A guide to concession cards
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Introduction

This booklet is a guide to concession cards that are available from the Australian Government Department of Human Services, the Department of Veterans’ Affairs and State Seniors Cards. It includes information about:

- the different types of cards available
- who may be able to get them
- if there is a change in your circumstances
- concessions provided by the Australian Government, state, territory and local government authorities and private business, and
- who to contact about concessions.

Department of Human Services concession cards

Pensioner Concession Card

A Pensioner Concession Card (PCC) is available if you receive any of the following income support payments:

- Age Pension
- Bereavement Allowance
- Carer Payment (adult)
- Carer Payment (child)
- Disability Support Pension
- Newstart Allowance or Youth Allowance (job seeker) if you are single, caring for a dependent child under 16 years of age and looking for work,
or if you have a partial capacity to work due to a medical condition, or
- Parenting Payment (Single)*.

*Note: from 1 January 2014, customers who are no longer eligible for Parenting Payment (Single), due to their youngest child turning eight years of age, will still be entitled to their PCC for a period of 12 weeks from the date their payment is cancelled.

People over 60 years of age may get a PCC if they have continuously received one (or a combination) of the following payments for nine months or more:
- Newstart Allowance
- Sickness Allowance
- Widow Allowance
- Parenting Payment (Partnered)
- Special Benefit, or
- Partner Allowance.

A PCC gives cardholders access to Australian Government health concessions and helps with the cost of living by reducing the cost of certain goods and services. This means that you can get cheaper prescription medicines through the Pharmaceutical Benefits Scheme (PBS) and medical services funded by the Australian Government. Concessions may also be available to the cardholder’s partner and dependent children. This card can also give you access to concessions provided by state, territory and local governments. See State, territory, local government authorities and private business concessions on page 19.

The PCC is sent out each year near the cardholder’s birthday. Cardholders are required to tell us of any change in their circumstances that may affect eligibility—see Leaving Australia (temporarily or permanently) on page 13 and Where there is a change in cardholder’s circumstances on page 14.
Health Care Card—also incorporates the Foster Child Health Care Card, the Ex-Carer Allowance (Child) Health Care Card and the Low Income Health Care Card

A Health Care Card (HCC) is available to people below age pension age, who meet residence requirements and receive any of the following payments:

- Carer Allowance (caring for a child under 16 years)
- Carer Payment (caring for a child under 16 years with a short-term or episodic condition)
- Family Tax Benefit Part A (maximum rate only by fortnightly instalments)
- Mobility Allowance*
- Newstart Allowance
- Parenting Payment (Partnered)
- Partner Allowance
- Special Benefit
- Widow Allowance, or
- Youth Allowance.

*Note: from 1 July 2013, if a current Mobility Allowance customer is receiving a funded package of support from the National Disability Insurance Scheme, they will no longer be eligible for Mobility Allowance.
These customers will remain entitled to their Mobility Allowance Health Care Card.

A HCC gives cardholders access to Australian Government health concessions and helps with the cost of living by reducing the cost of certain goods and services. This means that you can get cheaper prescription medicines through the PBS, and medical services funded by the Australian Government. Concessions may also be available to the cardholder’s partner and dependent children. This card can give you access to concessions provided by state, territory and local governments. See State, territory, local government authorities and private business concessions on page 19.

The HCC is sent out every three to 12 months depending on the cardholder’s circumstances. Cardholders are required to tell us of any change in their circumstances that may affect eligibility—see Leaving Australia (temporarily or permanently) on page 13 and Where there is a change in cardholder’s circumstances on page 14.

If the cardholder starts work, they may still be able to use their HCC for a short period afterwards. This will help people make the transition from income support to work. This applies to long-term recipients of:

- Newstart Allowance
- Sickness Allowance
- Partner Allowance
- Special Benefit
- Widow Allowance
- Youth Allowance (job seeker), and
- Parenting Payment (Single).

Some Parenting Payment (Partnered) recipients can also retain their HCC for a short period after their or their partner’s income from employment stops their payment.
Foster Child Health Care Card

A Foster Child HCC can be claimed by a person caring for a foster child to give the foster child access to concessions through the PBS and medical services funded by the Australian Government.

The foster child must:
• be in foster care
• be living in Australia with an Australian resident or a special category visa holder, and
• meet the requirements of a Family Tax Benefit child for their age, or meet the Regular Child requirements.

The foster carer needs to show that:
• they are an Australian resident or a special category visa holder
• the child is not their natural or adopted child, and
• the child is in their care.

The foster care arrangement can either be an informal agreement (e.g. where family members have come to a private arrangement about who cares for the child such as a grandparent, a sibling who is an adult, or another relative), or formal care (e.g. where the care of the child is being managed by a state welfare authority).

The Foster Child HCC is issued in the child’s name and sent out every six months depending on the foster care arrangement. Foster carers are required to tell us of any change in circumstances that may affect the foster child’s eligibility, see Leaving Australia (temporarily or permanently) on page 13 and Where there is a change in cardholder’s circumstances on page 14. This card is not means tested.

The Foster Child HCC can be claimed online where customers have an online account. Go to humanservices.gov.au/onlineservices for more details on how to register for this service.
Ex-Carer Allowance (child) Health Care Card

An Ex-Carer Allowance (child) HCC is available to people who:
- are aged between 16–25 years
- are a full-time student
- were receiving a Carer Allowance HCC on the day before turning 16 years of age
- are an Australian resident living in Australia, and
- are not subject to a newly arrived resident’s waiting period.

The Ex-Carer Allowance (child) HCC is not automatically sent out every year. Cardholders will receive a letter to renew their card before it expires. The card is not means tested.

The Ex-Carer Allowance (child) HCC can be claimed online where customers have an online account. Go to humanservices.gov.au/onlineservices for more details on how to register for this service.

Low Income Health Care Card

A Low Income HCC is available to people who are low income earners and meet the Low Income HCC income test. Students or Australian Apprentices who get Youth Allowance, Austudy or ABSTUDY may also claim this card. To receive a Low Income HCC, a customer’s and their partner’s average gross income for the eight-week period ending immediately before lodgment of claim or card renewal must be below the set income limit. The card is not asset tested. Go to humanservices.gov.au/healthcarecard for income limits.

A Low Income HCC is valid for six months from the date of claim. Cardholders will receive a letter to renew their card before it expires. Cardholders are required to tell us of any change in income or circumstances that may affect eligibility—see Leaving Australia (temporarily or permanently) on page 13 and Where there is a change in cardholder’s
The Low Income HCC can be claimed or renewed online where customers have an online account. Go to humanservices.gov.au/onlineservices for more details on how to register for this service.

**Commonwealth Seniors Health Card**

In August 2013, the look of the Commonwealth Seniors Health Card (CSHC) changed to feature the new Department of Human Services corporate identity. The look of the CSHC and PCC issued by the Department of Veterans’ Affairs, has not changed.

While the Human Services CSHC will look different, there is no change to concession card eligibility or entitlements provided.

**Issued from August 2013**

The CSHC is available to older Australians who are of age pension age and do not receive an income support payment from us. This means that you can get cheaper prescription medicines through the PBS, and medical services funded by the Australian Government. This card can also give you access to concessions provided by state, territory and local governments. See *State, territory, local government authorities and private business concessions* on page 19.

The CSHC is subject to an adjusted taxable income test. There is no assets test. Cardholders may also get a Seniors Supplement to assist with household circumstances on page 14.
expenses such as rates, telephone and electricity. The Seniors Supplement is paid quarterly.

The CSHC is sent out in August each year, depending on the cardholder’s circumstances. Cardholders are required to tell us of any change in circumstances that may affect eligibility—see Leaving Australia (temporarily or permanently) on page 13 and Where there is a change in cardholder’s circumstances on page 14. CSHC cardholders may also claim other types of concession cards (e.g. Low Income HCC and Foster Child HCC) to get concessions for their partner and dependent children—see Low Income Health Care Card on page 9 and Foster Child Health Care Card on page 7.

The CSHC can be claimed online where customers have an online account. Go to humanservices.gov.au/onlineservices for more details on how to register for this service.

Who will appear on the concession card?

Concession cards display the first name and family name of the cardholder and their partner (where applicable), and the first name only of any dependent children. You can ask to have the concession card reissued without a partner’s name included. As there are different types of concession cards available, who appears on the card differs from one card to another as follows:

<table>
<thead>
<tr>
<th>Concession card</th>
<th>Cardholder</th>
<th>Partner</th>
<th>Dependent child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensioner Concession Card &amp; most Health Care Cards</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Mobility Allowance Health Care Card</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ex-Carer Allowance (Child) Health Care Card</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carer Allowance Health Care Card</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
</tbody>
</table>
Note: a concession card is normally sent with the cardholder’s partner’s name displayed on the card, where applicable. If the cardholder wishes to remove their partner’s name from the card, they will need to contact us. It is important that the cardholder understands that by not displaying their partner’s name on their concession card, they may have problems getting concessions for their partner from some providers.

What information will appear on the concession card?

Customer Reference Number (CRN)—required in any dealings with us and with concession providers.

Address—can be residential or postal.

Note: a concession card is normally sent to the cardholder’s postal address. However, the home address will be displayed on the card. If the cardholder wishes to change or remove their address from the card they will need to contact us. It is important that the cardholder understands that by not displaying their address on their concession card, they may have problems getting concessions from some providers. For example, some concessions are only given to residents of certain areas.

Card start date—the date the concession card entitlement begins.

Expiry date—the date the concession card expires. Most cardholders on a payment will be sent a new card before the expiry date.
Confirming eligibility for concessions

Concession providers have the right to request information to confirm a cardholder’s entitlement to a concession. This confirmation can be a simple presentation of the concession card and possibly some supporting documentation, such as a driver’s licence.

Pharmacists may be able to confirm concession entitlement electronically with us. Other concession providers, with the cardholder’s consent, may also be able to confirm concession entitlement electronically with us through Centrelink Confirmation eServices (CCeS). In some situations, limited information can be confirmed in order to establish a cardholder’s entitlement to a concession, such as length of time on a payment. CCeS is completely secure and can save the cardholder and concession provider time and effort. Only the department and the organisation authorised to use CCeS will be able to see the cardholder’s details.

Note: the concession provider has discretion to give a concession where a cardholder’s details have not been confirmed.

Leaving Australia (temporarily or permanently)

To qualify for a concession card a person must meet the Australian residence requirements.

Where a cardholder leaves Australia permanently, the concession card will be cancelled from the date of departure.

Cardholders who depart Australia temporarily can generally remain overseas for up to six weeks without the concession card being cancelled.

PCC or automatic issue HCC (including Mobility
Allowance and Carer Allowance HCCs) cardholders who have been overseas temporarily for more than six weeks will have their concession card cancelled. When cardholders return to Australia, and restart their payments where applicable, they can continue using their PCC and HCC. A new card will only be issued if the previous card expired while the cardholder was overseas or if they had to reclaim their payment.

CSHC, Low Income HCC, Foster Child HCC and Ex-Carer Allowance (child) HCC holders who are outside Australia for more than six weeks will have their concession card(s) cancelled. Upon returning to Australia, the cardholder will be required to reclaim their card(s). CSHC holders who are planning to be away for more than six weeks, should update their income details before leaving Australia, so that they can make a quick re-claim of their card on their return.

The Department of Immigration and Border Protection (DIBP) provides us with departure and arrival information. DIBP information is used to cross-check entitlements when people leave Australia. You are encouraged to advise us of your plans to travel outside Australia, so we can let you know how your travel may affect your concession card eligibility.

Note: information from DIBP may be used in assessing claims and can be used to assess future entitlements.

Where there is a change in cardholder’s circumstances

Cardholders have a responsibility to inform us where there is a change in their personal, business or financial circumstances. This can include:

- a change in contact details, including address or telephone number
• a change in the family situation such as separation from a partner, living with a new partner, or a new child
• a change in finances, including income from employment, or changes in assets or income
• starting a payment from the Department of Veterans’ Affairs
• stop being a full-time student
• leaving Australia, including holidays (as this may affect any family members covered by the card), or

Pharmacists may be able to electronically confirm your concession entitlement electronically with us
• imprisonment (for example jail, psychiatric confinement).

Concession cards must not be used after their expiry date, or where the cardholder has been advised that the card has been cancelled. Cards cannot be transferred to another person.

Lost or stolen cards

Lost or stolen concession cards can be replaced. Replacement cards cannot be issued over the counter at a Centrelink Service Centre. Cardholders can ask for a replacement card using their online account at humanservices.gov.au/onlineservices or by contacting us (see More information on page 25) to arrange for a replacement card to be sent via mail.

A Confirmation of Concession Card Entitlement:

• is a temporary card that is usually valid for two weeks
• can be obtained from a Centrelink Service Centre where the cardholder urgently needs to get a concession (e.g. prescription medication)
and they have not received their replacement card in the mail

• can also be issued to a cardholder for the use of their children who are temporarily in the care of a non-custodial parent, and

• may not be accepted by some concession providers.

What Australian Government concessions are available with a concession card?

The following table is a guide to the types of concessions available. Cardholders are generally eligible for the listed concessions. In some cases, partners and/or dependent children of PCC and HCC holders may also be eligible for concessions.

(*) Indicates that the concession is also available to dependents of the cardholder.

(#) Indicates that the concession may be available to dependents at the discretion of the concession provider.

(SA) Indicates that the concession is only available to those HCC cardholders receiving Sickness Allowance.

<table>
<thead>
<tr>
<th>Concession type</th>
<th>Eligible card type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription medicines listed on the PBS at the concession rate</td>
<td>Pensioner Concession Card*</td>
</tr>
<tr>
<td></td>
<td>Health Care Card*</td>
</tr>
<tr>
<td></td>
<td>Commonwealth Seniors Health Card</td>
</tr>
<tr>
<td>Bulk billed general practitioner appointments, at the discretion of the doctor</td>
<td>Pensioner Concession Card#</td>
</tr>
<tr>
<td></td>
<td>Health Care Card#</td>
</tr>
<tr>
<td></td>
<td>Commonwealth Seniors Health Card</td>
</tr>
<tr>
<td>An increase in benefits for out-of-pocket, out-of-hospital medical expenses</td>
<td>Pensioner Concession Card*</td>
</tr>
<tr>
<td>above a certain threshold through the Medicare Safety Net</td>
<td>Health Care Card*</td>
</tr>
<tr>
<td></td>
<td>Commonwealth Seniors Health Card</td>
</tr>
</tbody>
</table>
CSHC and PCC holders are entitled to concessions on Great Southern Rail services. Information is available by phoning Great Southern Rail on 1800 703 357.

Concession cards from the Department of Veterans’ Affairs

The Department of Veterans’ Affairs (DVA) also issue their own concession cards to eligible veterans, former Australian Defence Force members and their dependents. These DVA cards provide a range of benefits and concessions which include health care, pharmaceutical and travel. These cards can also give you access to concessions provided by state, territory and local governments and private businesses. See State, territory, local government authorities and private business concessions on page 19.

The DVA cards are:

- Repatriation Health Card (Gold)—for all medical conditions
- Repatriation Health Card (White)—for specific medical conditions

DVA cards provide a range of benefits and concessions which include health care, pharmaceutical and travel
• Repatriation Pharmaceutical Benefits Card (Orange)
• Commonwealth Seniors Health Card
• Pensioner Concession Card
• Victoria Free Travel Voucher, and
• New South Wales War Widow’s/Widower’s Transport Concession Card.

For more information about these DVA concession cards, go to www.dva.gov.au

State Seniors Card

The State Seniors Card is a program that provides seniors with state and territory government and private business concessions, and discounts on health and lifestyle services and products throughout Australia. The State Seniors Card is not administered by the Australian Government Department of Human Services and should not be confused with the Commonwealth Seniors Health Card, which is administered by the department and DVA. Our staff can only give general information on State Seniors Cards.

The State Seniors Card encourages seniors to be more active in the community and enhance their lifestyle choices. Most states issue directories, which are distributed directly to cardholders. These directories list participating businesses (not all businesses advertise in this directory).

Anyone wishing to apply for a card must contact their state/territory government. Contact details are included in State and territory concession contact information on page 21.
State, territory, local government authorities and private business concessions

Concession cards may also entitle cardholders, their partner and dependent children to other concessions from state and local government authorities and private businesses.

Not all card types will attract the same type of concessions and the concessions on offer to cardholders may also vary between states and territories.

Some state-based concessions may not be available to cardholders who are travelling through, or temporarily living in, another state. For further information in these cases, contact the individual concession providers directly prior to travelling.

Eligibility for any state, local government or private concession is at the discretion of the individual concession provider. We recommend cardholders check the specific concessions available in their state or territory, and always enquire about
Concessions may be available to certain cardholders in the following areas of state, territory, local government authorities and private business. Examples of concessions may include:

**Health** (dental, hearing services, home care, optical and ambulance).

**Note:** ambulance cover varies from state to state. It is recommended that cardholders contact the ambulance service in their state/territory to discuss what cover their card provides. If travelling interstate, cardholders should also contact the service in the areas they are travelling to, or through.

**Household** (council rates, electricity, gas, water, land rates, telephone line rental and housing).

**Education** (school fee relief, TAFE, state government education allowances and training programs).

**Transport** (taxi fares, road transport registration fees, driver’s licence, public transport fares and regional rail travel).

**Note:** for Western Australian, South Australian or Victorian residents, rail vouchers will be issued once a year with the PCC. Vouchers must be used when booking rail travel to claim a concession.

All other states and territories have automated rail travel booking systems and do not need rail vouchers. Cardholders simply need to present their PCC to claim a concession.

**General** (entertainment, shopping and services).

**State and territory concession contact information**

The following websites and phone numbers may be
useful for information on concessions and services available in your state or territory.

**Australian Capital Territory**

- ACT Community Services Directorate [act.gov.au](http://act.gov.au)
- Department of Disability Housing and Community Services [dhcs.act.gov.au](http://dhcs.act.gov.au) phone 133 427
- Australian Capital Territory Seniors Card [actseniorscard.org.au](http://actseniorscard.org.au) phone (02) 6282 3777
New South Wales

- The Department of Ageing, Disability and Home Care [adhc.nsw.gov.au](https://adhc.nsw.gov.au) phone (02) 9377 6167

Northern Territory

- Northern Territory Government [nt.gov.au](https://nt.gov.au)
- Northern Territory Pensioner and Carer Concession Scheme [health.nt.gov.au](https://health.nt.gov.au) phone Freecall™ 1800 777 704

Queensland

- The Department of Communities, Child Safety and Disability Services [communities.qld.gov.au](https://communities.qld.gov.au) phone 137 468
South Australia
- South Australia Government sa.gov.au
- The Department of Communities and Social Inclusion dcsi.sa.gov.au phone Freecall™ 1800 307 758
- South Australian Seniors sa.gov.au/subject/Seniors phone Freecall™ 1800 819 961

Tasmania
- Tasmania Government tas.gov.au
- The Department of Premier and Cabinet concessions.tas.gov.au phone 1300 135 513
- Tasmanian Seniors Card seniors.tas.gov.au phone 1300 135 513
Victoria

- Victoria Government vic.gov.au
- Department of Human Services dhs.vic.gov.au/concessions phone 1300 650 172
- Victoria Seniors Card seniorsonline.vic.gov.au phone 1300 797 210

Western Australia

- Western Australia Government wa.gov.au
- Department for Communities communities.wa.gov.au phone (08) 6551 8700
- Western Australia Seniors Card communities.wa.gov.au phone Freecall™ 1800 671 233

More information

Express Plus mobile apps are a simple, fast and mobile way for people to manage their Centrelink business.

For more information about Express Plus, and to download now, visit humanservices.gov.au/expressplus

Go to humanservices.gov.au

Youth and Students 132 490

ABSTUDY Freecall™ 1800 132 317

Older Australians 132 300

Employment Services 132 850

Families and Parents 136 150

Disability, Sickness and Carers 132 717

Drought and Farmer Assistance 132 316

Indigenous Australians

Call Centre Freecall™ 1800 136 380
Financial Information Service seminar booking 136 357

To speak to us in a language other than English 131 202

Feedback and complaints Freecall™ 1800 132 468

Australian Government Services Fraud Tip-off Line 131 524

TTY* Enquiries Service Freecall™ 1800 810 586

*TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.

Note: calls from your home phone to ‘13’ numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to ‘1800’ numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Disclaimer

The information contained in this publication is intended only as a guide to concessions available.

The information in this publication is accurate as at November 2013, but may change. If the publication is used after this date, please check with the applicable concession provider that the details are up to date.

What are concession card holder’s responsibilities?

It is a person’s responsibility to decide to apply for a payment or concession card and to make the application, having regard to their particular circumstances.
From what date are benefits payable?
Most government payments and concession cards start from, or after, the date on which the application is made. So the sooner an application is lodged, the quicker a payment can be made or a concession card sent.

What about dealing with a third party?
Persons may deal with a third party who is not employed by the Department of Human Services. Where a person deals with a third party, it is important to remember that the department has not authorised any third parties to provide information or advice about payments or concession cards.
Important note: while all care is taken in preparation of information and material in this publication, no responsibility can be taken for any change in the personal circumstances of any person acting on information presented here. Persons are advised to contact a Centrelink Service Centre for full details of any entitlements and services they may be eligible for, or of how any pending changes in legislation, programs or services may affect them.