Information you need to know about your request for

Aged care fees income assessment

Most aged care services in Australia, including home care services, are subsidised through government payments to providers. You may be asked to contribute to the cost of your care if you can afford to do so.

The aged care fees income assessment asks for details about your income so we can advise you of your income tested aged care fees if:

• your Home Care Package has started on or after 1 July 2014, or
• your permanent residential aged care admission commenced before 1 July 2014.

If you receive a means tested Australian income support payment from Centrelink, such as the:

• Age Pension, or
• Disability Support Pension, or
you receive from the Department of Veterans’ Affairs, such as the:

• Service Pension, or
• Income Support Supplement

you do not need to complete this form. The Department of Human Services or the Department of Veterans’ Affairs will have sufficient information to work out your income tested care fees.

However, you can use this form to receive advice on your fees before commencing a Home Care Package. You can either complete your relevant details and sign this form or, if you receive a means tested income support payment from the Department of Human Services, you can contact the Department of Human Services on Freecall™ 1800 227 475 to trigger the pre-commencement assessment.

If you do not receive any means tested Australian income support payments, you will need to complete the entire form to obtain an income assessment.

If you choose not to provide your income details you may be asked to pay the maximum income tested fees.

If you receive a non-income tested payment from Centrelink, such as the:

• Age Pension (Blind)
• Disability Support Pension (Blind)
• Carer Allowance, or
• Mobility Allowance

you will need to complete the form as we will not have enough information about your income to complete the assessment.

If you receive a non-income tested payment from the Department of Veterans’ Affairs, such as the:

• Disability Pension, or
• War Widow’s Pension

and you do not receive the Income Support Supplement with these pensions, you will need to complete the form, as we will not have enough information about your income to complete the assessment.

If you complete this form before commencing a Home Care Package, the initial fee notification advice you receive will be valid for 120 days unless there is a significant change in your circumstances in which case you will be required to notify us.

Important information for Australian Ex-Prisoners of War and Victoria Cross recipients.

If you are an Australian Ex-Prisoner of War or Victoria Cross recipient you may not need to fill in this form. Please contact the Department of Veterans’ Affairs on 133 254, if you live in regional Australia call on Freecall™ 1800 555 254.
For more information

Go to our website humanservices.gov.au/agedcare or call us on Freecall™ 1800 227 475.
If you need a translation of any documents for our business, we can arrange this for you free of charge.
To speak to us in languages other than English, call us on 131 202.
If you receive a payment from the Department of Veterans’ Affairs (DVA), call DVA on 133 254, if you live in regional Australia call on Freecall™ 1800 555 254.

Note: Call charges apply – calls from mobile phones may be charged at a higher rate. Calls to 1800 numbers are free of charge from a fixed phone.
If you have a hearing or speech impairment, you can contact the TTY service Freecall™ 1800 810 586. A TTY phone is required to use this service.

Information in other languages

<table>
<thead>
<tr>
<th>Language</th>
<th>Translation</th>
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<tbody>
<tr>
<td>Arabic</td>
<td>للتحدث باللغة العربية، اتصل بالرقم 131 202. تطبيق رسوم على الاتصالات. قد يتم خصم رسوم معدل أعلى على الاتصالات الرئوية من الهواتف، أحمُر الرغبة للحصول على معلومات متعلقة.</td>
</tr>
<tr>
<td>Chinese</td>
<td>您可以拨打电话131 202，使用中文与我们交流，拨打此电话需支付费用。如使用移动电话拨打，则收费可能会较高，访问humanservices.gov.au网站，点击语言链接后可获取使用您的语言编写的资讯。</td>
</tr>
<tr>
<td>Greek</td>
<td>Για να μιλήσετε μαζί μας στα Ελληνικά, κάλεστε 131 202. Ισχύουν τηλεφωνικές χρεώσεις. Για τις κλήσεις από κινητά τηλέφωνα ενδεχομένως να επιφέρονται ισχυρότερες χρεώσεις. Επικοινωνήστε με την ιστοσελίδα humanservices.gov.au και επιλέξτε το κομμάτι γλώσσας για να βρείτε τηλεφωνικές σας γιάζοντας σας.</td>
</tr>
<tr>
<td>Korean</td>
<td>한국어로 문의하시려면 131 202번을 이용하십시오. 통화요금이 부과됩니다. 휴대전화로 통화하시는 경우 추가 요금이 부과될 수 있습니다. humanservices.gov.au를 방문하여 언어 버전을 누르면 한국어로 된 정보를 찾아보실 수 있습니다.</td>
</tr>
<tr>
<td>Macedonian</td>
<td>За да обаждате со нас на македонски, внесете се на 131 202. Позивот се наплаќа. Позивите од мобилни телефони можат да се наплаќат по повисока стапка. Одете на humanservices.gov.au и зборете го јазикот за да најдете информации на вашиот јазик.</td>
</tr>
<tr>
<td>Russian</td>
<td>Чтобы поговорить с нами по-русски, позвоните по номеру 131 202. Это платный звонок. Плата за звонки с сотовых телефонов может взиматься по более высокому тарифу. Чтобы найти информацию на нашем языке, зайдите на сайт humanservices.gov.ru и нажмите на кнопку с языком.</td>
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## Aged care fees income assessment

### Permission to share information

Commonwealth legislation requires your permission for the Department of Human Services to send your details to the Department of Social Services and the Department of Veterans’ Affairs. If you elect NOT to provide your permission to share this information for aged care purposes, you may be charged the maximum daily fees.

### Assessing your income

If you have a **partner**, you will be asked questions about your combined income. Your income will then be assessed as half of this combined amount.

### Definition of a partner

For the purpose of the income assessment, a partner can be either:

- a person you are legally married to, and normally live with on a permanent basis, *or*
- a person who lives with you in a de facto relationship, although you are not legally married to that person, *or*
- a person you are legally married to, or who you were living with in a de facto relationship, but are now living apart on a permanent basis due to health or health related reasons, for example, if the person entered permanent residential aged care, *or*
- a person in a registered relationship.

Both opposite-sex and same-sex relationships are recognised.

If you both want an assessment you will each need to fill in a separate assessment form.
In assessing your income we consider money received from employment and money deemed to be earned from investments.

We also include income earned from outside Australia.

**Income may include:**
- gross income from employment
- compensation or damages payments
- income replacement insurance (personal accident and sickness insurance)
- profit from withdrawal of money from superannuation or rollover investments
- income from allocated pensions/annuities (including investments in and pensions from countries other than Australia)
- gratuities
- net income from business, including farms
- family trust distributions or dividends from private company shares
- income attributable to the controllers of a private trust or private company
- income from rental property
- income from a life property
- income from boarders and lodgers
- superannuation and pensions from countries other than Australia
- payments from other government departments (e.g. ABSTUDY, Department of Veterans’ Affairs pensions)
- income from income stream products, such as annuities and allocated products
- funeral bonds and funeral investments
- deemed income from financial assets.

Deeming is a simple set of rules used to assess income from financial assets. Under these rules we assume financial assets are earning a certain rate of income, regardless of the income they actually earn. The deeming rates are monitored to make sure they are achievable from safe investments and that they remain appropriate. Financial assets may include:
- bank, building society and credit union accounts
- term deposits and debentures
- friendly society bonds
- managed investments (e.g. property trusts)
- listed shares and securities
- shares in unlisted public companies
- gold and other bullion
- superannuation investments (such as approved deposit funds and deferred annuities) if you are over age pension age
- short-term asset tested income streams
- loans, including those to family trusts and companies.

In addition, if you have given away money or assets in the last 5 years, these assets may be treated as if you still own the asset and a ‘deemed’ income calculated.
Contact person

Nominating a contact person

Nominating a person to deal with Centrelink or the Department of Veterans' Affairs on your behalf.

• You can authorise someone to deal with Centrelink or the Department of Veterans' Affairs on your behalf.
• This arrangement is voluntary. You or your contact person can cancel or change this arrangement at any time.
• Both you and your contact person must read and sign the relevant statements in the Aged Care Fees Income Assessment form (SA456).
• If you cannot complete this section you can get someone who is your legal guardian or who holds your power of attorney to complete and sign this section. If there is no legal guardian or someone with a power of attorney, the signature of an appropriate responsible person must be obtained, for example, a treating medical officer.

For more information about contact person arrangements, call the Department of Veterans' Affairs on 133 254 or Centrelink on 1800 227 475.

Changes you should tell us about

You should tell us if:
• you marry; are in or commence an opposite-sex or same-sex registered or de facto relationship, reconcile with a former partner, start living with someone as their partner, or
• you separate from your partner, or
• your partner dies, or
• your (or your partner’s) financial circumstances change, or
• a dependent child or student either enters or leaves your care.

This is because changes such as these may affect your income assessment and the aged care fees you pay. To advise us of changes, call the Department of Human Services on Freecall™ 1800 227 475 or the Department of Veterans' Affairs on 133 254.

If you are suffering from financial hardship

If you are having trouble meeting your care costs or experience financial hardship, you may be eligible for financial hardship assistance. For more information, go to our website humanservices.gov.au/agedcare or call us on Freecall™ 1800 227 475 or visit one of our Service Centres.
### Other concessions and help

| **Commonwealth Seniors Health Card** | People of age pension age who do not receive a pension may be eligible to receive a Commonwealth Seniors Health Card (certain residence requirements and income limits apply).

The Commonwealth Seniors Health Card allows holders (but not their dependants) to receive a number of Commonwealth concessions (such as Pharmaceutical Benefits Scheme medicines).

A supplement payment is available to Commonwealth Seniors Health Card holders and is paid quarterly in January, March, June and September. |
| **Financial Information Service Officers** | Financial Information Service (FIS) Officers can give you free, independent information. This will help you understand investments and how they work, and help you make better financial decisions.

If you wish to contact the Financial Information Services go to our website [humanservices.gov.au/fis](http://humanservices.gov.au/fis) or call us on 132 300 and say Financial Information Service when prompted. |
| **Health Care Card** | A Health Care Card provides you access to pharmaceutical medications listed under the Pharmaceutical Benefits Scheme at a reduced cost. You may also receive other concessions provided by state and territory governments. |
| **Indigenous Services Staff** | Indigenous Services staff are located at most of our Service Centres. Some Service Centres also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities. |
| **Social Workers** | We have social workers at our Service Centres and Smart Centres throughout Australia. Social workers can offer you personal counselling and support in difficult times, such as domestic and family violence, severe financial hardship, homelessness, loss and bereavement. They can refer you to other services and programs like housing, health, emergency relief, legal and/or counselling services and support groups. |

If you need any help or further information about these services and concessions, go to our website [humanservices.gov.au/agedcare](http://humanservices.gov.au/agedcare) or call us on Freecall™ 1800 227 475 or visit one of our Service Centres.