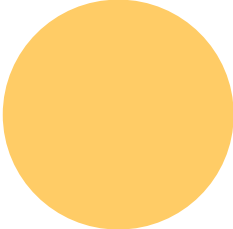



Pave the Way works with families to clarify their vision for their family member with a disability and to plan to implement that vision. As part of our work we aim to assist people with accurate, relevant and timely information to help with planning.



Information is an important part of the process of planning. Without information our dreams may take longer to take shape or may be limited by not knowing what is possible. Information is not the starting point, however. At Pave the Way we believe that planning must begin with a clear vision for the life we want. If this is clear then information can help to put that vision in place. If we are not clear about what we want then our dreams may be limited by any information we might find.

Information can help us translate our vision into reality. It cannot create or direct that vision.



Printed information quickly becomes out of date so it is important to check details on any of our Information Sheets before any planning decisions are made. We encourage families to contact us to talk more about how the information fits with the long term vision and plan for their family member with a disability.

Centrelink is the Commonwealth Government agency which administers all social security benefits such as the Disability Support Pension and Carer Allowance. Most families who have a family member with a disability will have had some contact with Centrelink but may not be aware of the range of payments, allowances and other benefits they may be entitled to receive. Although it is not necessary to know which forms of assistance you are eligible for when you contact Centrelink, it is helpful to be aware of what is currently available, particularly if your circumstances change.

Centrelink also coordinates other government services including the Family Assistance Office, Legal Aid, Grief Counselling and others.

In keeping with our approach to providing information, this Information Sheet is simply a starting point for making the most of Centrelink. It is not designed to replace information that Centrelink offers itself, or to be a definitive guide to all possible payments.

# Centrelink

December 2008

## SECTION 1 LIST AND OVERVIEW OF PAYMENTS

This brief List and Overview of Centrelink payments is designed to alert you to payments and allowances you may be able to receive.

This overview contains only those payments relevant to having a child or dependant who has a disability. Supplements and extra payments that may be available are listed at the end of this section. Some significant supplements are included in the short list below.

Most payments are taxed, and will affect your annual income tax statement, but some are not taxed. Check with Centrelink if you or your accountant needs to know this information.

Centrelink payments are either an **Income Support Payment** which is in place of a wage, or a **Supplement** which is an extra payment. For more detail, [see Types of payment in Section 2: Making Contact](#).

*Social Security rates and the related law and policies change regularly. It is important to seek exact and current information from Centrelink to see if you or your family member qualifies for any of these payments, or others that may become available.*

### List of relevant payments

If you are caring for someone from birth to age 16:

- Carer Payment (child)
- Carer Allowance (child)
- Parenting Payment
- Pensioner Education Supplement (for carers)
- Carer Adjustment Payment (trial period only - ceases 2008)
- Carer Allowance Health Care Card (for children whose parents do not receive an income support payment).

If you are caring for someone over the age of 16:

- Carer Payment (Adult)
- Carer Allowance (Adult)
- Pensioner Education Supplement (for carers or people with disability)
- Disability Support Pension
- Ex-Carer Allowance Health Care Card
- Youth Disability Supplement for Youth Allowance or ABSTUDY recipients
- Newstart Allowance (for carers or people with disability).

**N.B: Carer Bonus Payments.** In 2007/2008 the Federal Government granted a single bonus payment of \$1,000 to each Carer Payment recipient and \$600 to each Carer Allowance recipient. This was a one-off payment and will not necessarily be repeated. The Child Disability Assistance Payment, however, is an annual supplement paid to recipients of Carer Allowance (child). [Refer to Section 3: Issues to be aware of](#).

### Overview of payments

These are listed in alphabetical order. Although only basic information is given, it may become out of date following the release of a new Federal Budget or an annual review by Centrelink. It is important to contact Centrelink if any of these payments or allowances may be relevant to you, and confirm the current requirements and rules governing each payment.



Rates of pay are not included here as they can change at different times. You can find the current rates by contacting Centrelink:

- Phone: 13 2717
- Website: <http://www.centrelink.gov.au/internet/internet.nsf/Payments/index.thm>
- Booklet: *A guide to Government payments* available at Centrelink offices.

For more information on income and assets testing for payments, [see \*Income and Assets in Section 3: Issues to be aware of.\*](#)

**Core Income Support or One-off Payments (These must be applied for in order to receive them)**

#### ***Carer Adjustment Payment***

- A one-off payment to assist families when a child aged 0-6 is diagnosed with a major disability due to accident or severe illness.
- Strict eligibility requirements.
- Trial period for this payment ceases in June 2008. No information about ongoing payment.

#### ***Carer Allowance Child (age 0-16) / Adult (16+)***

- An allowance you can receive when you are working or receiving a Centrelink payment or have another source of income.
- Who: Someone who provides daily care for a person with a disability. For children (under 16), the child must live in the same residence.
- Other eligibility tests: The disability of the person being cared for is subject to assessment.
- Income tested: No.
- Assets tested: No.
- Annual Child Disability Assistance Payment (CDA): This is an annual payment of \$1000 made to recipients of Carer Allowance (child) on the 1<sup>st</sup> July each year. It is paid automatically so you do not need to apply separately for this payment. CDA is not the same as the one-off payments made in the 2007/08 budget.
- Other notes: The medical care needs of children or adults being cared for are reviewed regularly; In the case of a severe disability, this review may not be necessary but the amount of care needed to be provided will still be reviewed.

#### ***Carer Payment Child (age 0-16) / Adult (16+) (Under Review)***

- Previously called the Carer Pension.
- A Payment for people who are unable to work because of their caring commitments.
- Who: Any person providing "Constant Care" ([refer to Definitions in Section 4](#)) for a child or adult with a disability and who, as a result of this caring role, is unable to support themselves entirely through paid employment. For more information, [see in Section 3: Issues to be aware of.](#)
- Other eligibility tests: Income and assets tests apply to the person being cared for as well as to the carer; the disability of the person being cared for is subject to assessment.
- Income tested: Yes (Both you and the person you are caring for).
- Assets tested: Yes (Both you and the person you are caring for).
- Possible additional payments: Pharmaceutical Allowance; Rent Assistance; Carer Allowance; Family Tax Benefit; Pensioner Education Supplement; Assistance for Isolated Children Scheme; Utilities Allowance; Telephone Allowance.



### ***Disability Support Pension (DSP) (age 16+)***

- Who: Aged 16 and over but under Age Pension age, with a disability, and unable to work or be retrained to work at least 15 hours each week for the next two years.
- Income tested: Yes.
- Assets tested: Yes.
- Possible additional payments: Rent assistance; Pharmaceutical Allowance; Pensioner Education Supplement, Utilities Allowance; Telephone Allowance.
- Other notes: Payment may be suspended rather than cancelled during employment, and restored quickly if employment ceases; Eligibility and tests are different for people who are permanently blind; Disability is subject to 20-point rating and is reviewed regularly; If the disability is acquired, the applicant may be put onto a Newstart Allowance until the long-term nature of the disability and the effect of the disability are confirmed; At age 21, the rate of payment increases automatically.

### ***Newstart Allowance (age 21+)***

- Who: Aged 21 or over but under Age Pension age and unemployed.
- Income tested: Yes.
- Assets tested: Yes.
- Possible other payments: Rent Assistance; Pharmaceutical Allowance; Education Entry Payment; Telephone Allowance (with strict eligibility criteria).
- Other eligibility criteria: Subject to an activity agreement, [see Section 4: Definitions](#).
- Other notes: Some people who work are also eligible - check with Centrelink; Single principal carers and people assessed as having a partial capacity to work may be eligible for a Pensioner Concession Card or a Pensioner Education Supplement; Carers may apply to have their activity requirements reduced due to family responsibilities.

### ***Parenting Payment***

- Who: A single parent with a child aged under eight or a couple with a child aged under six. Can be paid to only one member of a couple.
- Income tested: Yes.
- Assets tested: Yes.
- Possible other payments: Pensioner education supplement; Family Tax Benefit; Rent Assistance (normally paid with Family Tax Benefit Part A); Pharmaceutical Allowance; Remote Area Allowance; Assistance for Isolated Children Scheme; Education Entry Payment; Telephone Allowance (if single, or having a partial capacity to work).
- Other eligibility criteria: Partner's income has complicated assessment requirements.
- Other notes: If you are not eligible for Carer Payment, you may be able to receive Parenting Payment instead; Carers may apply to have their activity requirements reduced due to family responsibilities.

### ***Pensioner Education Supplement***

- Who: Anyone who receives a Carer or Disability payment and who is studying an approved course at an approved educational institution.
- Income tested: No.
- Assets tested: No.



## Allowances and supplements

This section lists some allowances and supplements that you may be able to receive when you are on a Centrelink benefit. Only basic information is given. Contact Centrelink if you think that you may qualify for any of these.

### Supplements and additional payments that need to be applied for:

- **Assistance for Isolated Children** - Paid where families with a school-age child are geographically isolated from an appropriate state school or proven special health-related or educational needs. Income tests apply.
- **Education Entry Payment** - Single lump sum payment. May be available if you have been receiving an income support payment for more than 12 months and enter an approved course of education. Qualification rules vary according to the payment received. Only available once every 12 months.
- **Ex Carer Allowance Health Care Card** - Children who received a Carer Allowance Health Care Card on the day before their 16th birthday can apply for an Ex Carer Allowance Health Care Card at any time between the ages of 16 and 25 if they are a full-time student with a disability or a severe medical condition.
- **Fares Allowance** - Available to tertiary students receiving Youth Allowance, Austudy or the Pensioner Education Supplement. Qualification rules vary between payments.
- **Family Tax Benefit Part A/B** - For families with a dependent child under 21 or a dependent full-time student under 24. Not eligible if the dependent receives a Centrelink payment themselves. Contact Centrelink for more information.
- **Low Income Health Care Card** - If you do not automatically qualify for a Health Care Card, you may still be able to apply for a Low Income Health Care Card. Contact Centrelink for requirements.
- **Mobility Allowance** - Aged 16 and over, with a disability, who cannot use public transport without substantial assistance and must travel to and from home for work, training (including life skills as well as vocational) or job seeking. There is a base rate and a higher rate with extra qualification requirements. Contact Centrelink for details.
- **Pensioner Education Supplement** - A non-taxable payment available to recipients of some forms of income support who are undertaking approved full-time study, or approved part-time study if you are a sole parent or carer or have a substantial disability.

**Additional payments paid automatically if you are eligible. Centrelink assesses eligibility when you first apply or when notified of a change in circumstances - note that you must still provide evidence of eligibility (e.g. bills).**

- **Child Disability Assistance** - Is an annual lump sum payment of \$1,000 which is paid to a person who receives Carer Allowance (child) on 1 July. The payment is made automatically into the same account as the person's Carer Allowance and no separate claim form is required. This is not the same as the one-off bonus payments made in the 2007/08 budget.
- **Pharmaceutical Allowance** - Depending upon the payment, Pharmaceutical Allowance may be either provided automatically at a set rate, or assessed. You do not need to apply in either case.
- **Remote Area Allowance** - Assessed on location of residence. Only applies to some payments.
- **Rent Assistance** - Eligibility is assessed if you are paying rent when you first apply to Centrelink for assistance. If you start to pay rent later you should inform Centrelink and your eligibility for Rent Assistance will be assessed and the amount added to your fortnightly payment. Under some circumstances, Rent Assistance can be paid to individuals who live with their parents or guardians. It is not payable to residents of public housing or Commonwealth-funded nursing homes and hostels. Check with Centrelink for detailed eligibility criteria.



- **Telephone Allowance** - Paid quarterly to holders of a Pensioner Concession Card or a Commonwealth Seniors Health Card who have a telephone, mobile telephone or fax in their own or their partner's name.
- **Utilities Allowance** - For people of Age Pension age receiving a Centrelink payment, or who are under Age Pension age and receiving DSP, Carer Payment, or some other payments. Check with Centrelink for further details.
- **Youth Disability Supplement** - For people over 16 and under 21 years who are receiving Youth Allowance or ABSTUDY and are assessed as having a Partial Capacity to Work ([see Section 4: Definitions](#)) but who do not qualify for Disability Support Pension.

*Chris, 27, has been living with his parents since he sustained an acquired brain injury in a car accident two years ago. When Centrelink approved his application for a Disability Support Pension, he automatically received the Pharmaceutical Allowance. After two years of physiotherapy and with the help of a psychologist he has now reached the stage where he and his parents think that with a bit of help he can live independently again. They managed to find a one-bedroom flat suitable for his limited mobility, and arranged for him to have a new telephone and internet connection by the time he moved in. When Chris contacted Centrelink to ask about rent assistance, the customer service operator was able to reassure him that as soon as he provided them with new contact information, they would send him the application forms for Rent Assistance and for Telephone and Utilities Allowance. Chris rang again as soon as he had moved into the flat to update his details. The application forms arrived by the end of the week, and Chris' father was able to take the completed forms and Chris' lease and first phone/internet and electricity bills (as soon as they arrived) to Centrelink for him. Chris is now looking forward to returning to TAFE to get qualifications as a computer technician, and will be applying for an Education Entry Payment as soon as his application is approved.*

## SECTION 2 MAKING CONTACT

### When you talk to Centrelink

The following suggestions for communicating with Centrelink could be helpful in dealing with any agency including financial institutions, other government departments and service providers.

- **Keep records of everything** - This will be helpful for tax requirements and if you ever have to appeal against a Centrelink decision.
- **Request a receipt number** - for any phone call you have with Centrelink.
- **Be polite but firm and persistent** - Ask for the answer in writing if you are still unclear.
- **Ask to be transferred** - to another department or to someone with more authority to handle your request if you do not get the information you need from the first person you speak to.
- **Read letters carefully** - Computer generated letters may contain information that is not specific to you. Be clear whether or not an answer is necessary and, if so, by what date.
- **Keep your contact details updated** - When Centrelink send correspondence that you are required to respond to, you may have less than a fortnight to respond and you are unlikely to get a second notice. Many people have had their payments stopped ([Participation Failure - see Section 4: Definitions](#)) because they missed a letter which had been sent to an old address, sometimes even the day after they moved.

⇒ If you're not satisfied, ask to be transferred to another department or to someone with more authority to handle your request.



### **Form letters - Jack and Peter's story**

Jack's son, Peter, received an account statement from Centrelink asking him to "check information carefully and tell us within 14 days if any information is incorrect, missing or needs to be updated." The statement mentioned that it did not include Family Assistance payments but may include Telephone Allowance. It requested information about Earnings Information and listed Working Credit Details. Peter does not have a phone, has never received the Family Assistance payment and has never worked in paid employment. Jack and Peter were worried and confused about this especially as the statement referred to the notice being issued "under social security law." Jack was concerned that Peter may be in trouble if he did not answer the letter correctly. Family friends were eventually able to explain to Jack and Peter that the statement was a Form Letter issued to all Centrelink clients and so listed details that may not be relevant to everyone. In this case Jack did not need to respond on Peter's behalf at all as there had been no changes to Peter's circumstances. Because some form letters require a response by a certain date or payments can be affected, Jack's friends have told him that they are happy to help him interpret any further letters he receives to see if a response is needed.

### **Help in dealing with Centrelink - Nominees and Advocates**

You don't have to go it alone when dealing with Centrelink, and neither do any of your family members. When you attend an interview, you can take a friend or advocate along with you to help you understand Centrelink jargon and requirements or even just for moral support.

If you would like to deal with Centrelink on behalf of your family member, however, you will find that national privacy and confidentiality legislation limits how much you are able to do. To address this problem, Centrelink offers three formal arrangements:

- **Person Permitted to Enquire (PPE)** - A PPE has limited authorisation to enquire about another person's payment.
- **Correspondence Nominee** - A Correspondence nominee can complete most actions on behalf of a Centrelink customer, including making enquiries, receiving copies of the customer's mail, notifying Centrelink of changes in circumstances or completing forms and statements.
- **Payment Nominee** - A payment nominee can receive payments into an account that they manage. They must ensure that the payments are used exclusively for the customer's benefit, may be asked to provide financial records and can only be given minimal information regarding issues affecting the customer's payment.

Centrelink needs to have this nomination in writing, and provides a form that is available from [www.centrelink.gov.au/internet/internet.nsf/services/nominee.htm](http://www.centrelink.gov.au/internet/internet.nsf/services/nominee.htm) or from any Centrelink office. They are not obliged to accept any nominee arrangement, and these arrangements are subject to review. For more information, call Centrelink on 13 2300.

If the person with the disability is unable to complete the forms, the nominee can attach a doctor's report to confirm this. If an administrator has been appointed by the Guardian and Administration Appeals Tribunal attach a copy of the order. Further details are provided on the form.

### **Registering for assistance - "paint the full picture"**

Centrelink works from what is called an "options approach". This means that anyone can approach Centrelink to find out what kind of support could be available for them or their family. However, it is important to remember that the person you are speaking to may not have much experience of living with disability. It is therefore important to stress the overall picture of how much care or supervision you provide to your son or daughter, and not the best day they might have or the level of independence you are encouraging them to achieve. People often find it hard to paint the full picture of their life in a way that could help others to understand the support they might need/ maximise the benefits relevant to their situation but it is important to provide as much detail and as many practical examples as possible.

Consider carefully which medical professional would be best to complete forms outlining how a medical condition impacts on a person's ability to work or on the amount of care and supervision they need.



A specialist could give a clear description of a diagnosis but a General Practitioner or community nurse might be better able to describe the impact of the disability on everyday living. You can submit forms from more than one medical practitioner if this would help give a full picture of your situation.

You will need to advise Centrelink of your full financial situation, and any assets that you have. It is important to remember that when Centrelink asks for your assets, they are asking for the sale value that you could obtain right now, not the replacement value [see \*Income & assets in Section 3: Issues to be aware of.\*](#)

⇒ You can submit forms from more than one medical practitioner.

### ***Don't undervalue what you do - Joan's story***

*Joan applied for assistance from Centrelink for the first time when her daughter, Suzanne, was nearly 30 years old. Joan was unsure how to complete the form because she had always encouraged Suzanne to be as independent as possible. With help from some of her friends she realised that she was offering a lot of support and supervision to her daughter in ways that she was no longer aware of. Suzanne could have a shower on her own but Joan or her husband always needed to remind her to have a shower each day and to stay close by "just in case". Suzanne was beginning to use public transport on her own after a long period of travelling with her parents to learn the route. If there was any change to the journey, however, Joan and her husband would drive in their car behind the bus just in case Suzanne was unclear about where to get off. With her friends' help Joan began to realise how much care and supervision she was still offering her daughter.*

### ***Centrelink social workers***

Centrelink social workers are available to assist people but most commonly work in crisis situations, particularly in city areas. You can ring 13 1021 to make an appointment to see a Social Worker at your local office or to talk to a Call Centre social worker on the phone. Some offices have greater availability so you may need to try different centres to get the social work support you require. If you are unclear about how Centrelink might assist you a Centrelink officer would have more knowledge than a social worker of the payments and benefits for which you might be eligible.

### ***Types of payment***

There are two main types of payment from Centrelink:

- **Income Support Payments** - These are regarded as an income, and it is only possible to receive one at a time (e.g. Carer Payment or Parenting Payment).
- **Allowances and Supplements** - These are in addition to an Income Support Payment or other form of income, and you can receive as many as you are eligible for (e.g. Pharmaceutical Allowance and Rent Assistance).

For more information, [see the \*Types of payment in Section 4: Definitions.\*](#)

### ***Qualification versus payability***

It is possible that you or your family member may "qualify" for a Centrelink payment but still not receive it because of conditions attached to its "payability". For example, you or your family member may meet all the age, medical and other criteria for the payment but may not meet the income and assets test, or may be receiving another Social Security payment.

### ***Qualification versus payability - Clare's story***

*Clare was planning to finish full time work because her daughter, Anna, would require more care at home now that she was finishing school. Anna received the Disability Support Pension and certainly met the criteria of needing "constant care". Clare was hoping to work for a friend for about 2 or 3 hours each day during the week. She had some paid support workers coming for a few hours each week but she would still be involved with Anna's support overnight and for a large part of each day. Clare investigated the possibility of applying for the Carer Payment. She decided to put in the application form to see what would happen even though she realised that her husband's income and the assets they have in the form of a rental property would probably make her ineligible for the Payment. It turned out that Clare was ineligible for the Carer Payment but would continue to receive the Carer Allowance as this Allowance is not subject to an income or assets test.*

Disclaimer: Social Security rates and the related law and policies change regularly. It is important to seek detailed and current information from Centrelink about any information in this document.



### *Making a claim - the earlier the better*

Centrelink payments can be back-dated to the date you first contact Centrelink to register your intention to lodge a claim, as long as you then complete the claim within 14 days of registering. You can register your intent to claim while waiting to gather all the information you need. You can register by telephone, mail, over the internet or in person, [see Contact Centrelink](#). If you are still waiting for medical forms to be completed by your doctor you can still submit your application within the 14 days and tell Centrelink that you will forward any additional documents when they are available.

If you register by telephone, a Centrelink officer will conduct an initial interview over the phone and then mail you your claim form, including additional forms you may need to complete. If you register by mail or internet, a Centrelink officer will attempt to phone you to complete the initial interview. Once you have received the mail from Centrelink, you will need to attend an interview at a Centrelink office. If geographical, physical or family responsibilities make it impossible or extremely inconvenient to attend an interview, it may be possible to arrange for a home visit or to have the 14 days extended. At the interview, you may be asked to provide additional documentation.

**Step 1.** Register your intent to claim as soon as possible, by phone, internet or in person at a Centrelink office (it may even be possible to register before you are eligible for the payment, e.g. anything which is age-related).

**Step 2.** Once you have received documentation from Centrelink, attend an interview at your nearest Centrelink office within 14 days of first making contact (Step 1).

**Step 3.** Ensure that you have provided all requested documentation within 14 days of first making contact.

**N.B:** Documents provided to Centrelink must be **original**. This is particularly true for identification documents such as birth certificates or passports. A certified copy is not accepted by Centrelink. They will take photocopies of their own and return the originals to you while you wait or via the post if you mail any part of your application.

⇒ Register your intent to claim as soon as possible.

### *Appeals and complaints*

Appealing against a decision about a Centrelink payment is not the same as making a complaint against how a Centrelink service has been delivered (e.g. late payments, delay in receiving letters, or unsatisfactory behaviour from staff). The procedures to make an appeal or a complaint are different.

- **Complaints** - To make a complaint about Centrelink service you can ring the Centrelink Customer Relations Unit on 1800 050 004. You can also make a complaint to the manager of the Centrelink office, your local Federal Member, the Minister for Families, Housing, Community Services and Indigenous Affairs (FaHCSIA: 1300 653 227), the Commonwealth Ombudsman (1300 362 072), or the Privacy Commissioner (1300 363 992). Complaints made to Centrelink should be dealt with by the Centrelink office within two weeks.
- **Appeals** - If you feel that you need to appeal against a decision that has been made about a payment you must **make the appeal within 13 weeks** of receiving notice from Centrelink. This will ensure that you receive full back pay if your appeal is successful. To make an appeal there are a number of steps you can go through. You can first ask to speak with the person who made the original decision, or you have the right to go past that person and ask first for a review by an Authorised Review Officer (ARO). If you are still not happy with the decision you can ask for a review by the Social Security Appeals Tribunal (SSAT), then the Administrative Appeals Tribunal (AAT) and finally the Federal Court and then the High Court. You must go through each of these steps in order - the SSAT can only review decisions after an internal review by an ARO and the AAT can only review a case after review by the SSAT. Court proceedings are expensive so should be your final option and then only after seeking legal advice.



### *When Centrelink makes a mistake - Carla's story*

*Carla works a few hours a week in her own business. She receives the Parenting Payment and advises Centrelink of her projected income through profit and loss statements. Carla received a letter from Centrelink informing her that her Parenting Payment had been stopped as she would be earning \$500,000 in the current year. Carla was amused (if only!) but also upset at this letter, not sure how she should deal with this obvious error. She rang the number for Parenting Payment and talked with a young woman who told her that she could do nothing. Carla would have her payment ceased and she would have to apply again to have her eligibility assessed. Carla was angry that she would have to suffer the consequences of Centrelink's mistake. She rang the next day and spoke with another Centrelink officer who also told her that he was sorry that he could do nothing to help even though he could see where the data entry error had been made. Quite upset by now, Carla asked to speak to a Social Worker. The Centrelink officer sought advice from a supervisor and was then able to inform Carla that the error would be fixed and her payment would continue uninterrupted. After this experience Carla is confident about contacting Centrelink immediately if she has other problems to see if the matter can be dealt with quickly before making a formal appeal.*

⇒ First ask to speak with the person who made the original decision.

### *Reviews*

All Centrelink payments are regularly reviewed. Any payment that is based upon your medical status or that of someone who you are caring for is reviewed regularly to ensure that the payment is appropriate to the medical needs (a Medical Review) and care and support needs (a Circumstances Review). You may also be reviewed on a random basis.

⇒ All payments are regularly reviewed.

## Contact Centrelink

### Telephone

Centrelink has a range of phone numbers available, listed in the White Pages and on their website. Frequently, there will be one number per claim or per Centrelink support. If you receive mail from Centrelink, the most appropriate number should be listed on that correspondence. However if you are not sure who you should be speaking to then you can call into any office or phone the general information and bookings line on 13 1021. The Centrelink website at [www.centrelink.gov.au](http://www.centrelink.gov.au) may also be able to tell you what you want to know.

Telephoning Centrelink, as with any other large organisation, can be a tedious and frustrating process marked by long periods of being on hold. To save time when planning and making calls, Centrelink and Pave the Way suggest the following tips:

- Centrelink telephone hours for payments and enquiries are 8am to 5pm, however, call on Wednesday or Thursday afternoon, as waiting times are usually shortest then. Mornings and the first day after any public holiday are busy.
- Stay on the line if you are put on hold. If you don't have a walkabout phone, you may like to find a book or make a cup of tea before making the call.
- If you're worried about a payment that doesn't seem to have come through, check with your bank first in case they have received but not processed it yet.
- To save time, have your details ready before making the call, particularly your Customer Reference Number (CRN: this will be on all your correspondence from Centrelink, and on your Health Care Card or Pensioner Concession Card. It will look something like "421 779 642K").
- Have a pen and paper handy - you will probably need it (you should also ask for a receipt number for each call).
- If you do not have a nominee arrangement in place, you can still contact Centrelink on behalf of your family member regarding an intention to claim or seeking help finding employment.
- The person you speak to will be part of the Centrelink call centre staff, not someone from your local office.



You will also find that Centrelink use a voice-recognition system, and you will be asked a series of questions including what your Customer Reference Number (CRN) is. If you prefer, you can enter the CRN using your phone's keypad and simply ignore the letter on the end of it - for example, if your CRN is 421 779 642K, you can key in "421 779 642" and the Centrelink computer will recognise this and continue with the call.

#### Self service: online and telephone

You can complete some Centrelink business via the internet or over the phone. To work online you must register first on the website [www.centrelink.gov.au](http://www.centrelink.gov.au), or at a Centrelink office, or by ringing 13 2717.

There is only a limited range of business you can do in this way. To find out if this could be helpful for you, ring the online services support hotline on 13 2307 or visit the website at [www.centrelink.gov.au](http://www.centrelink.gov.au).

## SECTION 3 ISSUES TO BE AWARE OF

This section lists a few of the issues which frequently impact upon families with a family member with disability. It is not complete, but is meant to serve as a guide to the sorts of things that you may encounter when dealing with Centrelink.

Whenever you are in any doubt about Centrelink requirements, obligations or criteria, contact Centrelink or another authority [see \*Important contacts and further information\*](#) and [Appeals and complaints](#).

#### *Transition from child to adult payments*

Payments of Carer Allowance (Child) or Carer Payment (Child) do not automatically transfer to adult payments when your child turns 16. You must register again for Carer Allowance (Adult) and/or Carer Payment (Adult). Centrelink will send new registration forms 9 weeks before the time of transition, i.e. before your child turns 16. Be aware that these forms should be sent to you. Either return them promptly or at least register your intention to lodge a claim as soon as possible, to ensure an easy and timely transition of payment.

N.B: This is under review following the 2008 Federal Budget. Check with Centrelink for current procedures.

#### *Carer Payment (Income Support Payment) & Carer Allowance (Supplement) - extra considerations*

- The same application form is used for both Carer Payment and Carer Allowance. This makes it easier and quicker for Centrelink to assess your eligibility, but also makes it important that you provide as much detail as possible about your circumstances. It is possible that you may qualify for Carer Payment even if you don't think you will.
- **Non-relatives** - Carer Payment or Carer Allowance may be paid to people who are caring for someone who is not a family member. The eligibility criteria relate to the type of care provided. For further information, [see the definition of \*Constant Care\* in Section 4: Definitions](#) or contact Centrelink directly.
- **Two people supporting the same individual** may both receive Carer Payment. This could apply to two members of a family or of a team of support workers providing they meet all the eligibility criteria for the Payment.
- **Two or more children** - If you are caring for two or more children who each require care, you can receive Carer Allowance for each. If neither child individually needs sufficient care to qualify you for Carer Allowance, you may receive it if the total care provided to both children is equivalent to one eligible child.



- **Carer Bonus Payment** - A one-off lump sum payment paid to Carer Payment recipients (\$1,000) and to Carer Allowance recipients (\$600) in 2007/08 budget. No guarantee that this will be repeated in future budgets.
- **Child Disability Assistance** - Recipients of Carer Allowance (child) receive an annual payment of \$1000, paid on the 1<sup>st</sup> July, for every child being cared for. This is not the same as the one-off Carer Bonus payment granted in the 2007/2008 Federal Budget.
- **Living away from home** - Carer Payment and Carer Allowance can be paid when you are caring for someone who lives in their own home, not with you. Eligibility includes assessment of the amount and type of "care" you provide. Carer Payment can be paid to only one person but Carer Allowance can be shared between two non-resident carers in proportion to the amount of care they provide.
- **Dual Care Arrangements** - If two parents each provide care for one or two children with disabilities (e.g. separated parents who share custody), the amount of Carer Allowance (child) payable can be shared between the parents according to the amount of time each parent spends with the child.
- **Carer Payment or Age Pension** - If you qualify for the Carer payment but are of Age Pension age, you can choose whether to receive the Carer Payment or the Age Pension. Centrelink have a fact sheet which outlines the differences between the two payments. Currently, the rates of pay are the same and you can receive the Carer Allowance with either payment.
- **Carer Business Discount Card** - Recipients of either Carer Payment or Carer Allowance who are resident in Queensland can apply for a Carer Discount Card. The card provides a range of discounts at participating businesses. Full details are available from the Department of Communities website at <http://www.communities.qld.gov.au/community/carerbusinessdiscountcard/>

⇒ Carer Payment and Allowance can be paid when you are caring for someone who lives in their own home, not with you, if certain eligibility requirements are met.

**2008 Budget Changes.** The 2008 Federal Budget announced several changes to Centrelink payments, particularly with regard to eligibility for Carer Payment (Child). Details have not been released and most will not take effect until the 2009-2010 financial year.

#### *"Participation" Exemptions for non-carer payment carers*

If you do not qualify for the Carer Payment and receive the Parenting Payment, Newstart Allowance or Youth Allowance (job seeker) instead, you can apply to have some of your participation requirements ([see Activity Agreement in Section Definitions](#)) reduced due to the demands of special family circumstances. Contact Centrelink to discuss your situation.

⇒ You can apply to have participation requirements reduced if you are looking after your child with a disability.

#### *Time away from the caring role*

There are guidelines to cover situations where carers who receive the Carer Payment and/or Carer Allowance are not providing care for short periods of time, for example when their family member is in hospital or at a residential respite facility. Check with Centrelink for more details about the time periods covered by the guidelines.

There are also guidelines covering carers who receive the full Carer Payment and who are involved in education or voluntary or paid work. These guidelines allow time spent away from providing care to be taken into account when "Constant Care" ([see Definitions](#)) is being assessed. Check with Centrelink for further information about the application of this rule, and remember if you are engaged in paid work, the income you earn may affect your payment.



### ***Health Care Cards and Pensioner Concession Cards***

Your eligibility for a Health Care Card or Pensioner Concession Card is not affected if your payment is reduced due to income and assets testing. If your payment is cancelled due to your income and/or assets, you may be able to keep the card for a short period. Contact Centrelink for further details.

The Carer Allowance does not automatically qualify you for a Health Care Card, however:

- Your child will automatically be issued a Health Care Card in their name if you receive Carer Allowance (Child).
- A child who does not qualify for the Carer Allowance may still qualify for a Health Care Card if their disability means that they require “substantially more care and attention” than a child of the same age without a disability.
- Children who received a Carer Allowance Health Care Card on the day before their 16<sup>th</sup> birthday can apply to receive a Health Care Card. They must be between the ages of 16 and 25, be studying full time and not be eligible for a Health Care Card through a Centrelink payment.

If you are a carer and are working part-time and therefore not receiving a Centrelink Income Support Payment, you may still be eligible for a Low Income Health Care Card. You must apply, and provide the previous 8 week’s worth of payslips.

Recipients of **Disability Support Pension, Age Pension, Carer Payment** and **Parenting Payment** all receive a **Pensioner Concession Card**, which offers a wide range of concessions including the Health Care Card. For more information, see the booklet *Concessions made easy*.

### ***Rent Assistance when living with parents or guardians***

An individual who lives with their parents or guardians may be able to receive Rent Assistance if they are receiving a Centrelink Income Support Payment. There are age provisions, which are lowered for Disability Support Pension recipients, and there must be either a formal rent agreement or rent certificates. Be aware that the income from this rent will be counted as income when assessing the parent’s income. For further details, contact Centrelink.

⇒ Rent Assistance may be claimed when paying rent to live at home.

### ***Telephone Allowance now includes internet connections***

Many carers and people with disability are eligible for the Telephone Allowance. Starting with the 2008 Federal Budget, this has been expanded to include an extra allowance if you have an internet service in your name.

### ***Centrepay***

Centrepay is a free direct bill paying service under which you can nominate a regular payment (such as rent) to be taken out of your Centrelink payment before you receive it. Payment recipients need to be registered with Centrelink, and customers can start, stop or change any deduction by phone or online as well as in person at Centrelink Service Centres. As well as fortnightly bills, you can also use Centrepay to pay larger bills, such as quarterly electricity bills, in fortnightly instalments.

### ***Moving out of home - Jane’s story***

*Jane and her family are planning for her to move into her own home. Jane receives the Disability Support Pension and her mother receives the Carer Allowance. Her mother will apply to continue to receive this allowance because she will supervise what is happening in Jane’s house and will sleep over with Jane a couple of times a week when support workers are not available. Jane has been learning to budget by paying rent to her parents, which has made her eligible for Rent Assistance. Once Jane moves out of home, she will continue to receive Rent Assistance because she will be renting a property privately and not from the Department of Housing. To help Jane manage her money, her parents have talked with her about using the Centrepay service. This will allow the apartment rent and the rental fees for her refrigerator to be deducted automatically from Jane’s pension.*



*Jane and her mother are also investigating other concessions that are available through Jane's Pensioner Concession Card or Disability Support Pension when she starts receiving bills in her name, such as an electricity rebate or a Telephone Allowance. Jane will apply for the Mobility Allowance to help her continue to work at the local nursery. She qualifies for this payment by working more than 8 hours per week. Jane is becoming more confident in catching public transport by herself but at the moment she cannot do this on her own so most often will catch a taxi to work. When she is catching the bus on her own she will be eligible for a 50% discount on fares using her Pensioner Concession Card.*

### **Income and assets**

Centrelink Income Support Payments are income tested: There are rules governing how much income you may earn before your payment is reduced, and by how much it is reduced. Income must usually be reported fortnightly, and you may be able to do this over the phone, via the Internet or you may be required to visit an office in person.

Payments are also assets tested: Your payment may be reduced if you are judged to have assets above the allowed limit. If you earn enough, you will no longer be eligible for payment. However, the Disability Support Pension can be suspended instead of cancelled under these circumstances, and can be quickly restored if you become eligible for DSP again within two years. For more information, [see Employment](#).

Your rate of pension is adjusted on a sliding scale once you are over the limit of allowable assets. The amount of assets allowed was adjusted in late 2007 so you may wish to check the current limit to see if you would be eligible for even a part of the Carer Payment or Disability Support Pension. If you feel that you are now eligible for a payment you can apply again. [http://www.centrelink.gov.au/internet/internet.nsf/payments/pay\\_iat.htm](http://www.centrelink.gov.au/internet/internet.nsf/payments/pay_iat.htm)

Understanding the definition of what is considered "income" and "assets" in the Social Security Act can be complex and the rules can change. In particular, deeming rules apply to financial assets. Centrelink's Financial Information Service 13 2300 or the Complex Assessments Officer in your local Area Office can provide individual assistance in financial matters. You may wish to have someone who is aware of the legislation accompany you to an appointment, [see also Appeals](#).

Under some circumstances, including self-funded retirees, income rules may be altered. Check with Centrelink if you are unsure about your situation.

**Important:** It is important to realise when declaring assets to Centrelink that they are not asking for the replacement cost, or the insured value, of an asset - they are asking for the sale value. One Centrelink officer described it as "If you had a garage sale tomorrow, how much would you get?" Declaring the full replacement cost can have a serious impact upon the size of your payment, or even your eligibility to receive a payment at all.

Homeowners have different assets tests applied. The value of any property owned is counted, however the principal family home and its permanent fixtures are excluded.

Aids for disability are also excluded from the assets tests.

⇒ The Disability Support Pension can be suspended instead of cancelled while you are working if your income takes you over the eligible limit.



### *Gifts and Deeming*

Gifts and Deeming rules apply when income and assets are calculated to determine the rate of a Centrelink payment. These rules can have an impact on the amount a person can receive through any Centrelink payment, including the Disability Support Pension, Carer Payment and the Aged Pension. You will need to think carefully about how best to give or leave money for your relative with a disability.

**Deeming relates to financial assets** - You are "deemed" to have earned income from any financial assets you have, including savings accounts, at a rate set by Centrelink regardless of the income actually earned. This deemed income is then added to any other income you may have and is used to calculate your fortnightly payment. This will appear on your statements and if you are not aware of deeming rules, this can come as a surprise. The current deeming rates are 4% and 6% depending on the amount of money in the investment.

**Gifts refers to disposing of assets without earning adequate profit** - If you give away or otherwise dispose of any asset for less than its market value and do not receive adequate compensation this is regarded as a gift. You are allowed to gift \$10 000 in any one year and \$30 000 over a five year period. Any amount or value over this is treated as an asset and the deeming rates apply for calculating income earned on this amount.

The full guidelines for Gifts and Deeming are quite complex so you will need to contact Centrelink or your Financial Adviser for more information.

⇒ Gifts and Deeming rules can have an unexpected impact upon Centrelink payments.

### *Special Disability Trusts (currently the subject of a Senate inquiry - may change)*

Under current criteria, trusts affect payment of the Disability Support Pension or other Centrelink payments under income and assets tests. However, if family members establish a **Special Disability Trust** for the purposes of care and accommodation, trust funds to \$500 000 (indexed annually in line with inflation) will be exempt from Centrelink Assets and Income tests.

If you are of Age Pension age and receiving a Centrelink payment, or are receiving a Veteran's Affairs Service pension or Veteran's income support supplement, money you pay into that trust is not counted under Gifts rules and does not affect your payment provided your gift does not exceed \$500 000. The criteria for a Special Disability Trust are quite complex and you should see your financial adviser or solicitor, or contact Centrelink's Financial Information Service ([see Section 2 for details](#)) on 13 2300.

A free booklet on Special Disability Trusts is available from the Commonwealth Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA). Phone 1800 050 009 or on the website at [http://www.facsia.gov.au/internet/facsinternet.nsf/disabilities/carers-special\\_disability\\_trusts.htm](http://www.facsia.gov.au/internet/facsinternet.nsf/disabilities/carers-special_disability_trusts.htm).

Pave the Way also has additional information - Phone (07) 3291 5800 or 1300 554 402.

### *Financial Information Services (FIS)*

The Centrelink Financial Information Services is an education and information service available to everyone in the community, not only for people who use Centrelink services. The FIS officers are not financial planners but provide information on a wide range of issues to help people plan financially for their future. Phone 13 2300 to speak to an officer or to make an appointment.

FIS also offer public seminars covering topics such as Estate Planning, Understanding Superannuation and Planning for Retirement. For more information phone 13 6357 or visit the website at <http://www.centrelink.gov.au/internet/internet.nsf/services/fis.htm>.



### ***Establishing a trust - Amanda's family story***

*Amanda's grandparents are aware that her future support needs may change, and are considering establishing a discretionary trust naming her as beneficiary to help cover some of the costs of providing support workers and equipment.*

*They have been made aware that this arrangement could have substantial ramifications for Centrelink income and assets testing for both them and Amanda. Their pension may be affected under Gifting rules if they place too much money in the Trust. They are unsure whether they should invest for Amanda in their name and provide for Amanda through their will, or set up a Special Disability Trust for Amanda during their lifetime. If they leave money for Amanda through their will one option would be to set up a Special Disability Trust in their will.*

*They have decided to make an appointment to see their financial adviser and solicitor before making any decision.*

### ***Complex Assessment Officers (CAO)***

Complex Assessment Officers are specialists in dealing with complex claims where customers are involved in trusts, businesses and companies, or have complicated loans and mortgages on several properties. These cases are generally referred to Complex Assessment Officers internally but you can request to have your claim reviewed by a CAO.

### ***Employment***

Centrelink coordinates the various employment services networks available to people with or without a disability, including disability-specific employment agencies and vocational rehabilitation for people with an acquired disability who are able to seek employment in the open market with assistance. Contact Centrelink Employment Services on 13 2850.

Extra payments which you may be eligible for while working or studying and receiving a Disability Support Pension, Carers Payment or Parenting Payment, include:

- Education Entry Payment
- Mobility Allowance
- Pensioner Education Supplement

[See Section 1 for information about these payments and allowances.](#)

**Impact of work on income support payments** - Both assets and income are assessed on thresholds and sliding scales. You are allowed to own, or earn, below set levels before your payment is affected, and then the amount you earn or own gradually reduces your payment until a second cut-off point is reached and your payment is stopped. There are different thresholds, depending upon the particular payment. As well as this, people on a Carer Payment can be affected by the income of the person they are caring for.

There are Centrelink programs which reduce how much your payment is penalised if you begin working.

- When you start earning, **Working Credits** can reduce how much your payment is cut under income tests.
- **Suspension and Accelerated Restoration** - If you are on a Disability Support Pension and your work hours or income increase to the point where you are ineligible for payment, your Pensioner Concession Card may continue for 12 months, and your payment may be suspended rather than cancelled for up to two years. During that two years, if you need to reclaim DSP you may be eligible for accelerated restoration of payment. However, suspension and accelerated restoration is not available if your payment is cancelled for other reasons, such as your partner's earnings increasing.

For more information, contact Centrelink on 13 27 17 or see the information sheet *Employment* available from Pave the Way.



### *Transport*

Along with HACC and local council services, Centrelink and other Government Departments can provide assistance with transport for people with a disability or their carers.

- **Mobility Allowance (Centrelink)** - A fortnightly allowance for people with a disability aged 16 or over who are searching for employment, studying or training, working or volunteering. Mobility Allowance can be paid to people who are not receiving any other Centrelink payment or allowance.
- **Fares Allowance (Centrelink)** - Available to some categories of students who are receiving Centrelink payments, including the Pensioner Education Supplement, who must live away from home in order to study. A limited number of trips are covered.
- **Concessions** - A Pensioner Concession Card, which is given to recipients of the Disability Support Pension, Aged Pension, Carer Payment or Parenting Payment, provides a range of public transport subsidies (e.g. producing your Pensioner Concession Card when purchasing single or multiple trip bus tickets entitles you to a 50% concession). For more information, see the booklet *Concessions Made Easy*.
- Holders of a Pensioner Concession Card are eligible for concessions on Traveltrain long distance services and four free economy class single journeys within Queensland each year. These journeys may be combined to provide two economy return journeys or one first class return journey. This does not include meals or sleeper berths. For more information contact Traveltrain through their website at <http://www.traveltrain.com.au> or by phone on 1300 131 722.

⇒ A Pension Concession Card entitles you to a 50% concession on local public transport.

Pave The Way has further information on transport options for people with disability, including Taxi vouchers - Phone (07) 3291 5800 or 1300 554 402.

## SECTION 4 DEFINITIONS

This section lists some definitions for specific terms used by Centrelink which might impact upon families who have a family member with disability. Centrelink's official *Lexicon of Centrelink Terms* can be downloaded from their website at [www.centrelink.gov.au](http://www.centrelink.gov.au), or definitions can be found in the *Social Security Act 1991*.

### *Activity Agreement*

When you receive any payment that requires you to undertake some paid work or to look for work, including Newstart Allowance and Parenting Payment under some circumstances, Centrelink draws up an Activity Agreement that you are required to sign. This details your obligations, which may include intensive job searching, vocational education or training, medical treatment or rehabilitation or other activities. If you are caring for someone with a disability while on an Activity Agreement, you can apply to have your obligations reduced due to special family circumstances.

### *Adult Disability Assessment Tool (ADAT)*

This assessment tool is used when an application is made for Carer Payment or Carer Allowance (Adult) and for Disability Support Pension, when the person with disability is at least 16. It includes a questionnaire that must be filled in by the person claiming the payment or allowance. In the questionnaire you will be asked about the person's level of disability, the level of assistance needed in everyday activities as well as care issues related to behaviour and emotional needs.



It is important to give a clear picture of what is involved in caring for the person with a disability when completing the questionnaire so that the need for assistance is clearly understood by the assessor. If the person you are caring for fluctuates in energy or behaviour or ability throughout the day, you may need to take this into account when answering these questions, and indicate the maximum amount of care that you need to provide during any given day. [See Constant Care](#) and [Disability](#).

### **Assets**

Any item or property that you own and which has a financial value. Most income support payments are assets tested - you are expected to use your assets to support yourself, within reason. For the purposes of Centrelink assessment of your assets, they are interested in the sale value, which can often mean the "garage sale value", and not the replacement or insured value.

### **Participation Failure**

Participation Failure is the term used by Centrelink if your payment is suspended due to you not fulfilling your obligations. This may mean not returning a form to Centrelink on time, or it may mean not accurately reporting income, or not accurately reporting your relationship status, or it may mean Centrelink thinking that you have done any of this. Although you may simply have your payment reduced under a participation failure, it may be stopped altogether, possibly for 8 weeks. For this reason it is very important to accurately and promptly respond to all Centrelink requests for information. It is also important to keep records of all contact with Centrelink, in case they make a mistake and you have to defend yourself. Participation Failure was previously called "breaching".

⇒ It is important to respond to all Centrelink requests for information. Keep records of all contact with Centrelink.

### **Constant Care - Carer Payment**

A key qualifying criteria for the Carer Payment is that the person applying for the payment is providing "Constant Care" to the person being cared for. Centrelink currently interprets Constant Care as meaning that the person requires "frequent care" for bodily functions (e.g. needs assistance for dressing, showering and going to the toilet) or requires "constant supervision" to prevent harm to themselves or others (e.g. has impaired impulse control and limited awareness of personal danger). Neither test requires 24/7 and recipients can work up to 25 hours per week. Every case is assessed individually. The same form is used to assess Carer Payment and Carer Allowance so include as much detail as possible in your application so that you paint the full picture of the circumstances. It is possible that more than one person providing "Constant Care" to the one individual, e.g. two members of the individual's family, can receive the Carer Payment if they meet all other criteria.

### **Disability**

The word "Disability" has a specific definition when used by Centrelink and is defined in the *Social Security Act 1991*. In order to qualify for a disability support payment, or for any payment when supporting somebody with a disability, specific criteria must be met. These include the existence of a physical, intellectual or psychiatric impairment and a score of more than 20 points on Impairment Tables, which are included in the *Act* as Schedule 1B and which are assessed using the Adult Disability Assessment Tool. In practical terms, this usually means that the disability has to have an impact upon employment opportunities, and must be long term. Merely having a recognised disability may not qualify you for all possible Centrelink benefits.

### **Hardship Provisions**

The Centrelink information for many payments, e.g. Carer Payment, will say "Hardship Provisions may apply". This refers to financial hardship, and usually means that a person has substantial assets according to the assets test, but they could not reasonably be expected to sell or borrow against that asset and are currently in financial hardship. Centrelink have a Fact Sheet available on their website ([www.centrelink.gov.au/internet/internet.nsf/publications/fis013.htm](http://www.centrelink.gov.au/internet/internet.nsf/publications/fis013.htm)) or in each office explaining these provisions in detail.



### *Partial Capacity to Work*

The Partial Capacity to Work is used to assess eligibility for the Youth Disability Supplement, and is defined as:

- The person has a physical, intellectual or cognitive impairment;
- The impairment of itself prevents the person from doing 30 hours per week of work independently of a program of support within the next two years; and No training activity is likely, because of the impairment, to enable the person to do 30 hours per week of work independently of the program of support within the next two years.

Please note that the criteria for the Disability Support Pension are stricter than this, and the DSP automatically includes the Youth Disability Supplement for people under the age of 21.

### *Suitable Work*

This is an important definition for parents who qualify as the principal carer under Newstart. Special rules are in place for assessing the activity test for “principal carers” who apply for the Newstart payment. One guideline states that a job is unsuitable for a principal carer parent if it causes them to be financially worse off than if they did not have the job. Other rules concern availability of appropriate childcare, and time and cost of travel. Check with Centrelink about the current definition and assessment of “suitable work” for a principal carer.

### *Types of payment*

There are two main types of payment from Centrelink:

**Income Support Payments** - These are regarded as an income, and it is only possible to receive one at a time (e.g. Carer Payment or Parenting Payment). They are usually subject to a means test and an assets test and can be called Pensions, Payments or Allowances. You need to make a claim to receive an Income Support Payment.

**Allowances and Supplements** - These are in addition to an Income Support Payment or other form of income and are not subject to a means or assets test. You can receive more than one Allowance or Supplement (e.g. you could receive Pharmaceutical Allowance and Rent Assistance). Some Allowances and Supplements are paid automatically as part of certain income support payments and are a set amount (e.g. Utilities Allowance), some are paid automatically but are subject to an assessment (e.g. Rent Assistance), and some must be applied for (e.g. Mobility Allowance). [See Allowances and supplements in SECTION 1: Overview of Payments.](#)

**N.B.** Please note that “Allowance” does not always mean the same thing: It can be either an Income Support Payment that you must apply for, or a supplement that you must apply for, or an automatic payment that is assessed for you by Centrelink. It is important to check the requirements of any payment that might assist you!

### **Important contacts and further information**

1. Centrelink has a range of printed and online information in addition to their various phone information lines. Visit an office, visit their website at [www.centrelink.org.au](http://www.centrelink.org.au), or phone them on 13 1021 for an appointment or 13 2717 for most disability related payments.
2. **Other Centrelink Services.** Centrelink coordinates a range of government services in addition to financial assistance. A full list is available at <http://www.centrelink.gov.au/internet/internet.nsf/Services/index.htm> or by contacting Centrelink directly.
3. Information on the Carer Business Discount Card can be obtained by phoning 13 13 04 or by visiting the Department of Communities website at <http://www.communities.qld.gov.au/community/carerbusinessdiscountcard/>
4. The Queensland Government Department of Communities has a comprehensive booklet called *Concessions made easy* which is available to be viewed online or downloaded as a PDF file on their website at <http://www.communities.qld.gov.au/community/concessions/>. A copy can also be obtained by phoning the Concessions Unit on 1800 460 849.
5. The Welfare Rights Centres in Brisbane and the Townsville area offer free telephone legal advice for people experiencing problems with Centrelink. Contact the Brisbane office for regions south of Rockhampton on (07) 34212510 or Free call: 1800 358 511, or the Townsville Office on (07) 4721 5511. These centres do not operate every day. Visit the website for more information about times and services offered: <http://www.welfarerights.org.au/pages/centre.aspx>
6. The National Welfare Rights website includes general information and Fact Sheets with detailed information about some payments. <http://www.welfarerights.org.au>
7. JobAccess provides advice for people with a disability about preparing to look for work, how to look for jobs and, support in the workplace. <http://www.jobaccess.gov.au/JOAC/Jobseekers/>
8. The department of Families, Housing, Community Services and Indigenous Affairs have information on Special Disability Trusts available by phoning 1800 050 009 or by visiting the FaHCSIA website at [http://www.facsia.gov.au/internet/facsinternet.nsf/disabilities/carers-special\\_disability\\_trusts.htm](http://www.facsia.gov.au/internet/facsinternet.nsf/disabilities/carers-special_disability_trusts.htm)
9. The Social Security Appeals Tribunal (SSAT) can be contacted by phoning 1800 011 140 or by visiting their website at <http://www.ssat.gov.au/>
10. The Administrative Appeals Tribunal (AAT) can be contacted by phoning 3361 3000 or 1300 366 700 (country areas only) or visiting their website at <http://www.aat.gov.au/>. Applications must be made in writing - forms can be downloaded from their website, or you can write a letter. The address is: The District Register, Administrative Appeals Tribunal, GPO Box 9955, Canberra, ACT, 2601.





## Pave the Way

Pave the Way assists families throughout Queensland to clarify their vision for their family member with a disability and to plan to implement that vision. We encourage planning which is vision driven, 'whole of life', developmental, outside service planning and which safeguards family members in the long term. We believe it is other people who keep people safe and support the development of personal networks, including Support Circles. Pave the Way is part of Mamre Association Inc and is funded by Disability Services Queensland.

### Pave the Way

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