

Commonwealth Seniors Health Card

The Commonwealth Senior Health Card (CSHC) is for self-funded retirees who are old enough for an Age Pension, but exceed assets or income levels. The CSHC is beneficial as it provides concessions on prescription medicines.

To be eligible for the card a person must

- Not be receiving any Centrelink or Department of Veterans Affairs service pension or support
- Be of Age Pension age or Age Service Pension age
- Have taxable income below the relevant limit (see below)
- Be an Australian resident
- Be living in Australia
- Register an Intent to Claim

The CSHC is not assets-tested. A wait of two (2) years may be required for newly arrived residents.

Commonwealth Seniors Health Card	
Family situation	2007/2008 Annual Income Limit
Single	\$50,000
Couples (combined)	\$80,000
Couples separated by illness, respite care or gaol (combined)	\$100,000
For each dependent child add	\$639.60

Seniors Concession Allowance

This is paid to holders of the CSHC to help with household expenses. Payment is made twice a year in June and December. The current rate is \$109 every six months (non-taxable).

With the 2008/9 Budget changes, this has been increased to \$125 every three months. (non-taxable).

Telephone Allowance

This is paid to holders of the CSHC to help with the cost of maintaining a telephone service (it is not used to pay for calls). The current rate is \$22.00 every three months (non-taxable).

With the 2008/9 Budget changes, this has been increased to \$33.00 every three months for those with an internet connection. This amount is shared between both members of an eligible couple.

IMPORTANT: The Government has proposed a number of changes that may affect the accuracy of the information contained in this Fact Sheet. Please refer to the Federal Budget Update Fact Sheet for further information on the proposed changes announced on 12 May 2009.

SNR090515

Any questions? Call 1800 046 166 or visit: www.moneysolutions.com.au