

Commonwealth Seniors Health Card

17 September 2024

The Commonwealth Seniors Health Card may provide a range of benefits and concessions if you 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 Age Pension age (age 67) but don't qualify for a payment from Centrelink (such as Age Pension), or
- Department of Veterans' Affairs (DVA) including for veterans with qualifying service¹, war widow(er)¹ and eligibility partners.

You need to meet the eligibility rules on an ongoing basis to continue to hold the card. This includes providing updates of your income or notifying Centrelink or DVA of changes in your circumstances.

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 – support for older Canberrans](#)
- [New South Wales – NSW Government Community Support](#)
- [Northern Territory – NT Concessions and Payments](#)
- [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.

¹ Veterans and war widow(er)s must be 60 or over.

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Am I eligible?

In addition to having reached age 67 or service pension age for veterans who have qualifying service (age 60), you must also meet 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 Visa²
- not receive 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

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

- taxable income (less any assessable First Home Super Saver scheme released amounts)
- 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. The income limits may be indexed on 20 September each year. The below income levels apply for the year commencing 20 September 2024.

Family situation	Income limit
Single	\$99,025
Couples (combined)	\$158,440
Separated couples (combined)	\$198,050

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.

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 2024, your reference tax year would be the financial year ended 30 June 2024.

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.

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.

² You must have served a newly arrived resident's waiting period if it applies.

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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. These income limits are a lot lower than the income thresholds that apply for the CSHC, and the type of income 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 your State or Territory Government 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 time passes and legislation changes, 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, you can apply for the CSHC. However, 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, how the rules apply to you and the benefits available, speak to your financial adviser. You can also visit servicesaustralia.gov.au or dva.gov.au for more information.

Important information and disclaimer

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