

What are the benefits of a health care card?

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

What cards are available?

The main concession cards provided through Centrelink are:

- Health care card – automatically granted to people who receive a Centrelink allowance or upon application for people who have low incomes
- Pension concession card – automatically granted to people who receive a pension from Centrelink or Veterans' Affairs (DVA).
- Commonwealth Seniors Health card – available to people who are age pension age, but do not qualify for a Centrelink/ DVA pension and have adjusted taxable income below certain thresholds.

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

What concessions are provided?

Centrelink health cards all provide discounts on eligible prescription medicines and medical practitioners may choose to bulk bill.

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

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

Details for your card's benefits should be checked carefully to determine if the discounts only apply to you or are also extended to your dependents.

What is the income test for the low income health care card?

To qualify for a low income health care card you must satisfy an income test.

Centrelink will assess the gross income you have earned for the 8 weeks immediately before you making a claim for the card. Income includes: employment income (wages, salary and self-employment income), rental income, salary sacrifice amounts (super and non-super), Centrelink pensions and benefits, etc. The definition of income also includes deeming on financial investments including bank accounts, shares, managed funds and account based pensions.

The following table shows the income limits to qualify for the low income health card as well as the income cut-off threshold where existing card recipients will lose the card once their average income over any 8 week period exceeds this limit.

Family situation	Weekly income limit to qualify	Weekly income cut-off limit
Single (no children)	\$556	\$695
Couple, combined (no children)	\$960	\$1,200
Single, one dependent child	\$960	\$1,200
Add for each additional dependent child	\$34	\$42.50

Source: <https://www.humanservices.gov.au/individuals/services/centrelink/low-income-health-care-card/who-can-get-card/income-test>

What is the income test for the Commonwealth Seniors Health Card?

The Commonwealth Seniors Health Card (CSHC) is available to eligible older Australians who are age/service pension age but do not qualify for the age/service pension. Application can be submitted through myGov account or submitting an application to the Department of Human Services.

To qualify for this card, you must:

- be an Australian resident, living in Australia and
- have an annual adjusted taxable income* of less than \$54,929 (singles), \$87,884 (couples combined), or \$109,858 (couples combined who are separated due to ill-health)¹.

*Adjusted taxable income includes taxable income, reportable fringe benefits, reportable superannuation contributions such as salary sacrifice amounts and net investment losses. It also includes deemed income on account-based pensions if the card was first granted from 1 January 2015 or the account-based pension was started from this date.

You must lodge an application form with Centrelink to apply for the card and must meet the requirements every year to keep it.

¹ Department of Human Services website: Commonwealth Seniors Health Card – Income Test

Our services



Health

- Health insurance
- Overseas visitors cover
- Dental services
- Chronic disease management
- Hospital in the home



Wealth

- Investments
- Estate planning
- Trust and estate administration services
- Financial planning
- Investment, education and funeral bonds
- Banking and home loans
- General insurance



Living

- Aged care and accommodation
- Personal and business insurance
- Aboriginal home care
- Disability services
- Retirement communities



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