

# KnowHow

## Commonwealth Seniors Health Card

**1 July 2023**

The Commonwealth Seniors Health Card may provide a range of benefits and concessions to people who have reached Age Pension age, but don't qualify for an income support payment.

### What is the Commonwealth Seniors Health Card?

The Commonwealth Seniors Health Card (CSHC) is a concession card that provides a range of benefits and concessions. The card is issued by:

- Centrelink to eligible people who have reached their Age Pension age, but don't qualify for a payment from Centrelink, or
- Department of Veterans' Affairs (DVA) including for veterans with qualifying service<sup>1</sup>, war widow(er)<sup>1</sup> and eligibility partners.

Once you've been issued with the card, it is valid for 24 months<sup>2</sup>, and is renewed at the end of your birthday month if you continue to meet the eligibility rules.

### Benefits and concessions available

A range of benefits and concessions are available to cardholders, including:

- bulk billed doctor visits at the clinic's discretion, and reduced medical costs, and
- certain State, Territory and Local Government concessions such as:
  - a discount on utility bills, property and water rates
  - concessional rates on public transport, and
  - discounted motor vehicle registration.

Many of the benefits and concessions available to CSHC holders are state or territory based. Read about concessions available from your state or territory Government on their websites by clicking the below:

- [Australian Capital Territory - ACT Assistance](#)
- [New South Wales – NSW Government Community Support](#)
- [Northern Territory - NT Pensioner and Carer Concession Scheme](#)
- [Queensland - Concessions](#)
- [South Australia - Disability concessions and entitlements](#)
- [Tasmania - Discounts & concessions](#)
- [Victoria – Concessions & benefits](#)
- [Western Australia – Concessions WA.](#)

Also, if you meet certain requirements, you may also be eligible to be issued with the Low Income Health Card in addition to the CSHC. See page 3 for more information.

<sup>1</sup> Veterans and war widow(er)s must be 60 or over.

<sup>2</sup> Services Australia has announced that Commonwealth Seniors Health Cards (CSHC) issued from June 2023 will be valid for up to 24 months, rather than 12 months.

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## Am I eligible?

In addition to having reached your Age Pension age (currently 66.5) or service pension age for veterans who have qualifying service (currently 60), you must also meet some other requirements. These include that you:

- have income below the income test threshold
- be residing in Australia, be an Australian resident, a holder of a permanent residency visa or a holder of a Special Category Visa<sup>3</sup>
- not be receiving a Government pension or a benefit or an income support supplement from the DVA, and
- quote your tax file number (and partner's tax file number if applicable).

## Income test limits<sup>4</sup>

The table below shows, based on your family situation, the 'adjusted taxable income' limits.

Adjusted taxable income includes:

- taxable income<sup>5</sup>
- target foreign income
- total net investment losses
- employer-provided fringe benefits (in excess of \$1,000)
- reportable superannuation contributions (ie salary sacrifice and personal deductible contributions), and
- deemed income from account-based pensions (unless the grandfathering rules apply).

If you're a member of a couple, you need to report your combined income (even if your partner isn't eligible to apply for the card) and your combined income is below the couple limit.

Family situation	Income limit <sup>6</sup>
Single	\$90,000
Couples (combined)	\$144,000
Separated couples (combined)	\$180,000

## Providing evidence of income

When you apply for the card, Centrelink/DVA assesses your income based on the 'reference tax year'. Generally, this is the financial year immediately prior to the year in which you're applying. For example, if you applied in November 2022, your reference tax year would be the financial year ended 30 June 2022.

Centrelink will ask for you to provide your Notice of Assessment for the reference tax year when you lodge your application. If you don't have your Notice of Assessment from the year prior, you may be able to provide your Notice from two years earlier instead (and this is your reference tax year).

If you're a member of a couple, both you and your partner need to have the same reference tax year.

<sup>3</sup> You must have served a newly arrived resident's waiting period if it applies.

<sup>4</sup> If you were an Age Pension recipient and had your payment cancelled on 1 January 2017 as a result of the changes to the asset test limits, you do not need to meet the income test limit for CSHC.

<sup>5</sup> This doesn't include any assessable First Home Super Saver scheme released amounts

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## What if your income has changed?

In some circumstances, your income in the prior year may be considerably different to what your income is likely to be for the current financial year in which you're applying for the card. This may be the case where you've retired or reduced your hours of work.

Where this is the case, you may be able to provide an estimate of your income when applying for the CSHC. You'll need to be able to provide evidence to substantiate the change in your income, and the reason for the change. Being able to provide an estimate is at the discretion of Centrelink/DVA and based on the explanation you provide with your application form.

Once you have completed your tax return for the year, you'll then need to provide a copy of your tax Notice of Assessment to Centrelink to confirm your income estimate.

## Can I use the card for the benefit of my partner and children?

The CSHC only entitles the cardholder to associated benefits and concessions. Other types of concession cards (such as the Low Income Health Care Card) may entitle the cardholder's dependants to also benefit.

## Low Income Health Card and Seniors Card

You may also be eligible to apply for the Low Income Health Card if your income is also below the eligibility limits that apply to that card. These income limits are a lot lower than the income thresholds that apply for the CSHC, and the type of income that is assessed is different. This card may provide additional concessions and benefits when held with the CSHC. For more information see the [Services Australia website](#).

It is also worth checking to see whether you're eligible for a Seniors Card provided by State and Territory Governments, and other local concession cards in your area. To understand your eligibility and concessional available, refer to individual state and territory Government links on page 1.

## Reviewing your circumstances

As your circumstances change, it is always a good idea to review your circumstances and consider whether or not you're eligible for any additional support from the Government. For example, if you're not eligible for Age Pension today but you are issued with a CSHC, if your income or assets change in the future (and as the income and asset limits for Age Pension are indexed) you may become eligible for a payment. It is also important to advise Centrelink within 14 days of any change in your circumstance to ensure your entitlements reflect your situation.

## How to apply

Applications for the CSHC can [be submitted in three ways](#):

- online via myGov
- by calling the Centrelink older Australians line on 132 300 (Monday to Friday 8am- 5pm), or
- by completing a paper form and posting it to Services Australia.

## Next steps

To find out more about the CSHC and other benefits, how the rules apply to you and some other things you should think about, speak to your financial adviser. You can also visit [servicesaustralia.gov.au](https://servicesaustralia.gov.au) or [dva.gov.au](https://dva.gov.au) for more information.

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