

# Financial assistance



A range of financial assistance is available to families of children with disability as well as support that is available to all families.

## Where do I start?

Every family is different and the financial support available to you will depend on your individual circumstances. It can be complex working out what assistance you and your family might be eligible for. For information and advice, start by contacting:

### Centrelink Disability Sickness and Carers Line

Call 132 717

<https://www.servicesaustralia.gov.au/>

### Online Services Support Hotline

MyGov and Services Australia are the central points to access government online services such as Medicare, Centrelink and the NDIS. To access MyGov you need to register first.

Call 132 307

<https://my.gov.au>

## Financial support for families and carers

### Carer Allowance

This is a fortnightly payment for parents or carers providing extra daily care for an adult or dependent child with disability or medical condition. It is subject to an annual income test, but no assets test. It is not taxable and can be paid in addition to wages, Carer Payment, or other income support payments.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/carers-allowance>

### Carer Payment

This provides financial help to people who are unable to work in substantial paid employment because they provide full-time daily care for someone with severe disability or medical condition. This payment is income and assets tested.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/carers-payment>

### Carer Supplement

This is an annual lump sum payment. It helps with the costs of caring for a person with disability or a medical condition. You will get Carer Supplement if you are receiving Carer Payment or Carer Allowance.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/carers-supplement>

### Child Disability Assistance Payment

This is an annual lump sum payment that helps with the costs of caring for a child with disability.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-disability-assistance-payment>

### **Companion Card**

This card is issued to people with a significant, permanent disability, who can demonstrate that they are unable to access most community activities and venues without attendant care support.

<https://www.companioncard.vic.gov.au/>

### **Carer Card**

This card offers discounts from businesses, government and community organisations, 50% off public transport and for travel on weekends.

<https://www.carercard.vic.gov.au/>

### **Carer Adjustment Payment**

A one-off payment to assist families following a catastrophic event where a child younger than seven is diagnosed with a severe disability or severe medical condition.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/carers-adjustment-payment>

## **Financial support to cover health costs**

### **Medicare**

Medicare helps with the costs of seeing a doctor, getting medicines and accessing mental health care.

<https://www.servicesaustralia.gov.au/individuals/medicare>

### **Healthcare Card**

A concession card to get cheaper medicines and some discounts if you get a payment from Centrelink. You don't need to apply for a Health Care Card, if you're eligible a card is posted to you.

### **PBS Safety Net Card**

When you reach the threshold you can apply for a PBS Safety Net Card. This card lets you get cheaper medicine for the rest of the year.

<https://www.servicesaustralia.gov.au/individuals/services/medicare/pharmaceutical-benefits-scheme/when-you-spend-lot-pbs-medicines/pbs-safety-net-card-application>

### **Continence Aids Payments Scheme (CAPS)**

This is available for children who are not eligible for the NDIS.

Call 1800 239 309

<https://www.servicesaustralia.gov.au/individuals/services/medicare/continence-aids-payment-scheme>

### **Essential Medical Equipment Payment**

This is a yearly payment to help with energy costs to run medical equipment or medically required heating or cooling.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/essential-medical-equipment-payment>

### **GP Management Plan**

This supports people with a chronic or terminal medical condition who would benefit from a structured approach to the management of their care needs. Ask your GP for more information.

### **Chronic Disease Allied Health Services**

A Medicare rebate is available for up to five services per patient each calendar year to people who have a chronic (or terminal) medical condition with a GP Management Plan and Team Care Arrangements.

Ask your GP for more information.

### **Mental Health Care Plan**

This is a treatment plan that lets you claim up to 10 sessions each calendar year with a mental health professional. If your health professional decides you're eligible, you can have an extra 10 group sessions. Health professionals set their own fees - if they bulk bill, you won't have to pay anything but if they charge a fee only some of the costs are covered. Ask your GP for more information.

### **Child Dental Benefits Schedule**

This covers part or the full cost of some dental services for children if you get certain government payments.

<https://www.servicesaustralia.gov.au/individuals/services/medicare/child-dental-benefits-schedule>

## **Financial support for families**

### **Family Tax Benefit**

This is a two-part payment that helps with the cost of raising children:

- Family Tax Benefit (FTB) **Part A** is paid per child and the amount depends on your family's circumstances.
- Family Tax Benefit (FTB) **Part B** is paid if you're a single parent or non-parent carer, a grandparent carer, or if you're a member of a couple with one main income.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/family-tax-benefit>

### **Child Care Subsidy**

This payment is made to your child care service to help with the cost of child care if you are working, looking for work, or if you receive Carer Payment. It applies to children aged 13 and younger as well as children with disability aged 14 to 18 in secondary school who need supervision.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy>

<https://www.childcarefinder.gov.au/>

### **Concession Information Line**

Concessions for people on a low income who cannot pay council rates, water, gas and electricity bills.

Call 1800 658 521

<https://services.dhhs.vic.gov.au/about-concessions>

Victorian concessions - A guide to discounts and services for eligible households in Victoria

<https://services.dhhs.vic.gov.au/sites/default/files/2020-07/Victorian%20concessions%20-%20detailed%20guide.pdf>

### **Vehicle registration**

Discounted or free vehicle registration is available to people with disability who meet the eligibility criteria.

<https://www.vicroads.vic.gov.au/>

### **National Debt Helpline**

Free financial counselling

Call 1800 007 007 (Mon-Fri)

<http://www.ndh.org.au>

### **Social Security Rights Victoria (SSRV)**

Call 03 9481 0355 (metro) 1800 094 164 (rural) (Mon and Wed)

<https://www.ssrp.org.au/>

## **Financial support for children and young people with disability**

### **Disability Support Pension**

This provides financial help if you are between 16 and Age Pension age and have a permanent physical, intellectual or psychiatric condition that stops you from working.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension>

### **Assistance for Isolated Children Scheme**

This provides support for students who cannot go to an appropriate government school because of geographical isolation or because they have a disability or special health needs.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/assistance-for-isolated-children-scheme>

### **Ex-Carer Allowance (Child) Health Care Card**

This is for full-time students aged between 16 and 25 who had a Carer Allowance Health Care Card on the day before they turned 16. It gives you cheaper medicines and extra discounts.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/ex-carer-allowance-child-health-care-card>