care Standards and Accreditation Agency Ltd conducts itself with regard to the accreditation of Commonwealth subsidised aged care services. This includes the power to examine complaints about the conduct of a person carrying out an accreditation audit or assessment contact, but does not include the power to examine complaints about accreditation decisions.

<table>
<thead>
<tr>
<th>▶ Phone:</th>
<th>1800 500 294 (Aged Care Commissioner)</th>
</tr>
</thead>
<tbody>
<tr>
<td>▶ Email:</td>
<td><a href="mailto:info@agedcarecommissioner.net.au">info@agedcarecommissioner.net.au</a></td>
</tr>
<tr>
<td>▶ Website:</td>
<td><a href="http://www.agedcarecommissioner.net.au">www.agedcarecommissioner.net.au</a></td>
</tr>
<tr>
<td>▶ Postal:</td>
<td>The Aged Care Commissioner</td>
</tr>
<tr>
<td></td>
<td>Locked Bag 3</td>
</tr>
<tr>
<td></td>
<td>Collins Street East</td>
</tr>
<tr>
<td></td>
<td>MELBOURNE VIC 8003</td>
</tr>
</tbody>
</table>

Aged Care Complaints Scheme

The Aged Care Complaints Scheme is a free service available to anyone who wishes to provide information or raise a complaint or concern about an Australian Government-funded aged care service, including residential aged care homes, community aged care packages and flexible care.

<table>
<thead>
<tr>
<th>▶ Phone:</th>
<th>1800 550 552 (Aged Care Complaints Scheme)</th>
</tr>
</thead>
<tbody>
<tr>
<td>▶ Website:</td>
<td><a href="http://www.health.gov.au/oacqc">www.health.gov.au/oacqc</a></td>
</tr>
<tr>
<td></td>
<td><em>(an online complaints form is available)</em></td>
</tr>
<tr>
<td>▶ Postal:</td>
<td>Aged Care Complaints Scheme</td>
</tr>
<tr>
<td></td>
<td>C/- Department of Health and Ageing</td>
</tr>
<tr>
<td></td>
<td>GPO Box 9848</td>
</tr>
<tr>
<td></td>
<td>in your capital city</td>
</tr>
</tbody>
</table>
Australian Human Rights Commission


The Australian Human Rights Commission can investigate complaints of discrimination, harassment and bullying based on a person’s:

- sex, including pregnancy, marital status, family responsibilities and sexual harassment
- disability, including:
  - temporary and permanent disabilities
  - physical, intellectual, sensory or psychiatric disabilities, diseases or illnesses
  - medical conditions
  - work-related injuries
  - past, present and future disabilities
  - association with a person with a disability
- race, including colour, descent, national or ethnic origin, immigrant status and racial hatred
- age, covering young people and older people
- sexual preference, criminal record, trade union activity, political opinion, religion or social origin (in employment only).

If you believe you have been treated less favourably, harassed or bullied in relation to issues such as employment, accommodation, the provision of goods and services and other areas of life covered by Commonwealth discrimination legislation, you can contact the Australian Human Rights Commission for free advice and assistance.

The Age Discrimination Act 2004 was amended in May 2011 to create an office for an Age Discrimination Commissioner within the Australian Human Rights Commission.
The Age Discrimination Commissioner is responsible for raising awareness of age discrimination, educating the community about the impact of age discrimination, and monitoring and advocating for the elimination of age discrimination across all areas of public life.

<p>| | |</p>
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</tr>
</thead>
</table>
| ◀ Phone: | **1300 656 419 (Complaint Information Line)**  
|      | **1800 620 241 (TTY)**                                 |
| ◀ Email: | complaints.info@humanrights.gov.au                     |
| ◀ Website: | www.humanrights.gov.au                               |
| ◀ Postal: | Australian Human Rights Commission  
|      | GPO Box 5218                                          
|      | SYDNEY NSW 2001                                       |

**Commonwealth Ombudsman**

If you think you have been unfairly treated by an Australian Government department or agency, you can make a complaint to the Commonwealth Ombudsman’s office. The Ombudsman can also look at services delivered by contractors for the Australian Government.

The Ombudsman investigates complaints about decisions or actions of Australian Government agencies. Examples include:

- processing of Department of Human Services or Veterans’ Affairs payments or cards
- handling of aged care matters by the Department of Health and Ageing
- Australia Post’s handling of your mail
- handling of your matter by ComSuper, APRA (the government agency responsible for superannuation), or the Australian Taxation Office
- difficulties getting information from government agencies, unfair treatment or delays in processing.
Fair Work Australia

Fair Work Australia is the national workplace relations tribunal. It is an independent body with power to carry out a range of functions relating to:

- the safety net of minimum wages and employment conditions
- enterprise bargaining
- industrial action
- dispute resolution
- termination of employment
- other workplace matters.

Phone: 1300 799 675 (Fair Work Australia Help Line)
Email: inquiries@fwa.gov.au
Website: www.fwa.gov.au
Postal: Fair Work Australia
        GPO Box 1994
        MELBOURNE VIC 3001
Fair Work Ombudsman

The Fair Work Ombudsman is the central point of contact for free advice and information about workplace rights and obligations for both employers and employees. We can advise you about:

- minimum pay, leave and conditions
- modern awards
- the National Employment Standards
- record-keeping and pay slip obligations
- redundancy and termination
- workplace discrimination and more.

The Fair Work Ombudsman also investigates workplace complaints and enforces compliance with national workplace laws.

<table>
<thead>
<tr>
<th>Phone:</th>
<th>13 13 94 (Fair Work Infoline)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website:</td>
<td><a href="http://www.fairwork.gov.au">www.fairwork.gov.au</a></td>
</tr>
<tr>
<td>Postal:</td>
<td>Fair Work Ombudsman</td>
</tr>
<tr>
<td></td>
<td>GPO Box 9887</td>
</tr>
<tr>
<td></td>
<td>In your capital city</td>
</tr>
</tbody>
</table>

Federal Court of Australia

The Federal Court has jurisdiction over many matters arising under Australian federal law. The Court can hear cases in relation to human rights (including age discrimination), bankruptcy, native title, workplace relations, trade practices, intellectual property and consumer protection.

It also has the power to review some Australian Government administrative decisions in areas such as social security, immigration and taxation.

If you have a human rights complaint or want to seek a review of a government decision, you must first go to the Australian Human Rights Commission or the relevant Tribunal (such as the Administrative Appeals Tribunal). If, after doing this, you are dissatisfied with the outcome, you can then apply to the Federal Court.
The Federal Court has a registry in the capital city of each State and Territory.

| Phone: | (02) 9230 8567 (NSW District Registry, Sydney)  
(03) 8600 3333 (Vic District Registry, Melbourne)  
(07) 3248 1100 (Qld District Registry, Brisbane)  
(08) 9268 7100 (WA District Registry, Perth)  
(08) 8219 1000 (SA District Registry, Adelaide)  
(03) 6232 1615 (Tas District Registry, Hobart)  
(02) 6267 0666 (ACT District Registry, Canberra)  
(08) 8941 2333 (NT District Registry, Darwin)  
(02) 9230 8567 (Principal Registry, Sydney) |
| Email: | query@fedcourt.gov.au |
| Website: | www.fedcourt.gov.au |
| Postal: | Federal Court of Australia  
Principal Registry  
Level 16 Law Courts Building  
Queens Square  
SYDNEY NSW 2000 |

Federal Magistrates Court of Australia

The Federal Magistrates Court of Australia is a lower level federal court that provides a simple and accessible alternative to litigation in the federal court system.

The jurisdiction of the Court includes family law and child support, administrative law, admiralty law, bankruptcy, copyright, discrimination, industrial law, migration, privacy and trade practices.

If you have a human rights complaint or want to seek a review of a government decision, you must first go to the Australian Human Rights Commission or the relevant Tribunal (such as the Administrative Appeals Tribunal). If, after doing this, you are dissatisfied with the outcome, you can apply to the Federal Magistrates Court.

The Court is located in all capital cities and some major regional locations. It also conducts regular sittings (known as circuits) throughout rural and regional Australia.
Migration Agents Registration Authority

The Office of the Migration Agents Registration Authority (Office of the MARA) is a discrete office attached to the Department of Immigration and Citizenship. The Office of the MARA regulates migration agents in Australia to protect clients, ensure consumers receive sound immigration assistance, and improve confidence in registered migration agents.

If you need assistance with an immigration related matter and want to find advice on choosing a registered migration agent, the Office of the MARA can help. Unregistered agents in Australia who provide immigration assistance are breaking the law.

The Office of the MARA ensures that only suitable people are registered as migration agents. All registered migration agents must follow the Code of Conduct and stay up-to-date with immigration laws and policies.

If you believe you have concerns about your registered migration agent, you can contact the Office of the MARA for free advice and assistance. Complaining about your agent to us will not affect your visa application.
MoneySmart website

MoneySmart is the consumer website of the Australian Securities and Investments Commission (ASIC). ASIC is the consumer protection regulator for financial services. In this role, ASIC protects investors, superannuants, depositors and insurance policy holders. ASIC also regulates and enforces laws that promote honesty and fairness in financial products and services, in financial markets and in Australian companies. The MoneySmart website provides financial tips and safety checks. It is also the place to search for unclaimed money.

<table>
<thead>
<tr>
<th>Phone</th>
<th>1300 300 630 (Australian Securities and Investments Commission)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
<td><a href="mailto:infoline@asic.gov.au">infoline@asic.gov.au</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a></td>
</tr>
<tr>
<td>Postal</td>
<td>Australian Securities and Investments Commission</td>
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<tr>
<td></td>
<td>GPO Box 9827</td>
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<tr>
<td></td>
<td>SYDNEY NSW 2001</td>
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Office of the Australian Information Commissioner

The Office of the Australian Information Commissioner is an independent Australian Government agency which has responsibilities under the Australian Information Commissioner Act 2010, the Freedom of Information Act 1982 (the FOI Act) and the Privacy Act 1988. It investigates complaints about the actions of agencies under the FOI Act and provides independent merit reviews of FOI decisions by Australian Government and Norfolk Island agencies and ministers. It also investigates complaints from individuals against Australian, ACT and Norfolk Island government agencies and private sector organisations regarding breaches of the Privacy Act 1988.

The Office of the Australian Information Commissioner has an Enquiries Line, which operates between 9 am and 5 pm (AEST) Monday to Friday.
Private health insurance enquiries and complaints

The role of the Private Health Insurance Ombudsman (PHIO) is to protect the interests of consumers in relation to private health insurance. The PHIO carries out this role in a number of ways, including its independent Australia-wide complaints handling service, and its consumer education and advice services (including the consumer website www.PrivateHealth.gov.au).

The PHIO’s role and functions are set out in Sections 230–256 of the Private Health Insurance Act 2007.

PHIO deals with inquiries and complaints about any aspect of private health insurance.

It provides advice to the health insurance industry, the government and consumers. It also publishes independent information about private health insurance and the performance of health funds.

PHIO is independent of private health insurers, private and public hospitals and health service providers.
Social Security Appeals Tribunal

The Social Security Appeals Tribunal (SSAT) is a statutory body established to review decisions made by the Department of Human Services.

The SSAT’s statutory objective is to provide a mechanism of review that is fair, just, economical, informal and fast.

The SSAT may agree with the original decision, vary the original decision or replace the original decision with a new decision.

| Phone: | 1800 011 140 *(Social Security Appeals Tribunal)*  
|        | 1800 060 116 *(TTY)*  
|        | 13 14 50 *(Translating and Interpreting Service)* |
| Email: | info@ssat.gov.au |
| Website: | www.ssat.gov.au |
| Postal: | Social Security Appeals Tribunal  
|         | GPO Box 9943  
|         | in your capital city |

Superannuation Complaints Tribunal

The Tribunal is an independent dispute resolution body which deals with a diverse range of superannuation-related complaints and offers a free, user-friendly alternative to the court system.

The Tribunal deals with complaints relating to decisions and conduct of trustees, insurers, and other decision makers in relation to regulated superannuation funds, approved deposit funds, annuities, life policy funds and Retirement Savings Accounts.

The Tribunal cannot deal with your complaint until you have complained to your fund.
Phone: 1300 884 114 (Inquiries and complaints)

Email: info@sct.gov.au

Website: www.sct.gov.au

Postal: Superannuation Complaints Tribunal
Locked Bag 3060
MELBOURNE VIC 3001

Travelling abroad

Each year thousands of older Australians travel abroad. Most of them will not experience any difficulties, but some will.

When you travel abroad, you leave behind Australia’s support systems, like emergency services and medical facilities.

The Australian Government will do what it can to help Australians in difficulty overseas, but there are legal and practical limits to what can be done to assist travellers in other countries and you should have realistic expectations about this before you travel abroad.

Here are a few hints to ensure you have a safe trip:

- If you are travelling in an organised tour group, find out what arrangements are made on your behalf and what you need to arrange for yourself.

- Do some research on your destinations and make sure you have the necessary documentation, information and items. You can read the latest travel advice for your destination at www.smartraveller.gov.au. If you don’t have internet access, you can call 1300 139 281 for assistance. Travel advice contains current information about safety and security, as well as practical tips on travelling such as health, local laws, and entry and exit requirements. If you subscribe to travel advice updates for the destinations you will be visiting, you will receive email alerts each time the advice is reissued.

- Make sure that you organise comprehensive travel insurance and that you fully understand what your insurance policy covers.

- Register your details with the Department of Foreign Affairs and Trade (DFAT) so that if there is an emergency, DFAT can get in contact with you. It also enables DFAT to contact your family and friends (if you give your consent) should you experience difficulties.
If you are travelling with medication, make sure it is legal in the countries you are visiting. If you need to travel with large quantities of medication, it is good practice to separate the quantity between your bags, in case some go missing. Keep all medication in the original, labelled container to avoid customs problems. Carry a letter from your doctor explaining what the medication is and stating it is for your own use.

Australians overseas in need of consular assistance can call the 24-hour Consular Emergency Centre (CEC) in Canberra or contact their nearest Australian Embassy or Consulate for help.

**Veterans’ Review Board**

If you are unhappy with a decision about your entitlement or payment of your Disability Pension, War Widow(er)s Pension or Attendant Allowance, you can apply to Veterans’ Review Board for a review of your case. The Board reviews these types of decisions and is independent of the Repatriation Commission, the Military Rehabilitation and Compensation Commission and Department of Veterans’ Affairs (DVA).

Hearings are held in each capital city except Darwin and are sometimes held in various regional centres. You do not have to attend the hearing, but the members considering your review might find it helpful to talk to you personally or on the phone.

You can apply to DVA to be reimbursed for the costs of obtaining medical evidence, and for some travel expenses.
## Acronyms

A complete directory of Australian Government Departments and Agencies, and their contact details, can be found at [www.directory.gov.au](http://www.directory.gov.au).

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AAT</td>
<td>Administrative Appeals Tribunal</td>
</tr>
<tr>
<td>ACAS</td>
<td>Aged Care Assessment Service (Victoria)</td>
</tr>
<tr>
<td>ACAT</td>
<td>Aged Care Assessment Team</td>
</tr>
<tr>
<td>ACHA</td>
<td>Assistance with Care and Housing for the Aged</td>
</tr>
<tr>
<td>ADF</td>
<td>Australian Defence Force</td>
</tr>
<tr>
<td>AEST</td>
<td>Australian Eastern Standard Time</td>
</tr>
<tr>
<td>AGDOS</td>
<td>Australian Government Directory of Services (for older people)</td>
</tr>
<tr>
<td>AGIMO</td>
<td>Australian Government Information Management Office</td>
</tr>
<tr>
<td>AHRC</td>
<td>Australian Human Rights Commission</td>
</tr>
<tr>
<td>AHSPIA</td>
<td>Australian Government Hearing Services Program for Indigenous Australians</td>
</tr>
<tr>
<td>AMEP</td>
<td>Adult Migrant English Program</td>
</tr>
<tr>
<td>APIS</td>
<td>Australian Passport Information Service</td>
</tr>
<tr>
<td>ATAPS</td>
<td>Access to Allied Psychological Services</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
</tr>
<tr>
<td>------</td>
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<tr>
<td>CACP</td>
<td>Community Aged Care Package</td>
</tr>
<tr>
<td>CALD</td>
<td>Culturally and Linguistically Diverse</td>
</tr>
<tr>
<td>CAPS</td>
<td>Continence Aids Payment Scheme</td>
</tr>
<tr>
<td>CDC</td>
<td>Consumer Directed Care</td>
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<tr>
<td>CDEP</td>
<td>Community Development Employment Projects</td>
</tr>
<tr>
<td>CEC</td>
<td>Consular Emergency Centre</td>
</tr>
<tr>
<td>CFC</td>
<td>Commonwealth Financial Counselling</td>
</tr>
<tr>
<td>CIC</td>
<td>Career Information Centres</td>
</tr>
<tr>
<td>COAG</td>
<td>Council of Australian Governments</td>
</tr>
<tr>
<td>COPD</td>
<td>Chronic Obstructive Pulmonary Disease</td>
</tr>
<tr>
<td>CPP</td>
<td>Community Partners Program</td>
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<tr>
<td>CSHC</td>
<td>Commonwealth Seniors Health Card</td>
</tr>
<tr>
<td>CSS</td>
<td>Commonwealth Superannuation Scheme</td>
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<tr>
<td>CVS</td>
<td>Community Visitors Scheme</td>
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</table>

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>DAA</td>
<td>Dose Administration Aid</td>
</tr>
<tr>
<td>DBMAS</td>
<td>Dementia Behaviour Management Advisory Services</td>
</tr>
<tr>
<td>DEEWR</td>
<td>Department of Education Employment and Workplace Relations [<a href="http://www.deewr.gov.au">www.deewr.gov.au</a>]</td>
</tr>
<tr>
<td>DEN</td>
<td>Disability Employment Network</td>
</tr>
<tr>
<td>DES</td>
<td>Disability Employment Services</td>
</tr>
<tr>
<td>DFISA</td>
<td>Defence Force Income Support Allowance</td>
</tr>
<tr>
<td>DFRDB</td>
<td>Defence Force Retirement and Death Benefits</td>
</tr>
<tr>
<td>DIAC</td>
<td>Department of Immigration and Citizenship [<a href="http://www.immi.gov.au">www.immi.gov.au</a>]</td>
</tr>
<tr>
<td>DoHA</td>
<td>Department of Health and Ageing [<a href="http://www.health.gov.au">www.health.gov.au</a>]</td>
</tr>
<tr>
<td>DSP</td>
<td>Disability Support Pension</td>
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<td>Veterans and Veterans’ Families Counselling Service</td>
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Glossary

Accommodation Bond
In relation to a person, means an amount of money that does not accrue daily and is paid or payable to an approved provider by the person for the person’s entry to a residential care service or flexible care service through which care is, or is to be, provided by the approved provider, and in respect of which the approved provider holds an allocation of places.

Accommodation Charge
An additional daily charge that is paid or payable by a high (nursing home) level care resident other than on an extra service basis for entry to an aged care home. The charge is in addition to the basic daily fee and any income-tested fee amount that may apply.

Accreditation
Accreditation is the formal recognition provided to an Australian Government funded residential aged care home by the Aged Care Standards and Accreditation Agency Ltd, where that home is considered to be operating in accordance with the Accreditation Standards as set out in the Quality of Care Principles 1997.

Accreditation Standards
Standards that set out the quality of care and services to be provided by approved providers, and against which Australian Government-funded residential aged care homes are assessed for the purposes of accreditation. There are four accreditation standards and 44 expected outcomes focusing on Management Systems, Staffing and Organisational Development; Health and Personal Care; Resident Lifestyle; and Physical Environment and Safe Systems.
Administrative Appeals Tribunal

The Administrative Appeals Tribunal (AAT) is a body that someone can go to if they do not agree with a decision that has been made about them by an Australian Government agency. It is a high level independent body which reviews Australian Government administrative actions. It is not a court.

Advocacy Service

Community-based Advocacy Services provide free and confidential advice and information to residents and their representatives. They also undertake individual casework, where appropriate, on issues of concern to residents of Australian Government-subsidised aged care homes.

Aged Care Assessment Teams (ACATs)

ACATs help older people and their carers work out what kind of care will best meet their needs when they are no longer able to manage at home without assistance. ACATs provide information on suitable care options and can help arrange access or referral to appropriate residential or community care. An ACAT may include a doctor, nurse, social worker, occupational therapist or physiotherapist.

Aged Care Complaints Scheme

The Aged Care Complaints Scheme is a free service available to anyone who wishes to provide information or raise a complaint or concern about an Australian Government-funded aged care service, including residential aged care homes, community aged care packages and flexible care.

Aged Care Standards and Accreditation Agency Ltd

Aged Care Standards and Accreditation Agency Ltd is the body appointed by the Department of Health and Ageing as the accreditation body under the Aged Care Act 1997. An independent company limited by guarantee, it is subject to the Corporations Act 2001 and the Commonwealth Authorities and Companies Act 1997.
Aged Care Commissioner

The Aged Care Commissioner (the Commissioner) holds a statutory appointment and is independent of the Department of Health and Ageing and the Aged Care Standards and Accreditation Agency.

The Commissioner can:

- review examinable decisions made by the Aged Care Complaints Scheme in relation to the investigation of complaints
- examine the Department of Health and Ageing’s processes for investigating complaints as a result of a complaint or on the Commissioner’s own initiative (‘own motion’)
- examine complaints about how the Aged Care Standards and Accreditation Agency conducts itself with regard to the accreditation of Australian Government-subsidised aged care services.

Carer

A carer is any person who, through family relationship or friendship, looks after a frail older person or someone with a medical condition or disability.

Carer Allowance

A fortnightly allowance paid to a person caring for a relative or friend at home. This allowance is payable to people who care for someone assessed as requiring a high level of care. The Department of Human Services administers the Carer Allowance.

Carer Payment

An income support payment for carers who, because of the demands of their caring role, are unable to support themselves through substantial paid employment. The Department of Human Services administers the Carer Payment.

Community Aged Care Package (CACP)

The Community Aged Care Package (CACP) Program provides a community alternative for frail older people who have complex care needs and want to remain at home, but require support services to do so. They also require care planning and case management. CACPs are tailored to meet individual needs.
Community Care

Care services provided in the community to frail older Australians, those with a disability and their carers to help them remain in their homes as long as reasonably possible. These services are provided through a range of programs offering varying levels of care.

ComSuper

ComSuper administers superannuation schemes for Australian Government employees and Defence Force members.

Day Therapy Centres

The Day Therapy Centre Program aims to provide a wide range of therapy services to frail older people living in the community and to residents of Australian Government-funded residential aged care facilities. Therapy services are offered to individuals or groups of clients to help them maintain or recover a level of independence—allowing them to remain in the community or in low level residential care.

Department of Human Services

Centrelink, Medicare Australia, Child Support Agency and CRS Australia are now part of the Australian Government Department of Human Services. The department is now responsible for their payments and services. You may notice changes to our signage, websites, phone messages, logos on our correspondence as we bring together information about our services and payments for you. Learn more at www.humanservices.gov.au

Extended Aged Care at Home (EACH)

The Extended Aged Care at Home (EACH) Program provides care to frail older people who require high level residential care but have expressed a preference to live at home and are able to do so with the aid of a care package. EACH provides coordinated and managed packages of care, tailored to meet individual needs.
Extended Aged Care at Home Dementia (EACHD)

EACHD packages are designed to assist people with dementia who experience difficulties in their daily life because of behavioural and psychological symptoms associated with their dementia. EACHD packages provide the same range of services that EACH provides. However, EACHD packages offer flexible service approaches and strategies to meet the specific needs of care recipients who have behaviours of concern associated with their dementia.

Flexible Program

The National Aboriginal and Torres Strait Islander Flexible Aged Care Program (‘Flexible program’) provides quality, flexible, culturally appropriate aged care to older Aboriginal and Torres Strait Islanders close to their home and community.

Residential Aged Care

Personal and/or nursing care provided to a person in an aged care home in which the person is also provided with accommodation that includes staffing, meals, cleaning services, furnishings and equipment that is appropriate for the provision of that care and accommodation.

Respite Care

Respite Care is care given as an alternative care arrangement. The primary purpose is to give the carer or a resident a short-term break from their usual care arrangement.
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