



Australian
Human Rights
Commission

Your Rights at Retirement

**A guide to making decisions and navigating your
entitlements in later life • Revised edition • 2019**



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Your Rights at Retirements: A guide to making decisions and navigating your entitlements in later life • Revised edition • 2019

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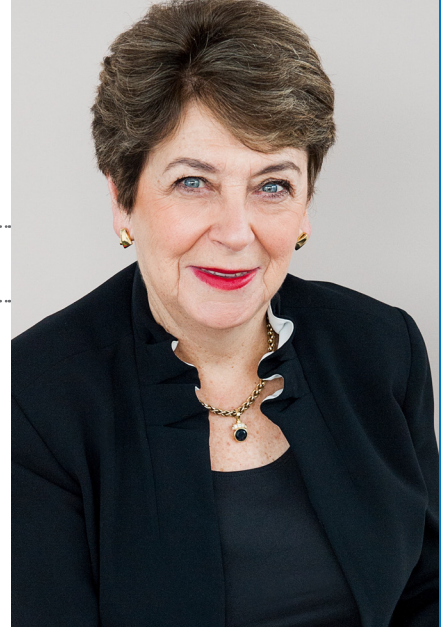
**Australian
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The Hon Kay Patterson AO

*Age Discrimination Commissioner
Australian Human Rights Commission*



Foreword

The idea for this publication came about in 2012 when my predecessor, the first Age Discrimination Commissioner the Hon Susan Ryan AO, realised how complex it is to navigate the services, supports and the decisions that are part of retirement. Since then, there have been many changes to the ways we can access government services and much new information and support available.

Retirement is definitely a time for careful planning and for being well informed about what is available.

For many people it is hard to know where to start and what to plan. There is income support, health and aged care, senior's cards, financial planning, superannuation, housing and rent assistance, to name a few. And to find out about each different topic you may have to contact a different government department or other service.

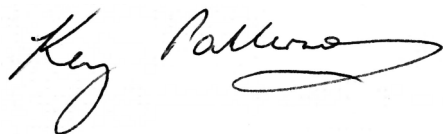
Your Rights at Retirement gives you plenty of information in one resource. It aims to guide you and prompt you to think about the decisions you should be making or planning for the future. It encourages you to plan your retirement finances so there are no unwanted surprises. It gives you information about forms of elder abuse and tips about how to avoid scams.

I hope this publication becomes a one-stop-shop reference guide, where you can find useful information about and the contact details for the many and various services out there.

It is not an authority on any one topic. Rather it is a beginning point. I encourage you to browse the contents and even read it from cover to cover. I guarantee you will learn about new services, processes and procedures.

Australia is lucky to have so many services and supports for older people. These help us to realise our human right to respect and dignity as we age.

I hope Your Rights at Retirement assists you to find the services that meet your needs so that you can enjoy retirement and make the most of this phase of life.

A handwritten signature in black ink, reading "Kay Patterson". The signature is fluid and cursive, with a large, sweeping flourish at the end of the name.

The Hon Kay Patterson AO
Age Discrimination Commissioner

April 2019

1 Introduction

Retirement may come upon you suddenly or it can be a gradual process that is carefully planned and anticipated over the years. The choices and experiences of retirement are different for every individual.

Whatever your situation, it is important to know the options that are available to you and the services that can assist you. It is also important that you think about the decisions you may need to make in retirement.

This resource helps you to navigate the different phases of ageing. It can be used as a reference guide when you need to check a topic, or it can be read chapter by chapter to get a snapshot of the services and supports on offer.

Research and planning will assist you to make the most of the entitlements and responsibilities that come with retirement.

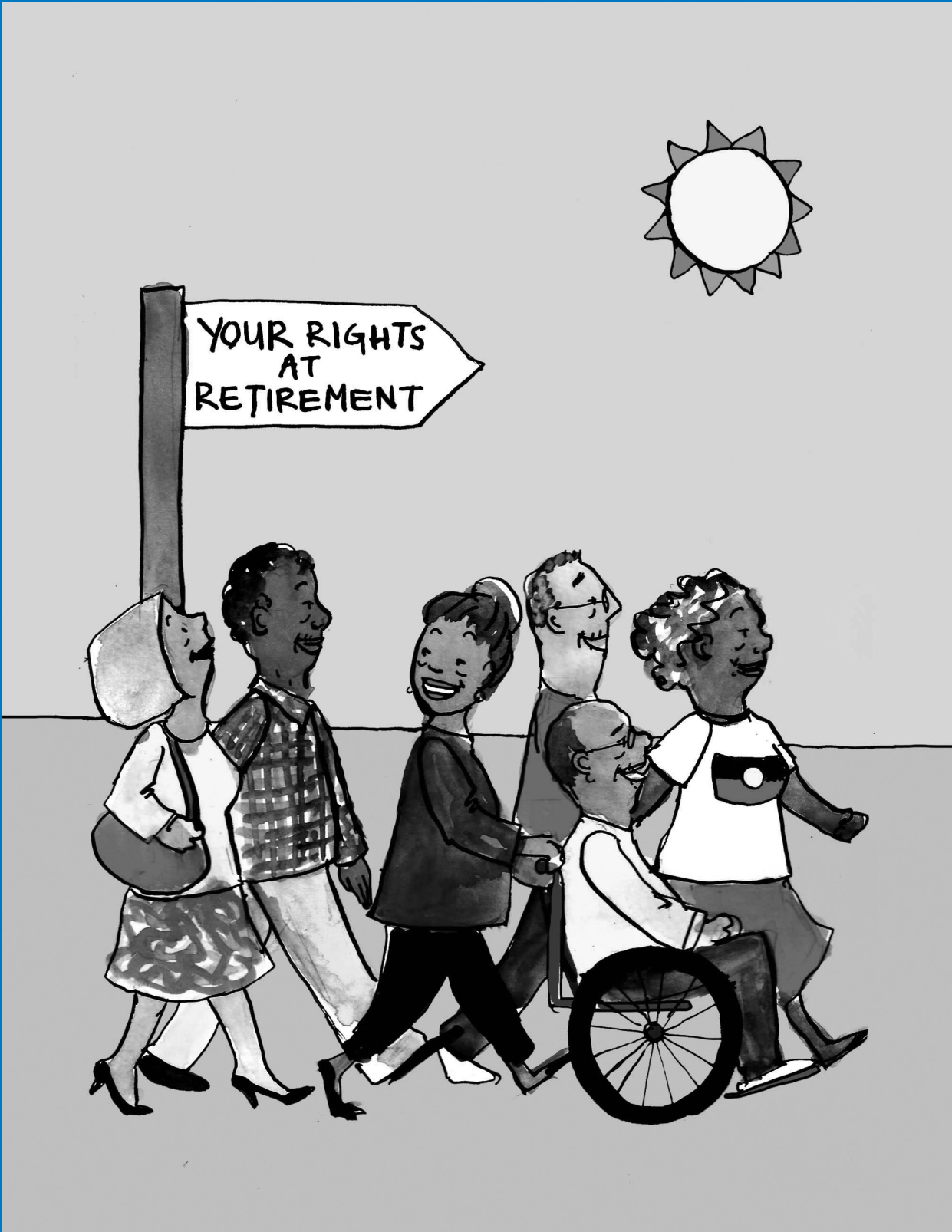
Each topic in this resource gives you a brief description of an issue and guides you to more information or to complaint processes. This new edition, you will find information about important topics such as elder abuse, powers of attorney, getting help in an emergency, demystifying superannuation, changes to government income support, and avoiding new types of financial and identity scams. We have updated the information about programs and services available to older Australians and also updated listings for specialist services.

Contact details are provided so you can find more information and assistance when you need it. We have included new online services in line with the Australian Government's commitment to a 'single digital identity'. Even though the internet has become the first point of contact for many government services, we understand this does not mean you prefer to use the internet. So, we have also included other forms of contact as well.

We have updated phone numbers and included new national helpline numbers and Freecall numbers. Be aware that some phone numbers may have long wait times. Where available, we have also included postal addresses for people who prefer to write a letter and street addresses for people who prefer to contact a service in person. Note that when we provide contact details to 'visit' a government department, it is usually to visit their website not their actual office.

All contact details were current at the time of publication. As services and guides are updated regularly, you should check the information remains current.

Please let us know if you notice some information has gone out-of-date or is no longer accurate. To give feedback, contact the Australian Human Rights Commission policy section on **1300 369 711** or visit www.humanrights.gov.au to access a web form. You can also write to us at: GPO Box 5218, Sydney NSW 2001.



2 Your right to be free from discrimination

As you get older, people may try to treat you differently because of your age. You have a right to be treated equally and without discrimination, regardless of your age. This chapter describes age discrimination as well as other forms of unlawful discrimination. It also provides guidance for seeking information, advice and remedies.

2.1 Age discrimination

Age discrimination is when a person is treated less favourably than another person in a similar situation because of their age. Age discrimination also occurs when there is a rule or policy that is the same for everyone but has an unfair effect on people of a particular age.

Examples of age discrimination include:

- An older applicant is not considered for a job because it is assumed that they are not as up-to-date with technology as a younger person.
- An older employee is not offered training opportunities at work because it is assumed they will retire soon.
- An employer requires an older person to meet a physical fitness test for a job where their physical fitness has nothing to do with their ability to perform the essential duties of the job.
- A bank has a policy of denying all loan applications from people aged 65 and older.

In most cases it is against the law to treat a person unfairly because of their age. In some circumstances, treating someone differently because of their age will not be against the law. These circumstances include:

- Things done in compliance with Commonwealth, state and territory laws
- Things done as part of some health programs
- 'Positive discrimination', where a genuine benefit is provided to people of a particular age group, or something is done that helps to meet an identified need of people of a certain age group
- In the case of insurance and superannuation, if the discrimination is reasonably based on statistical data or other relevant factors

2.2 Disability discrimination

Disability discrimination happens when people with disability are treated less fairly than people without disability. Disability discrimination also occurs when people are treated less fairly because they are relatives, friends, carers, co-workers or associates of a person with disability.

The Disability Discrimination Act makes it against the law to discriminate against someone who has disability in the following areas of life:

- Employment. For example, when someone is trying to get a job, equal pay or promotion
- Education. For example, when enrolling in a school, TAFE, university or other colleges
- Access to premises used by the public. For example, using libraries, places of worship, government offices, hospitals, restaurants, shops, or other premises used by the public
- Provision of goods, services and facilities. For example, when a person wants goods or services from shops, pubs and places of entertainment, cafes, banks, lawyers, government departments, doctors, hospitals and so on
- Accommodation. For example, when renting or trying to rent a flat, unit, house or room in a boarding house
- Buying land. For example, buying a house, a place for a group of people, or drop-in centre
- Activities of clubs and associations. For example, wanting to enter or join a registered club including a sports club, RSL or fitness centre, or when a person is already a member
- Sport. For example, when wanting to play or playing a sport
- Administration of Commonwealth Government laws and programs. For example, when seeking information on government entitlements, trying to access government programs, wanting to use voting facilities

2.3 Race discrimination

Australia is home to the world's oldest continuous cultures, as well as people who identify with more than 270 ancestries. This rich, cultural diversity is one of our greatest strengths as a nation.

Despite this, many individuals experience unfair treatment and racism because of how they look or where they come from. Racial discrimination can also be subtle, creating systemic barriers that lock people out of social and economic opportunities.

The Racial Discrimination Act 1975 gives effect to Australia's international human rights commitments and promotes equality between people of different backgrounds.

The Act protects people across Australia from unfair treatment on the basis of their race, colour, descent, or national or ethnic origin in different areas of public life including:

- Employment, such as getting a job, terms and conditions of a job, training, promotion, being dismissed
- Education, such as enrolling or studying in a course at a private or public school, college or university
- Accommodation, such as renting or buying a house or unit
- Getting or using services, such as banking and insurance services, services provided by government departments, transport or telecommunication services, professional services including those provided by lawyers, doctors or tradespeople, services provided by restaurants, shops or entertainment venues
- Accessing public places, such as parks, government offices, restaurants, hotels or shopping centres

The Act also makes racial vilification against the law.

2.4 Sex discrimination

Australia has made good progress towards achieving gender equality in recent times. However, women still experience inequality and discrimination in many important parts of their lives.

At work, women continue to face a gender 'pay gap' and barriers to leadership roles. Many encounter reduced employment opportunities because of the time they give to family and caring responsibilities.

Sexual harassment and gender-based violence also threaten women's basic right to feel safe and respected at work, in public, in places of study and at home.

The Sex Discrimination Act 1984 gives effect to Australia's international human rights obligations and promotes equality between women and men.

The Act protects people from unfair treatment on the basis of their sex, sexual orientation, gender identity, intersex status, marital or relationship status, pregnancy and breastfeeding. It also protects workers with family responsibilities and makes sexual harassment against the law.

Discrimination against older LGBTI people is unlawful. No person should be treated less favourably because of their sexual orientation, gender identity or intersex status.

The Sex Discrimination Act 1984 provides protections for all people of LGBTI status, regardless of age. It is unlawful for people to discriminate against you in various areas of public life, including:

- Employment, such as getting a job, terms and conditions of a job, training, promotion, being dismissed
- Education, such as enrolling or studying in a course at a private or public school, college or university
- Accommodation, such as renting or buying a house or unit
- Getting or using services, such as banking and insurance services, services provided by government departments, transport services, professional services including those provided by lawyers, doctors or tradespeople, services provided by restaurants, shops or entertainment venues

2.5 Making a complaint about discrimination

If you experience unlawful discrimination you may wish to make a complaint to the Australian Human Rights Commission through the National Information Service.

The Commission is an independent third party which investigates complaints about discrimination and breaches of human rights.

You can also ask someone such as a solicitor, advocate or trade union to make a complaint on your behalf. The Commission can investigate the complaint and try to resolve it by conciliation.

The National Information Service can be contacted by:

Phone: 1300 656 419 (local call cost) or 02 9284 9888

TTY: 1800 620 241 (toll free)

National Relay Service: 1300 555 727 (Speak and Listen) or <https://internet-relay.nrscall.gov.au>

Translating and Interpreting Service: 131 450 or www.tisnational.gov.au

Email: infoservice@humanrights.gov.au

For more information about the human rights complaint process visit www.humanrights.gov.au/complaint-information.

You can also contact state and territory equal opportunity agencies.

| | | |
|-----|---|---|
| ACT | ACT Human Rights Commission | 02 6205 2222 www.hrc.act.gov.au |
| NSW | Anti-Discrimination Board NSW | 1800 670 812 02 9268 5544 www.antidiscrimination.justice.nsw.gov.au |
| NT | Northern Territory Anti-Discrimination Commission | 1800 813 846 08 8999 1444 www.adc.nt.gov.au |
| Qld | Anti-Discrimination Commission Queensland | 1300 130 670 www.adcq.qld.gov.au |
| SA | Equal Opportunity Commission | 1800 188 163 08 8207 1977 www.eoc.sa.gov.au |
| Tas | Equal Opportunity Tasmania | 1300 305 062 www.equalopportunity.tas.gov.au |
| Vic | Victorian Equal Opportunity and Human Rights Commission | 1300 292 153 www.humanrightscommission.vic.gov.au |
| WA | Equal Opportunity Commission | 1800 198 149 08 9216 3900 TTY 08 9216 3936 www.eoc.wa.gov.au An interpreter can be arranged on request |

2 Your right to be free from discrimination

You can also seek legal advice. Contact legal aid in your state or territory for legal information, referral and in some cases advice.

| | | |
|-----|---|--|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

You can also get a referral to a solicitor or community legal centre by calling the law society.

| | | |
|-----|--------------------------------------|--|
| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

LOOKS LIKE SOMEONE HASN'T
HEARD THAT GREY IS THE NEW
BLACK..

CHIC for chicks



3 Your right to social connection and communication

Many people look forward to retirement. Some people find it challenging, especially if they lose their work and social contacts, or they move to a new area. Boredom, loneliness and social isolation can have detrimental effects on your health and wellbeing. So it is important to maintain social connections and a sense of purpose.

This chapter provides information about ways to stay connected, participate in the community and use the internet to keep in touch with family and friends.

3.1 Seniors advisory services

Some state and territory governments operate seniors advisory services. Some also provide general resource guides and booklets for seniors.

| | | |
|-----|--|---|
| ACT | ACT Seniors Directory | 133 427 www.communityservices.act.gov.au/wac/seniors/ACT_Seniors_Directory Postal address: Community Services Directorate, GPO Box 158, Canberra ACT 2601 |
| NSW | Service NSW | 13 77 88 www.service.nsw.gov.au |
| NT | Office of Senior Territorians | 08 8999 3861 https://nt.gov.au/ (enter 'office of senior' into the search tool) |
| Qld | Seniors Inquiry Line | 1300 135 500 www.seniorsenquiryline.com.au PO Box 2376 Chermside Central Qld 4032 |
| SA | Catalyst Foundation (formerly Seniors Information Service) | 1800 636 368 08 8168 8776 www.catalystfoundation.com.au |

| | | |
|-----|-----------------------------|---|
| Vic | Seniors Online Victoria | 1300 797 210 www.seniorsonline.vic.gov.au The website provides self-service forms Street address: 149 Currie Street, Adelaide Postal address: PO Box 1645, Adelaide SA 5001 |
| WA | Seniors Information Service | 1800 671 233 07 6551 8800 www.dlgc.wa.gov.au/AdviceSupport/Pages/Seniors-Information-Service.aspx |

3.2 Seniors Card

A Seniors Card gives you concessions on a variety of goods and services including government services, transport, and shopping within your state or territory. You can use your Seniors Card across Australia, but some restrictions may apply outside your home state or territory.

The Seniors Card is free but in some states and territories you must apply. You are entitled to a Seniors Card if you are a permanent resident of the state or territory in which you apply and you meet an age threshold and a paid work limit.

To be eligible, you must be:

- Aged:
 - 60 years or older in NSW, NT, SA, Tasmania and Victoria
 - 61 years or older in ACT
 - 62 years or older in WA
 - 65 years or older in Queensland (or aged 60-64 and holding a concession card from Centrelink or the Department of Veterans' Affairs)
- Engaged in paid work of:
 - Less than 20 hours per week in ACT, NSW, SA and Tasmania
 - Less than 25 hours per week in WA
 - Less than 35 hours per week in Queensland and Victoria
 - No work limit in NT

Victorians and Queenslanders who are aged 60 and over and are working full time are eligible for the Seniors Business Discount Card. In NSW, people aged 60 and over who are working more than 20 hours per week can access the Senior Savers Card from 1 July 2019.

If you are not eligible for the Seniors Card, you may be eligible for the Commonwealth Seniors Health Card. For general information about health cards, refer to Chapter 10 in this resource.

Where to go for more information

Contact the office responsible for the Seniors Card in your state or territory.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

| | | |
|-----|--|---|
| ACT | ACT Seniors Card, COTA ACT | 02 6282 3777 www.actseiorscard.org.au |
| NSW | NSW Seniors Card | 1300 364 758 www.seiorscard.nsw.gov.au |
| NT | Seniors Card, Department of Health and Families | 1800 777 704 www.ntseiorscard.org.au |
| | Seniors card line | 1300 441 489 |
| Qld | Smart Service Queensland | 137 468 www.qld.gov.au/seiorscard |
| SA | Seniors Card Program, Office for the Ageing | 1800 819 961 www.sa.gov.au/seiorscard |
| SA | SA Seniors Card Directory Online Flipping Book | http://seiorscard.sa.gov.au |
| Tas | Seniors Card Program, Department of Prime Minister and Cabinet | 1300 135 513 www.dpac.tas.gov.au (enter 'seiors card' in the search tool) |
| Vic | Victoria Seniors Card Program | 1300 797 210 www.seiorsonline.vic.gov.au/ seiors-card |

| | | |
|----|------------------------|---|
| WA | WA Seniors Card Centre | 1800 671 233 or 08 6551 8800 www.seniorcard.wa.gov.au Gordon Stephenson House Level 2, 140 William Street Perth WA 6000 |
|----|------------------------|---|

3.3 Participating in the community

Australian states and territories have actively promoted healthy and active ageing since the World Health Organization (WHO) introduced the Active Ageing policy framework in 2002. In your local area you will find there are many opportunities for seniors to participate in the community in special interest groups, various clubs and service organisations as well as general volunteering and individual activities.

(a) Clubs and associations

Joining a club or association is a way to reconnect with people you may have lost touch with or to create connections with new friends and neighbours. Some clubs and associations target seniors, while others are open to people of any age. Some focus on personal interests, while others enable you to contribute to your community or help others.

Some of the clubs or associations you might consider joining include:

- Council of the Ageing (COTA)
- National Seniors
- University of the Third Age (U3A)
- Men's organisations such as a Men's Shed
- Women's organisations such as Country Women's Association (CWA), Business and Professional Women (BPW), or Trefoil Guild of Girl Guides
- Civic and service organisations such as Rotary or Lions Club
- Local government senior citizen groups, visiting programs or other clubs
- Special interest groups such as a walking group, book club or community choir
- Educational classes at a local library or neighbourhood centre
- Health and fitness clubs or travel clubs

(b) Mentoring

Mentoring offers a way for you to use your skills and experience to help other people, often youth in your community. Many organisations are interested in hosting retirees as mentors. You may be able to find opportunities that suit your expertise and interests through a youth support service in your local area, via your professional association, local council or community organisation.

(c) Volunteering

Formal volunteering is another way to meet new people and contribute to your community. You might wish to contribute to:

- Hospitals, community health services and residential aged care visiting
- Charities including op shops, fund raising opportunities, soup kitchens and food banks
- Cultural institutions such as an art gallery, local historical society or museum and tourist information service
- Emergency services such as SES or fire service
- Religious organisations
- Language based services in your community

You can find a range of opportunities online by visiting Volunteering Australia's website at www.govolunteer.com.au or SEEK Volunteer at www.volunteer.com.au.

(d) Other ideas

You might consider taking up a hobby or new activity, such as learning to make video calls or use social media to keep in touch with family and friends who live far away.

Set up a regular visiting schedule or shared cooking roster with friends or neighbours so that you can look after each other.

If you are a recipient of Australian Government subsidised residential aged care services or a Home Care Package, you may be eligible for the Community Visitors Scheme (CVS). For more information about CVS, contact My Aged Care on **1800 200 422**, visit www.myagedcare.gov.au, or refer to Chapter 12 of this resource.

Adopting a pet can help people feel less lonely. Pets love unconditionally, they are accepting, they forgive and they give pleasure. Plus, caring for a pet can renew meaning and purpose in your life.

Feelings of sadness and despair, loss of appetite, apathy, reluctance to make decisions, suicidal thoughts, and trouble sleeping are signs of depression and should be discussed with a doctor.

3.4 Using the internet

The internet is an empowering tool that can help you to access services, find information, and stay connected to friends and loved ones. You have a right to services and information to help you to access the internet safely.

Many older people may feel they are missing out on the digital revolution, so some services have been developed specifically for older people who want to develop internet skills and confidence using digital tools.

You might like to learn how to contact people online using:

- Skype video calls
- Social media such as Facebook, Instagram, Twitter
- Digital photos and video
- Email
- Messaging
- Apps on a mobile device
- Plus other digital tools your family and friends use

You might like to learn how to access goods and services online such as:

- Government services including myGov, Centrelink and the Australian Taxation Office (ATO)
- Banking
- Utilities companies such as electricity or gas providers
- Shopping online including supermarket shopping
- Ordering pharmacy products or scripts
- Ordering food delivery
- Booking travel or accommodation

You might like to learn how to access free or paid entertainment online such as:

- Radio, such as SBS Radio in your language
- Film and television services including Netflix, Stan, SBS On Demand, ABC iview
- Music or audio books
- Puzzles

This section provides information about the training and support services that can help you access the internet and use a range of digital tools.

(a) Be Connected online service and helpline

The Australian Government has developed a dedicated self-help service to assist seniors to learn how to use the internet.

If you would like to improve your digital literacy skills, the government provides free introductory online training courses for older Australians at the Be Connected – Every Australian Online website or in a training location.

Be Connected course topics vary from getting to know your device and getting started online to wi-fi and mobile networks and all about apps. Courses include short reference guides that can be downloaded in English and 8 other languages.

To get started, contact the Be Connected Helpline on **1300 795 897** or visit www.beconnected.esafety.gov.au.

(b) Face-to-face help to use the internet

If you would like to learn to use a computer or improve your digital skills, you can access face-to-face classes that are designed for older learners. Many organisations run seniors computer classes and training sessions that can help you to access the internet and use mobile devices such as a smartphone or iPad.

Seniors Computer Clubs can help you learn and develop computer skills. They also provide access to computers and the internet. The Seniors Computer Clubs are for people over the age of 50. The clubs are non-profit volunteer organisations encouraging seniors to learn together. There is generally a joining cost for club membership and a small fee for each learning session that you attend.

Many local government libraries provide free internet access and some provide free internet and computer training courses for library members. Your local library may also have digital resources you can access for free, such as audio books you can listen to or video streaming services for watching a movie on a computer or tablet. Check your local library to find out what is on offer.

Many TAFEs, U3As, Centres for Adult Education, Neighbourhood or Community Houses, and other Vocational Education and Training (VET) organisations offer short introductory computer and internet courses. Check to see if they offer a course that suits you. Some courses will be targeted to beginners and others will be more advanced courses about different digital topics. These courses are generally fee paying. Check your local course providers to find out what is on offer and compare course prices.

Some state COTA branches offer computer classes and online resources and guides to help seniors use the internet. For example, COTA WA has volunteer run computer classes, a basic guide to new technology and a guide to help seniors with disability get online. COTA TAS has a Digital Tutors program where volunteers can help you learn to use the internet.

Where to go for help

The government's Be Connected website can help you to locate a local Network Partner that offers face-to-face help in your area. Call **1300 795 897** or visit www.beconnected.esafety.gov.au.

The Australian Seniors Computer Clubs Association can put you in touch with a local Seniors' Computer Club in your state. Call **02 9286 3871** or visit www.ascca.org.au.

To find the contact details for your local U3A branch, search on the U3A Online website at www.u3aonline.org.au.

(c) Staying safe on the internet

The internet is a large part of public life. It is a place where you can interact with friends and family, find information and transact business. As with other areas of public life, it holds certain risks. Internet users need to ensure the security and safety of their personal information.

You need to be vigilant about your online security, as some people use the internet to fraudulently obtain personal details, including bank account details. They can use false web pages and emails to trick you into giving away personal details, or they can create viruses that gather information from your computer.

Protect yourself with these practical steps:

1. Install and renew security software and set it to scan regularly
2. Turn on automatic updates on all your software, including your operating system and other applications
3. Think carefully before you click on links and attachments, particularly in emails and on social networking sites
4. Regularly adjust your privacy settings on social networking sites
5. Report or talk to someone about anything online that makes you uncomfortable or threatened
6. Stop and think before you post any photos or financial or personal information about yourself, your friends or family online
7. Use strong passwords and change them regularly
8. Talk within your family about good online safety

Meeting and interacting with people over the internet is less personal than meeting face-to-face. Scammers sometimes use the internet to get to know you before requesting money or assistance. Be cautious about people you meet online. For more information about scams, refer to Chapter 8 in this resource.

Where to go for more information

For general information and practical tips, contact the government's Stay Smart Online on **1800 753 178** or visit www.staysmartonline.gov.au.

You can read the Stay Smart Online My Guide booklet on the website or download a pdf printable version. Visit www.staysmartonline.gov.au (enter 'my guide' in the search tool).

You can sign up to a free alert service that explains recent online threats and how they can be managed. Examples of recent scams have used fake Medicare and myGov emails to trick you. To sign up to the alert service, visit www.staysmartonline.gov.au.

You can sign up to the government's Scamwatch Radar to receive email alerts about the latest scams at www.scamwatch.gov.au.

Information about protecting yourself online is available in languages other than English. For example, the NSW Police publish the Protect Yourself Online fact sheet in 15 languages. Visit www.police.nsw.gov.au (enter 'protect yourself online' in the search tool).

IDCARE is the national identity and cyber support service in Australia. It is a not-for-profit charity that provides specialist identity and cyber security counsellors and analysts who can support you if you are confronting identity and cyber security concerns. They have a learning centre and How To videos that explain using devices and technology, such as how to block spam on Hotmail and gmail, how to update windows, and how to install antivirus software on an android device. Call **1300 432 273** or visit www.idcare.org.

For more information about scams and how to avoid them, refer to Chapter 8 in this resource.

Where to go for help or to make a complaint

To access help, report anything strange or worrying that you have seen online, and learn more about online safety, visit the Office of the eSafety Commissioner at www.esafety.gov.au.

If you have been the victim of an online scam, you can get advice and report the scam to Scamwatch. Contact the Scamwatch Infocentre on **1300 795 995** or visit www.scamwatch.gov.au.

I KNOW YOU'VE EMBRACED
THE INTERNET, BUT MAYBE
YOU'RE TAKING THINGS A LITTLE
TOO FAR...



4 Your right to access government services

The Australian Government is committed to providing accessible services to the public. This chapter provides information about each of the ways you can access government services and some of the services you may find useful in your retirement.

4.1 How to access government services

There have been many changes in how you can access government services. The Australian Government's preferred method of communication with the public is using the internet. New self-service options are being widely promoted – they expect you to find the information you need independently and without assistance from service staff. These self-service options are convenient since they are available 24 hours a day, 7 days a week. Even so, you can still choose how you prefer to contact government services and the level of assistance you need from staff.

The main ways to contact government departments and access their services are:

- online by reading a website on the internet
- online using an interactive digital assistant or chatbot
- using an app on a mobile device
- by telephone
- by post
- in person

4.2 Online government services

The Australian Government centralised website can be found at www.australia.gov.au. This website links around 900 Australian Government websites and selected state and territory websites. You can access information and services by topic area or via an A to Z index from any computer or device that is connected to the internet.

There are standard basic features of government websites, including:

- list of topics on the main page
- 'contact us' list – look for the link located in the top right hand corner or at the end of the web page
- search tool – look for a 'Sherlock Holmes' magnifying glass symbol usually located in the top right hand corner of the web page – click on it, then type a topic or keyword in the box, then click submit or enter

Generally, Australian Government websites do not promote email contact, especially for sending personal information. This is because there is a risk that the information you send can be read or even stolen by someone else.

Australian Government departments are required to ensure they provide information and services in an accessible manner under the Disability Discrimination Act 1992, including information on their websites. If any information or service provided by an Australian Government department is inaccessible to you or you are experiencing problems accessing content for any reason, please contact them to report it.

You can provide feedback or make a complaint by writing to:

australia.gov.au, Service Manager
Digital Transformation Agency
PO Box 457
Canberra ACT 2600

(a) myGov

myGov is the self-service central online access point for Australian Government services. You only need one login and one password to access myGov.

You can use myGov to connect with other online government services including:

- Medicare
- Australian Taxation Office (ATO)
- Centrelink
- Australian JobSearch
- My Health Record
- My Aged Care

- Department of Veterans' Affairs (DVA)
- National Disability Insurance Scheme (NDIS)

You can use myGov to keep your government correspondence, statements and notices in one place online. You can also use myGov to update your details with government departments.

To create an account, visit my.gov.au. You will need an email address, a mobile phone number, a password and a secret question.

If you need help to create an account, contact myGov support on **13 23 07** or visit www.humanservices.gov.au (enter 'create a myGov account' in the search tool).

(b) Centrelink

Centrelink is part of the Department of Human Services. Centrelink is responsible for delivering social security payments and services.

You can access Centrelink services using your online Centrelink account via myGov. To get started, login to your myGov account.

If you don't have a Centrelink online account or a myGov account, you can:

- use your Centrelink Customer Reference Number (CRN) to register for a Centrelink online account
- go to a service centre with your photo ID to get a CRN and register for a Centrelink online account
- create a myGov account and select Services to link Centrelink

Centrelink provides a wide range of self-service online guides to help you set up and use their digital services. To access Centrelink's online guides, visit www.humanservices.gov.au (enter 'online guide' in the search tool).

If you need someone to help you deal with Centrelink, you can register someone you know to act on your behalf in dealing with Centrelink and helping you with letters or payments. That person is called a Centrelink nominee. To register a Centrelink nominee, you will need a CRN and both you and the other person will need a Centrelink online account. For more information about Centrelink nominees, contact Centrelink on **132 300**, visit www.humanservices.gov.au (enter 'Centrelink nominee' in the search tool), or refer to Chapter 7 of this resource.

If you speak a language other than English, contact Centrelink's Multilingual Phone Service on **131 202** to speak with a skilled bilingual service officer about payments and services. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact Centrelink's general inquiries TTY line on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(c) Centrepay

Centrepay is a free voluntary bill paying service for Centrelink customers. If you receive Centrelink benefits, such as the Age Pension, ask about Centrepay. You can use Centrepay to pay a range of regular bills such as rent, electricity, gas and phone by having an amount you decide deducted automatically from your Centrelink payments. You can set up Centrepay deductions through your online myGov account. For more information about Centrepay, contact Centrelink on **132 300** or visit www.humanservices.gov.au (enter 'centrepay' in the search tool).

(d) Australian Taxation Office

You can access services of the Australian Taxation Office (ATO) using your ATO online account via myGov. This includes managing your individual and business tax affairs, viewing your superannuation accounts, and updating your details. To get started, login to your myGov account.

The ATO provides information about tax and superannuation in English and 45 other languages. To access written information or videos in your language, visit www.ato.gov.au (enter 'languages' in the search tool).

(e) Medicare

Medicare gives you access to a range of medical services for free or at a low cost, cheap prescriptions, and free care as a public patient in a public hospital. Medicare provides access to social, health and other payments and services including the Pharmaceutical Benefits Scheme, Australian Immunisation Register and Australian Organ Donor Register.

You can access Medicare services using your Medicare online account through myGov. To register you will need your Medicare card and bank account details. You can use your online account to do a range of things including submit claims for Medicare services, order a replacement Medicare card, view your Care Plan Access History, view your Medicare Claims History Statements for the last three years.

To get started, visit Medicare at www.humanservices.gov.au.

(f) My Health Record

My Health Record is an online summary of your key health information.

Your health care providers can add clinical information if they are registered to your My Health Record, such as hospital discharge summaries, results from tests or scans, medications that you are taking and referrals from GPs. You can also share additional information that may be important for your health care providers, such as allergies, emergency contacts, and your advance care directive or plan.

With your health information stored in one place, you and your doctors, specialists and hospitals can access the details of your medical story. This can be particularly useful for people with complex or multiple health conditions, people taking medications, or in the case of an emergency.

You have the option to control who can and can't see the information in your health record. By making changes to the privacy and security settings you can control which health care providers can see your record, who can access specific documents, and allow a nominated representative to access your record. You can also set up automatic notifications to receive an email or text message any time a healthcare provider accesses your My Health Record.

You can access My Health Record using your myGov account. You can also register or get access to a My Health Record over the phone or in writing.

For more information, contact My Health Record on **1800 723 471** or visit www.myhealthrecord.gov.au.

(g) Department of Veterans' Affairs (DVA)

The online service of the Department of Veterans' Affairs is called MyService (which replaced MyAccount). You can access MyService using your myGov account. To get started, login to myGov.

Some of the other online services offered on the DVA website include Commemoration Search, Entitlement Self-Assessment, Online Rehabilitation Course, Veterans' Home Care and Veterans' Transport Services. You can also nominate a representative to act on your behalf using the website. To get started, visit www.dva.gov.au.

(h) My Aged Care

My Aged Care is the starting point to access Australian Government-funded aged care services including types of aged care services available, your eligibility for services, service providers in your area, costs you may pay, advocacy services and how to make a complaint.

You can access My Aged Care using your myGov account. To get started, login to myGov.

For more information, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au, or refer to Chapter 12 of this resource.

(i) National Disability Insurance Scheme (NDIS)

The National Disability Insurance Scheme (NDIS) is the new way of providing support for Australians with disability, their families and carers.

The NDIS will provide about 460,000 Australians under the age of 65 with a permanent and significant disability with the reasonable and necessary supports they need to live an ordinary life.

You can access the NDIS myplace using your myGov account. To get started, login to myGov.

For more information, contact the NDIS on **1800 800 110** or visit www.ndis.gov.au. If you require a translator, interpreter or other communication assistance, it will be provided free of charge.

For listings of specialist services for older people with disability, refer to Chapter 15 in this resource.

(j) Public transport

State and territory governments provide online services to help you use public transport, especially in major cities. These include:

- Smartcard technology for cashless pre-paid ticketing
- Journey planner website or app to help you work out your trip
- Bus or train tracker app to receive alerts if your service is late or disrupted

For more information about public transport, refer to Chapter 14 in this resource.

(k) Other online government services

There are a huge number of resources for older Australians available online. You will find many of them mentioned in the following chapters of this resource.

For example, the Australian Competition and Consumer Commission (ACCC) has a section of its website dedicated to consumer issues for older Australians. Visit www.accc.gov.au (enter 'older Australians' in the search tool).

4.3 Digital assistant and chatbot

Several government departments (as well as banks, utility companies and other service delivery agencies) provide a digital assistant or chatbot on their website. It is a small animated character or text box that pops up on your screen offering to help you. You can type in a question and receive an instant response that may resolve your issue quickly.

While you may possibly be dealing with a human customer service officer, it is more likely you are dealing with a smart computer that is programmed with basic and simple routine information. So, don't be surprised if a chatbot suggests you need a human to answer a more complex question.

The Australian Taxation Office's digital assistant is called Alex. Visit www.ato.gov.au and look for Alex hovering in the bottom right hand corner of the screen.

The Department of Human Service's digital assistant is called Sam. Visit www.humanservices.gov.au and wait for Sam to pop up in the bottom right hand corner of the screen.

4.4 Mobile device apps for government services

If you use a mobile device, such as a smartphone or a tablet, you may find apps are a convenient way to access government services.

These apps have a number of advantages. They can be personalised with your details and account information and, like websites, they are available 24 hours a day, 7 days a week, so you do not have to wait or get passed off to a different staff member each time you make contact.

To use a government service app, you will first need to have a myGov account and an online account for the government department.

A wide number of key government services are accessible using an app. Some of the most useful and popular government apps include:

- myGov Access
- Centrelink Express Plus (with a built in digital assistant)
- Centrelink Express Plus Lite (in Arabic, Chinese, Farsi and Vietnamese languages)
- Express Plus Medicare
- The ATO app
- Emergency+
- MoneySmart financial apps such as TrackMySpend or TrackMyGoals

4 Your right to access government services

- Public Transport apps such as Citymapper
- National Public Toilet Map
- ABC iview
- ABC Listen
- SBS Radio
- ACCC Shopper app
- And many more...

For more information about how to download and install an app on your mobile device, visit www.beconnected.esafety.gov.au (search 'all about apps' in the topic library).

4.5 Telephone access to government services

Many (but not all) government departments and government-funded services provide a dedicated telephone helpline for seniors. They aim to provide a useful contact point for information about their specific programs and services addressing the needs of seniors. If you need to contact a government department or government-funded service, you may find using a seniors' line helpful. Where available, seniors' lines are included in contact sections of this resource.

You can contact all government departments by telephone or TTY. In general, make your call during normal business hours. Usually on weekends and public holidays government services including helplines will be closed or have limited opening times.

Some government contact numbers are Freecall 1800 numbers, others are charged. Be mindful that you may be paying call costs.

The following sections summarise ways to access government services using the telephone.

(a) 13 number and 1800 number call costs

Call costs to 13 numbers may vary depending on the phone you are calling from and the call plan you have chosen from your telephone service provider. Mobiles may incur a higher charge.

Call costs to 1800 Freecall numbers are free from a fixed landline in Australia, but calls from a public phone and mobiles may be timed and charged at a higher rate.

The following table shows how calls to 13/1300 and 18/1800 numbers are typically charged from different phone types.

| Phone type | 13/1300 | 18/1800 |
|--------------|------------------|--------------------|
| Landline to | Fixed—low charge | Free |
| Mobile to | Timed—rates vary | Timed—rates vary |
| Payphones to | Fixed—low charge | Free or low charge |

Free calls for mobiles to 18/1800 numbers are being introduced by mobile telephone companies. Charges for calls to 13/1300 numbers from landline and mobile phones are different. If you have any queries about call costs check with your phone company.

(b) National Relay Service

The National Relay Service (NRS) provides a phone solution for people who are deaf or have a hearing or speech impairment. Contact the NRS at <https://internet-relay.nrscall.gov.au> or call the NRS Helpdesk on **1800 555 660** or SMS **0416 001 350**.

To make a relay call through the NRS all you need to do is:

- contact the NRS as shown below
- ask for the number you want to call

24-hour relay call numbers

- TTY/voice calls – **133 677**
- Speak & Listen – **1300 555 727**
- SMS Relay – **0423 677 767**

For more information, you can access fact sheets about using the NRS. Visit www.relayservice.gov.au (enter 'NRS fact sheet' in the search tool).

Many government departments provide an embedded ReadSpeaker in their official web pages.

The Department of Human Services (for Centrelink and Medicare) has a TTY Freecall **1800 810 586**.

(c) Fax numbers

You can contact the following government departments using a fax machine.

| | |
|----------------------------|------------------|
| Centrelink | Fax 1300 786 102 |
| Australian Taxation Office | Fax 1300 097 953 |

(d) International phone numbers

If you are living or travelling overseas, you can contact some Australian Government departments on special international numbers.

| | |
|---------------------------------|---|
| Centrelink | Freecall numbers are available for 22 countries. To find the number for your country, visit www.humanservices.gov.au (enter 'international numbers' in the search tool). Or call +61 3 6222 3455 (charges apply) |
| myGov | Call Centrelink using a Freecall number and ask to be transferred to the myGov help desk |
| Australian Taxation Office | Call +61 2 6216 1111 Fax +61 2 6216 2830 ATO overseas enquiries using TIS +61 3 9268 8332 ATO overseas myGov enquiries +61 2 6216 3444 |
| Department of Veterans' Affairs | Call +61 2 6289 1133 |

(e) Translator and interpreter service (TIS)

If you speak a language other than English, in general you should first contact the Translating and Interpreting Service (TIS National) on **131 450** then ask for the number you require (for example, Medicare). You can also visit www.tisnational.gov.au.

The Department of Human Services has a Multilingual Phone Service. To access information about Centrelink payments and services in your language, call **131 202**.

Many (but not all) government departments provide written information on their websites in languages other than English. The Department of Human Services has a commitment to provide written information in your language for free upon request. Visit www.humanservices.gov.au.

(f) Recorded information service

Some government departments offer a recorded information service. They are designed to save you time and avoid waiting on hold if you are seeking routine or basic information.

To listen to recorded information about payments and services for Medicare and Centrelink, call the Department of Human Services recorded information service on **132 468**.

4.6 Postal access to government services

You can write a letter to a government department. Each department has a postal address, normally a PO Box in a capital city.

You should provide your telephone number or other contact details in your letter because they may prefer to call you back.

The following table provides the postal address of some government departments you may find useful.

| | |
|---------------------------------|--|
| Centrelink | Centrelink Reply Paid 7800 Canberra BC ACT 2610 |
| Medicare | Medicare GPO BOX 9822 IN YOUR CAPITAL CITY |
| Australian Taxation Office | Australian Taxation Office GPO Box 9990 IN YOUR CAPITAL CITY |
| Department of Veterans' Affairs | Department of Veterans' Affairs GPO Box 9998 Brisbane Qld 4001 |

To find the postal address for another government department:

- If you have received correspondence from a government department, the letter will list the postal address you can use to contact them.
- If you wish to find the postal address for a government department, you may have to search online or telephone them.

4.7 In person access to government services

To access government services in person, you can visit a government shopfront or service centre.

myGov shopfronts provide access to a range of online government services with staff available to assist you. They are located in some major cities.

| | |
|----------------|--|
| myGov Adelaide | 88 Grenfell Street Adelaide CBD (next to Grenfell Street car park entrance) |
| myGov Albury | 430 Wilson Street Albury NSW |
| myGov Brisbane | Suncorp Plaza opposite King George Square Brisbane CBD (entrance next to Albert Street Uniting Church) |
| myGov Perth | Shop 15, Wesley Quarter 770 Hay Street, Perth CBD |
| myGov Sydney | Shop 1, 32 Martin Place Sydney CBD (opposite the MLC Centre) |

In cities and larger towns, you can access advice and assistance about Medicare and Centrelink payments and services at a Medicare or Centrelink service centre. Staff are available to help you.

If you speak a language other than English, you can request an interpreter at any service centre.

To locate a Medicare or Centrelink service centre in your area, visit findus.humanservices.gov.au.

Outside cities and larger towns, there are two other types of service centres. However, staff assistance is limited and they cannot make payments or decisions about payments.

- **Access Points** provide free self-service facilities where you can access information products and forms, use a telephone to call the department, make Medicare claims and use a fax or photocopier. Access Point staff are not departmental staff. They can help you verify identity documents for Centrelink payments, but they do not provide face-to-face assistance.
- **Agents** provide a free face-to-face service to the community. You can receive information products and forms, use a telephone, internet-enabled computer and printer to contact the department and make Medicare claims. Agents are not departmental staff, but they can accept Centrelink claim forms and documentation, certify identity documents for departmental purposes, respond to customer enquiries and provide assistance, guidance or referral as appropriate.

To locate an Access Point or an Agent in your area, visit www.findus.humanservices.gov.au.

4.8 Where to get help accessing government services

If you need assistance to access government services, you can nominate a person who has agreed to help you with specific issues. These include communicating with a government department, organising payments to or from a government department, and making decisions on your behalf.

For more information about appointing nominees for government services, refer to Chapter 7 in this resource.

4.9 How to make a complaint about government services

Government departments have a process for managing complaints and feedback. This includes steps taken to make a complaint, who to complaint to, what documents you need to provide, and how long it will take to receive a response to your complaint.

In general, the government complaints process involves two steps.

1. The first step: you raise your complaint directly with the department concerned. Usually it will be handled by an independent review panel.

If you are not satisfied with the response you receive, you can take the second step.

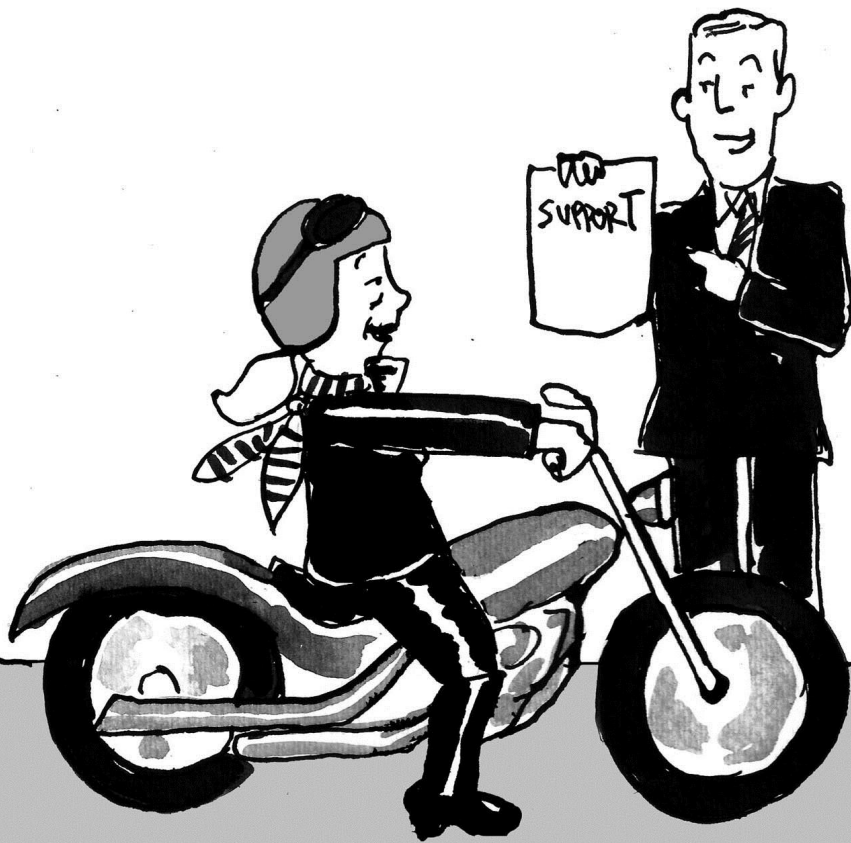
2. The second step: you escalate your complaint to an independent administrative tribunal or industry ombudsman service.

Note that the complaints process may differ slightly for each department, depending on the nature of the complaint and which internal review panel or external tribunal deals with your complaint.

Each department makes their complaints process available to the public. You can access complaints information by contacting the department using any contact method that suits you (including the internet, mobile device app, telephone, postal service, or visit in person).

Information about how to make a complaint is included in the following chapters, usually at the end of the section or chapter.

WELL, 65 MAY BE THE NEW 32,
BUT YOU'RE STILL ENTITLED TO
SOME BENEFITS.



5 Your right to government income support

Older Australians have the right to claim income support as they age. Eligibility for payments is subject to meeting certain criteria. A person's age, residency in Australia, and level of income and assets is taken into account in determining eligibility and the rate of payment. For couples, combined circumstances are taken into account.

The majority of older Australians receive some form of government income support. This chapter explains the different forms of income support for older people and the age thresholds for eligibility.

5.1 The Age Pension

The Age Pension is a fortnightly payment providing income support to eligible Australians. For some people the Age Pension is the sole source of income in retirement. For others the Age Pension can be used to supplement other sources of income, such as income from superannuation or income from employment.

People receiving the Age Pension may be eligible for more than one type of payment, such as Age Pension and Carer Payment. Age Pensioners may be able to receive additional payments, such as Rent Assistance, the Energy Supplement and the Pension Supplement. These are fortnightly or lump sum payments to help you pay rent and bills. For more information, refer to the following sections of this chapter.

People receiving Age Pension are entitled to concessions through the Pensioner Concession Card and other health cards. For more information, refer to Chapter 10 in this resource.

(a) Eligibility

To be eligible for Age Pension, you must have reached a minimum age threshold, meet an income and assets test, and be an Australian resident, normally for at least 10 years.

Your eligibility age depends on your date of birth.

| Born | Age eligible for Age Pension |
|--------------------------------|-------------------------------------|
| Before 30 June 1952 | 65 |
| 1 July 1952 – 31 December 1953 | 65 and a half |
| 1 January 1954 – 30 June 1955 | 66 |
| 1 July 1955 – 31 December 1956 | 66 and a half |
| After 1 January 1957 | 67 |

Eligibility age for Age Pension is not the same as Preservation Age for accessing superannuation. For more information about accessing super, refer to Chapter 6 in this resource.

The amount of Age Pension you receive depends on your income. This includes employment, superannuation or investments. The Age Pension is also affected by the income of a spouse or partner. For couples, your combined income will be taken into account when Centrelink calculates your Age Pension.

You can earn a certain amount of income from employment each fortnight before your Age Pension payment is reduced. For more information about working while claiming the Age Pension, refer to Chapter 9 in this resource.

The amount of Age Pension you receive also depends on the value of your assets, such as the real estate you own and the money you have in bank accounts, investments and superannuation funds. Your principal home is excluded from this assessment. Be aware that if you give away your assets your Age Pension may be affected.

To be eligible for the Age Pension you must meet certain Australian residency requirements. It is possible to continue receiving the Age Pension if you move overseas or travel abroad for an extended time, but you must meet certain requirements.

It is also possible to receive age pension payments from another country if you now live in Australia. Note that if you don't meet the requirements Centrelink may still be able to assist you.

For more information about your options, contact Centrelink's Older Australians line on **132 300** or visit www.humanservices.gov.au.

(b) Claiming the Aged Pension

If you are approaching Age Pension eligibility age it is wise to plan ahead. You can receive Age Pension from the earliest possible date if you lodge a claim for Age Pension in the 13 weeks prior to reaching Age Pension age.

There are a number of ways you can lodge a claim for the Age Pension. You may choose to:

- Claim online using your myGov account linked to Centrelink. For more information about accessing online government services, refer to Chapter 4 in this resource.
- Access the Centrelink website to download and print the Age Pension claim form and the Income and Assets form at www.humanservices.gov.au
- Call Centrelink's Older Australians line on **132 300**
- Visit a service centre in person

You will need to provide Centrelink with information to make a claim for the Age Pension. This includes:

- Age Pension claim form
- Income and Assets form
- Proof of your Australian residency status
- Your bank account details
- Any other verification documents Centrelink requests. If you don't submit all the documents they request, your claim may not be accepted.

You can submit your forms and identity documents securely in a number of ways.

- Submit online using your myGov account and online Centrelink account
- Submit using the Centrelink Express Plus app
- Submit in person by visiting a service centre
- Submit by post to:

Department of Human Services
Seniors Services
Reply Paid 7808
Canberra BC ACT 2610

Centrelink will let you know whether your claim has been successful. They will also tell you when your payment will start and how much you will get paid.

(c) Transferring to Age Pension

If you are already receiving a Centrelink income support payment, Centrelink will contact you 9 weeks before you reach Age Pension age and explain what you need to do to transfer from your existing payment to the Age Pension. In these circumstances, you will not have to complete a full claim form. But if you are not receiving an eligible income support payment, you will need to complete a full Age Pension claim.

Where to go for more information

For more information about your eligibility for the Age Pension, contact the Centrelink's Older Australians line on 132 300 or visit www.humanservices.gov.au.

Centrelink have an informational video and a booklet about claiming the Age Pension. To access these resources, visit Centrelink's website at www.humanservices.gov.au (enter 'steps to claim age pension' in the search tool).

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Centrelink provide an online Payment and Service Finder tool. You can search to find out all the payments and services you might be eligible to receive. Access the online Payment and Services Finder tool at www.humanservices.gov.au.

For more information about Age Pension rates and how other income from employment, investments or superannuation might affect your payment, contact a Centrelink Financial Information Service (FIS) officer on **132 300** or visit www.humanservices.gov.au.

5.2 Carer support and entitlements

If you provide care for a family member, partner, child, grandchild or other person, make sure you are aware of your entitlements by contacting Centrelink.

There are a number of different carer entitlements and some can be combined.

(a) Carer Payment

The Carer Payment is an income support payment for eligible parents, grandparents or carers providing constant daily care in the home of a person with a severe disability, a medical condition or someone who is elderly and frail.

The Carer Payment is intended for people whose care responsibilities mean that they are unable to work in substantial paid employment.

Eligibility depends on a dual income and assets test of you and the person you are caring for. There are different eligibility rules for a person getting care who is aged 16 and over and a child getting care who is aged under 16. Your income and assets are combined if you are a member of a couple. The thresholds for income and assets change each year.

You must also meet residency requirements. It is possible to receive your payment when you are overseas, but you must meet certain requirements.

Recipients of Carer Payment may be eligible to receive additional support through Rent Assistance, the Carer Supplement and the Energy Supplement. These are fortnightly or lump sum payments to help you pay rent and bills. For more information about Rent Assistance, refer to the following section of this chapter.

Recipients will also be entitled to a Pensioner Concession Card. For more information about health concessions, refer to Chapter 10 in this resource.

(b) Carer Allowance

The Carer Allowance is a supplementary payment for eligible parents, grandparents or carers who provide daily care in their home or the home of a person 16 years or over with a disability or medical condition, or someone who is elderly and frail.

The Carer Allowance is different from the Carer Payment because there is an income test but not an assets test. This means that to be eligible, you and your partner's combined income must be under \$250,000 a year. It is available to people who are working, including self-funded retirees, and people receiving government income support payments. These can include the Age Pension, the Carer Payment or a pension from the Department of Veterans' Affairs.

You must meet Australian residency requirements. It is possible to receive your payment when you are overseas, but you must meet certain requirements.

Recipients of Carer Allowance may automatically receive the Carer Supplement as an annual payment. Recipients of Carer Allowance who care for a child (or children) under 16 years with a disability may automatically receive the Child Disability Assistance Payment as an annual payment. You may also be entitled to Rent Assistance.

(c) Additional Child Care Subsidy (Grandparent)

The Additional Child Care Subsidy (Grandparent) is available to eligible grandparents and great grandparents who are the primary carers of their grandchild or grandchildren. It provides extra help with child care costs. You must be receiving an income support payment, such as the Age Pension or Carer Payment. If you are not receiving income support, you may be eligible for Child Care Subsidy and an activity test exemption.

Where to go for more information

For information about the Carer Payment and the Carer Allowance, contact Centrelink's Carers line on **132 717** or visit www.humanservices.gov.au.

Centrelink has Grandparent Advisers to support grandparents, great grandparents and non-parent carers who are caring full-time for children. Call Centrelink's Grandparent Adviser line on **1800 245 965**.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

5.3 Veteran support and entitlements

Australia's war veterans are eligible for specific government services and supports. These are provided by the Department of Veterans' Affairs (DVA). DVA payments are different to the general entitlements for other older Australians in recognition of veterans' service and sacrifice in defence of our nation. Family members of veterans may be entitled to some government supports also.

Most DVA pensions are tax free, not means tested and have no upper age limit. Examples of veteran payments and services include:

- Service Pension
- Veteran Disability Pension
- War Widow/Widower Pension
- Ancillary Allowances, such as Attendant Allowance, Decoration Allowance, Recreation Transport Allowance, Vehicle Assistance Scheme, and others
- Veteran's Health Cards (Gold Card, Orange Card, White Card, Commonwealth Seniors Health Card)
- Veteran Transport Services
- Open Arms (formerly Veterans and Veterans Families Counselling Service)
- Veterans Home Care (VHC)

Where to go for more information

For information about government assistance for veterans and their families, contact the Department of Veterans' Affairs on **1800 555 254** or visit www.dva.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrs.call.gov.au>.

To find out which payments and services you may be eligible for, you can access an online Entitlement Self-Assessment Tool on the DVA website at www.dva.gov.au.

Veteran payments and services have joined myGov and are available online. For help using myGov, call myGov support on **13 23 07**.

For general information about accessing online government services such as myGov, refer to Chapter 4 in this resource.

For general information about Veterans' Health Care including Health Cards (Gold Card, White Card, Orange Card), refer to Chapter 10 in this resource.

For general information about Veterans' Aged Care, refer to Chapter 12 in this resource.

5.4 Other supplements and support payments

(a) Rent Assistance

You may be entitled to Rent Assistance if you pay rent for private accommodation and you receive a Centrelink payment, such as the Age Pension or Carer Payment. Rent Assistance can be provided to people in residential care facilities if these facilities are not already subsidised by the Australian Government.

(b) The Energy Supplement

The Energy Supplement is a regular fortnightly payment for people who receive income support, such as the Age Pension or Carer Payment. It is designed to help you with utilities bills and household expenses. If you have a Commonwealth Seniors Health Card, you will automatically receive the Energy Supplement paid quarterly. For information about the Commonwealth Seniors Health Card, refer to Chapter 10 in this resource.

(c) Pension Supplement

If you receive a Centrelink payment, such as the Age Pension or Carer Payment, you may be eligible for the Pension Supplement to assist you to pay for pharmaceutical costs, utilities bills and telephone services.

If you are eligible, Centrelink will automatically include the supplement with your usual pension payment each fortnight.

Where to go for more information

For more information about supplements and support payments, contact Centrelink's Older Australian line on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

5.5 Pension Loans Scheme

The Pension Loans Scheme is a non-taxable loan if you need extra income or help for a short time or an indefinite period. It allows people of Age Pension age who do not receive the full Age Pension to access a regular income from a loan which is secured against the property they own in Australia. The loan is paid in regular fortnightly instalments.

You can choose a loan amount up to the maximum Age Pension payment. You can request Centrelink to stop your loan payments at any time.

The Pension Loans Scheme is for part-pensioners and self-funded retirees who cannot receive the full Age Pension because of their income or assets (but not both). For eligible people, the Pension Loans Scheme is an alternative to a commercial reverse mortgage or equity release scheme.

You may be eligible for a loan under the Pension Loans Scheme if:

- You or your partner has reached Age Pension age
- You have real estate in Australia to use as security for the loan, such as your home
- You or your partner receive part Age Pension (or would receive part Age Pension, but your rate is reduced to nil because of either the income or the assets test, but not both)
- You meet Age Pension residency requirements

Interest is charged on the loan and increases the repayment amount. You can repay the loan at any time. The loan can be repaid from your estate after your death.

The Pension Loans Scheme does not stop you from claiming payments under Centrelink's assets hardship provisions for pensioners.

But you will need to work out which payment suits your needs best as you can only receive a payment under one of these schemes.

Where to go for more information

For information about the Pensions Loan Scheme, contact Centrelink's Older Australians line on **132 300** or visit www.humanservices.gov.au.

For information on financial matters, contact Centrelink's Financial Information Service (FIS) on **132 300** and ask to speak to FIS officer, or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

5.6 Income support after bereavement

Losing a loved one is very difficult emotionally and can also have ongoing financial and other consequences.

Income support is available to eligible people to assist with the financial adjustment required after you lose a partner or a person in your care.

(a) Bereavement Allowance

You may be eligible to receive Bereavement Allowance from Centrelink for up to 14 weeks after the death of your spouse or partner. This payment may be received instead of your usual income support payment. To be eligible to receive Bereavement Allowance you must meet an income and assets test.

(b) Bereavement Payment

You may be eligible to receive Bereavement Payment if you received an eligible payment from Centrelink or the Department of Veteran's Affairs at the time of the person's death.

Bereavement Payment is normally paid as a lump sum. You may be eligible to receive Bereavement Payment if you are receiving Carer Payment and the person you were caring for dies. Other eligibility criteria also apply.

Where to go for more information

For information about Bereavement Allowance and Bereavement Payment, contact Centrelink's Older Australians line on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For general information about grief and counselling, refer to Chapter 10 in this resource.

(c) Veterans' bereavement support

Veteran's bereavement support is different to Centrelink bereavement support. A veteran bereavement payment can be claimed to help with costs following the death of a person on selected Department of Veterans' Affairs pensions. It is generally payable to the surviving partner of the veteran or to the deceased person's estate.

Surviving partners generally do not need to apply for this payment. The payment should be automatic upon notification of the death to the Department of Veterans' Affairs.

If the veteran was single, separated or widowed, then a bereavement payment may be payable to the deceased estate. An application for payment must be made within 12 months of the veteran's death. Contact your nearest DVA office or visit the DVA website at www.dva.gov.au/dvaforms.

A funeral benefit is a one-off payment, to assist with the funeral costs of an eligible veteran or dependant. A number of eligibility criteria apply. An application for a funeral benefit must be made on a Funeral Benefit Form within 12 months of the death, or from the date that the veteran's death was accepted as war caused.

Where to go for more information

For more information and to access official forms and fact sheets, contact the Department of Veterans' Affairs on **1800 555 254** or visit www.dva.org.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For general information about grief and counselling, refer to Chapter 10 in this resource.

5.7 Where to go for help or to make a complaint

All Government departments have formal complaints and feedback processes. In general, there are two steps. First you raise your complaint directly with the department concerned. Usually it will be handled by an independent review panel.

If you are not satisfied with the response you receive, you can take the second step to escalate your complaint to an independent tribunal or ombudsman service.

(a) Complaints about Centrelink

If you do not understand or do not agree with a decision about a Centrelink payment, you should first contact Centrelink to discuss the matter.

- Speak to a Centrelink staff member at a service centre. If you are not happy with their response, you can ask to speak to their manager.
- Call Centrelink's Complaints and Feedback line on **1800 132 468**.
- If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language.
You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.
- If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.
- Submit a complaint using an online feedback form on the website at www.humanservices.gov.au.

- Write a letter of complaint to:

Centrelink
DHS Complaints and Feedback
Reply Paid 7800
Canberra BC ACT 2610

(b) Escalating a complaint about Centrelink

If you are not satisfied with the outcome, you can ask for an independent Authorised Review Officer or Subject Matter Expert to review the Centrelink decision and change it if it is wrong.

If you think the decision is incorrect, you may apply to the Administrative Appeals Tribunal (AAT) for a review. The AAT is an independent tribunal that has the power to change decisions but only according to the law.

You should make an application to the AAT within 13 weeks of receiving the decision of the Authorised Review Officer or Subject Matter Expert. The application is free of charge but the review may incur costs.

If you are not satisfied with the outcome, a second review or appeal against a decision may be possible.

Contact the AAT on **1800 228 333** or visit www.aat.gov.au.

If the AAT review period has expired or Centrelink has not done what the AAT said they should do, you should contact the person who represented Centrelink at the hearing. They should be able to find out what is happening. If you are not sure who to contact, call the AAT.

If there has been no appeal and you are unhappy about the delay, you can contact the Commonwealth Ombudsman.

- Call the Commonwealth Ombudsman Complaints Line on **1300 362 072**
- Submit an online complaint form at www.ombudsman.gov.au
- Write a complaint letter to:

Commonwealth Ombudsman
GPO Box 442
Canberra ACT 2601

(c) Making a complaint to DVA

DVA has a process for your feedback including complaints.

Step 1 – If possible, you should raise the matter with the person you have been dealing with. Contact DVA on **1800 555 254**. Alternatively, you can call DVA to lodge a complaint. Your call will be recorded by Veterans' Access Network staff.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Step 2 – If you are not satisfied with the response, you should ask to talk to the manager of that section within DVA.

Step 3 – If you are still not satisfied with the response, you should contact the Feedback Management Team at DVA:

- Call the DVA Feedback Number on **1300 555 785**
- Submit a complaint using an online form on the website at www.dva.gov.au
- Submit a complaint online through MyService (which replaced MyAccount) using your myGov account
- Write a letter of complaint to:

The Manager, Feedback Management Team
GPO Box 9998
Brisbane Qld 4001

If you are unable to make the complaint yourself, DVA can accept a complaint from someone on your behalf. However, unless that person has been appointed under a relevant Power of Attorney or Guardianship order and DVA has been advised of this, DVA cannot disclose your personal information to them. For more information about Powers of Attorney and DVA nominated representatives, refer to Chapter 7 in this resource.

For more information about how DVA deals with complaints and response times, or to access a fact sheet on the feedback process, contact the DVA Feedback Number on **1300 555 785** or visit www.dva.gov.au (enter 'feedback' in the search tool).

(d) Escalating a complaint about DVA

If you are not satisfied with the response from DVA, you can escalate your complaint about DVA by writing to the Administrative Appeals Tribunal (AAT). The AAT is an independent review body with power to review all DVA decisions made under one of the relevant Acts. Contact the AAT on **1800 228 333** or visit www.aat.gov.au.

For more information about the AAT review process, you can access a fact sheet from the DVA website at www.dva.gov.au (enter 'AAT' in the search tool).

(e) Legal advice about social security matters

For legal advice contact a welfare rights centre in your state or territory.

| | | |
|-----|--|--|
| ACT | Canberra Community Law | 02 6218 7977 TTY 02 6247 2018 canberracommunitylaw.org.au |
| NSW | Welfare Rights Centre NSW | 1800 226 028 or 02 9211 5300 TTY 02 9211 0238 welfare-rightscentre.org.au |
| | Illawarra Legal Centre | 02 4276 1939 illawarralegalcentre.org.au |
| NT | Darwin Community Legal Centre | 1800 812 953 or 08 8982 1111 www.dcls.org.au |
| | Northern Australia Aboriginal Justice Agency (NAAJA) | Head office 08 8982 5100 1800 898 251 www.naaja.org.au |
| Qld | Basic Rights Queensland | 07 3847 5532 or 1800 358 511 brq.org.au |
| | Townsville Community Legal Centre | 07 4721 5511 tcls.org.au |

5 Your right to government income support

| | | |
|-----|--|---|
| SA | Uniting Communities Law Centre | 08 8342 1800 or 1300 886 220 www.unitingcommunities.org (click on the 'Financial and legal services' menu) |
| | Welfare Rights Centre SA (has a free Duty Solicitor Advice Service at SACAT) | 08 8223 1338 or 1800 246 287 wrcsa.org.au |
| Tas | Hobart Community Legal Service | 03 6223 2500 hobartlegal.org.au |
| | Launceston Community Legal Centre | 03 6334 1577 or 1800 066 019 lclc.net.au |
| Vic | Social Security Rights, Victoria | 03 9481 0355 or 1800 094 164 ssrv.org.au |
| | Barwon Community Legal Centre, Geelong | 03 5221 4744 or 1300 430 599 barwoncls.org.au |
| WA | Welfare Rights and Advocacy Service | 08 9328 1751 TTY 08 9328 6069 wraswa.org.au |
| | Fremantle Community Legal Centre | 08 9432 9790 TTY 08 9432 9777 fremantle.wa.gov.au |
| | Sussex Street Community Law Service | 08 6253 9500 or 1800 642 791 TTY 08 9470 2831 sscls.asn.au |

IT HELPS TO READ THE
FINE PRINT...



6 Your right to support in making financial decisions

Transitioning to retirement can be a challenging time that requires you to make complicated decisions about your money. You have a right to access support as you make these very important decisions. This chapter provides basic information and explains what services are available to help you make sound financial decisions for retirement.

6.1 Financial planning

Planning your finances is an essential step to ensure you will have enough money to fund your retirement. Making financial decisions can be complicated and you may wish to get the help of a financial planner or a financial adviser. There are many risks and dangers if you make financial decisions without fully understanding the detail. A financial planner can help you to become more financially secure and to keep on track.

(a) Tips for dealing with a financial planner

You can get the most out of a financial planner or adviser if you are well informed and do your homework first. Here are a few simple steps you can take:

- 1 Make a list of topics about which you need advice. Do you need simple advice on your immediate needs or broader long-term planning?
- 2 Choose a planner or adviser who is a good fit for your needs by shopping around and asking friends and colleagues for recommendations. Contact a few advisers to ask for initial information. Take notes and ask for information in writing.
- 3 Make sure your planner has a valid Australian Financial Services Licence (AFSL) or is an authorised representative of an AFSL.
- 4 Search the register of financial advisers on the MoneySmart website run by the Australian Securities and Investment Commission (ASIC). It lists their qualifications, training and memberships of industry or peak associations.

Note that from 1 January 2019 new professional standards for financial advisers apply, including restrictions on who can call themselves a 'financial planner' or 'financial adviser'.

6 Your right to support in making financial decisions

- 5 Find out if your planner or adviser is a member of a professional organisation such as the Financial Planning Association, the Association of Financial Advisers, or CPA Australia. Members of these organisations agree to comply with their organisation's rules regarding ethics and conduct.
- 6 Find out how much experience your adviser has advising people in your situation.
- 7 All licensed advisers must provide you with a Financial Services Guide that explains how they are paid, who they work for and any complaints resolution scheme.

There are restrictions on what sort of fees financial advisers can charge.

Note that from 1 July 2013, in most cases, it is illegal for your financial adviser to receive commissions.

- 8 A licensed financial adviser must fully disclose any type of benefit for recommending a product or service. Be wary of a financial adviser who aggressively pushes certain types of products such as self-managed superannuation funds (SMSFs).
- 9 A financial adviser has a duty to act in your best interest. Make a complaint if you do not think this is happening.

Where to go for more information

There are a number of ways in which you can find a financial adviser.

The MoneySmart website, run by the Australian Securities and Investment Commission (ASIC), has a financial advice toolkit and the register of financial advisers, as well as other information about financial planning. Visit the website at www.moneysmart.gov.au.

Contact your superannuation fund for help finding a financial adviser.

The Financial Planning Association of Australia can help you find a financial planner. Use their online service at www.fpa.asn.au or call **1300 337 301**.

For help finding a licensed financial adviser, visit the Association of Financial Advisers' Your Best Interests website. Use their online service at <https://www.yourbestinterests.com.au/member-directory>. If you need assistance using the online service, call **02 9267 4003**.

CPA Australia can help you find a financial planner. Use their online service at www.cpaaustralia.com or call **1300 73 73 73**.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Where to go for help or to make a complaint

If you experience a problem with your financial planner, investments or managed funds, first try to speak to them about your problem. If you are not satisfied with their response, ask the planner for their complaints handling procedure. You can then write them a letter or email which explains the problem clearly. Include copies of relevant documents. Keep the originals and a copy of your complaint letter.

If your complaint is still not resolved, you can access a free external dispute resolution service. Your planner or investment company must already be a member of one of these dispute resolution services for you to access the service. You can check their membership status using an online form.

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme that hears complaints from consumers about superannuation. Contact AFCA on **1800 931 678** or visit www.afca.org.au. You can also write to AFCA at:

Australian Financial
Complaints Authority
GPO Box 3
Melbourne Vic 3001

To get help with making a complaint, contact the Australian Securities and Investments Commission (ASIC) Infoline on **1300 300 630** or visit ASIC's MoneySmart website at www.moneysmart.gov.au. On the website you can access detailed information, sample complaint letters and a list of contacts for industry ombudsmen and consumer protection agencies.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

6.2 Free financial information services

A number of financial information services offer free information about finances and investments. These services provide information but not advice.

(a) Financial Information Service (FIS)

The Financial Information Service (FIS) officers at the Department of Human Services provide free and independent financial information. FIS officers provide information to help people make informed decisions about investment and financial issues.

They are not financial planners and do not give or sell advice or assist you to buy investments or other products. They can help you develop a plan if you find yourself in trouble or help you work out strategies to better manage your day-to-day spending, bill payments and debts.

The FIS run free seminars on a range of topics about financial matters, for people who will soon retire, people who have already retired, and people who remain in the workforce. Seminars run regularly in locations across states and territories.

To access this service, you do not need to be receiving a Centrelink payment. The service is confidential. However, if you are receiving a payment, information may be used by Centrelink to correct your payment rate.

If you are receiving a Centrelink payment, such as the Age Pension, you can access Centrepay to pay your regular bills. For more information about Centrepay, refer to Chapter 4 in this resource.

You can speak to a FIS officer over the phone or by appointment. Contact a FIS officer on **132 300** or visit www.humanservices.gov.au (enter 'FIS' in the search tool).

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(b) MoneySmart

The MoneySmart website, run by the Australian Securities and Investment Commission (ASIC), provides financial information for people at all stages of life.

ASIC is an independent Australian Government body that regulates corporations, markets and the financial services industry. The MoneySmart website offers free, independent guidance to help ordinary Australians take steps to improve their personal finances and make the best choices about their money. ASIC also operates an Infoline.

The MoneySmart website provides tools, resources and guidance on a wide range of financial topics, including common financial issues for people aged over 55 and information about financial counselling services.

You can also access online calculators, tools and apps to assist you to track your spending and manage your budget. Some examples are the TrackMySpend app and TrackMyGoals app for your mobile device, and the online Budget planner, Savings plan, and Savings goals calculator for your laptop or iPad.

MoneySmart publishes a booklet called Managing Your Money. To access a copy, or read the online version, visit www.moneysmart.gov.au (enter 'managing your money' in the search tool). You can order a copy by phoning the ASIC Infoline on **1300 300 630**.

MoneySmart information is available in 26 languages (enter the name of your language in the search tool, or click on the 'other languages' link at the end of the web page).

(c) National Debt Helpline

Financial counselling service providers offer free, independent and confidential information, support and advocacy to people who are currently experiencing financial difficulty. Services are provided through a network of local community organisations, legal centres and government agencies. If you have difficulty meeting repayments, can't pay a bill or need assistance developing a budget plan, you can access services over the phone, online or in person.

To access free information over the phone, or to get a referral to a provider of free face-to-face services in your area, contact the Financial Counselling Australia National Debt Helpline on **1800 007 007**.

To access free, user-friendly step-by-step online guides, visit www.ndh.org.au.

6.3 Accessing superannuation

Your superannuation (often called 'super') is your savings for retirement. For many retirees super is the primary source of income in retirement. For others super is supplemented by income from the Age Pension. There are different rules and circumstances that affect when you can access your super.

You can access your super:

(a) When you turn 65

Your access to superannuation is unrestricted from when you turn 65. If you are aged 65 or over, you can access part or all of your super without having stopped working. Age 65 is considered a condition of release and super benefits become unrestricted, so you can access them at any time, although, depending on the rules of your fund, you may have to withdraw the entire amount.

(b) When you reach preservation age

You can access your super when you reach a certain age, known as your preservation age, and you have retired. You are considered to be retired if you are working less than 10 hours a week in paid employment.

Your preservation age is between 55 and 60 depending on when you were born.

| Date of birth | Preservation Age |
|----------------------------|-------------------------|
| Before 1 July 1960 | 55 |
| 1 July 1960 – 30 June 1961 | 56 |
| 1 July 1961 – 30 June 1962 | 57 |
| 1 July 1962 – 30 June 1963 | 58 |
| 1 July 1963 – 30 June 1964 | 59 |
| From 1 July 1964 | 60 |

Preservation age for accessing super is not the same as the eligibility age for receiving the Age Pension. For more information about the Age Pension and eligibility requirements, refer to Chapter 5 in this resource.

(c) Under Transition to Retirement rules while working

If you have reached preservation age, you are aged under 65 and you would like to continue working, you may be able access your super by setting up a 'transition to retirement' income stream.

This is a retirement strategy to help you move gradually from working (whether full-time or part-time) to retirement. Under transition to retirement rules, you receive regular payments from your super up to a maximum of 10% of the balance of your account, calculated at the start of the financial year.

This means you can use your super income to top up your pay if you are scaling back your work (by reducing your hours or working in a lower paid position than previously).

You can also reduce the tax you pay while you work the same hours or at the same salary. You pay no tax on your super income from age 60. At the same time, because you are still working, your employer will continue to make compulsory super contributions into your account under the Superannuation Guarantee. This will give your super balance a boost before you fully retire.

Note that you cannot take your super benefits as a lump sum under the transition to retirement rules. Income from investments are taxed at 15%, the same rate as in an accumulation fund.

The rules for transition to retirement are complex. There are pros and cons of transitioning to retirement and you should consider if it would be suitable for your circumstances. Check with your superannuation fund to find out if a transition to retirement option is available for you. Seek financial advice if you are thinking about taking up this option so that you are fully informed before making a decision.

(d) Early access to superannuation

There are some very limited circumstances when you may be able to access your superannuation before preservation age. These are:

- **Incapacity:** if you suffer permanent disability, or permanent or temporary incapacity
- **Severe financial hardship:** if you have received government income support for 26 continuous weeks but you are still unable to meet immediate living expenses
- **Compassionate grounds:** to pay for medical treatment for seriously illness, to assist in instances of mortgage foreclosure, or to help a partner, child or other dependent on similar compassionate grounds
- **Terminal medical condition:** if you have a terminal illness or injury
- **Non-residents:** if you are a non-resident of Australia permanently leaving Australia
- **Low super balance:** if you have less than \$200 in your super account

Unless you experience one of these circumstances, you cannot access your super early. Be mindful of scams that try to trick you into the illegal early release of your super. For more information about financial abuse and scams, refer to Chapter 8 in this resource.

(e) Claiming superannuation death benefits

The superannuation death benefit is the balance of the super account plus any life insurance cover through the super fund. If you do not access your super benefits before the end of your life, your money will be paid to your dependants or to your legal representative to form part of your estate as determined by your super fund's trustee.

For more information about preparing a binding or non-binding nomination for a person to receive your superannuation death benefits, refer to Chapter 7 in this resource.

If you have to make a claim for death benefits, contact the deceased person's super fund and find out exactly what you need to do. It is a good idea to take notes and ask the super fund trustee to send you copies of all the relevant forms and policies. This process may take several months, depending on the circumstances.

Where to go for more information

For more information about your super or the specific conditions to access your super before preservation age, contact your super fund directly.

If you have no super or a low super balance, you may be eligible for the Age Pension. For more information about government income support, refer to Chapter 5 in this resource.

Visit ASIC's MoneySmart website section for Over 55s to access comprehensive information about super and retirement. The MoneySmart retirement planner is a free online calculator that can help you estimate how much money you might have in retirement. Access this and other online tools at www.moneysmart.gov.au (click on the Life Events and You menu, then Over 55s).

MoneySmart publishes a Financial Decisions at Retirement booklet. To access, visit www.moneysmart.gov.au (enter 'financial decisions at retirement' in the search tool).

You can order a copy by calling the ASIC Infoline on **1300 300 630**.

The Department of Human Services' website has some useful resources on the early release of super.

If you would like more information about early access to your super, contact the Department of Human Services' Early Release of Superannuation general enquiries line on **1300 131 060** or visit www.humanservices.gov.au (enter 'early release super' in the search tool).

For more information about super, contact the Australian Taxation Office Superannuation Info Line on **131 020** or visit www.ato.gov.au.

Where to go for help or to make a complaint

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme that hears complaints from consumers about superannuation. Contact AFCA on **1800 931 678** or visit www.afca.org.au. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For help finding a licensed financial adviser:

- Contact your superannuation fund
- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- Contact the Association of Financial Advisers on **1800 656 009** or use the online Find a Financial Adviser tool at www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

6.4 Categories of super funds

Most workers in Australia have a super fund because Australian employers must pay a mandatory contribution into their employees' super funds. But many older Australians have limited knowledge about their super, even when they are close to retiring.

There are different categories of super funds, each with many types of products that have different features. The type of fund you have may limit the types of super income you can access after you retire.

The main categories of super funds are:

(a) MySuper

MySuper is a new type of accumulation account that replaces most existing default accounts. If you do not choose a fund, your employer will pay contributions into a MySuper account.

(b) Retail funds

Retail funds are for-profit and mid to high-cost funds that are usually run by banks or investment companies. They are usually accumulation funds and often offer a large number of investment options.

(c) Industry funds

Industry funds are not-for-profit and low- to mid-cost funds that are run by particular industries. Now they are usually accumulation accounts but some older funds include defined benefit members.

(d) Public sector funds

Public sector funds are generally only open to employees of Commonwealth and State government departments. They generally have very low fees. Many long-term members have defined benefits and newer members are usually in an accumulation fund.

(e) Corporate funds

A corporate fund is arranged by an employer for its employees. They are generally low- to mid-cost for a large employer but may be mid- to high-cost for a small employer. They include defined benefit members and accumulation funds.

(f) Eligible rollover funds

An eligible rollover fund (ERF) is a holding account for lost members or inactive members with low account balances. These funds cannot receive employer contributions. If you have one, you can consolidate it with your active super fund.

(g) Self-managed super funds

A self-managed super fund (SMSF) is do-it-yourself super. An SMSF is a high-cost private superannuation fund regulated by the Australian Taxation Office (ATO) that you manage yourself. If you decide to set up an SMSF, you are personally liable for all the decisions made by the fund, even if you get help from a professional or another member makes the decision.

(h) Accumulation funds vs defined benefit funds

Most Australians have their super in an accumulation fund. In these funds your money grows or accumulates over time. Investment profits are added to your account, and investment losses are taken out. In an accumulation fund you bear the risk that your super payout will be lower if financial markets drop.

Defined benefit funds are less common than accumulation funds. Most defined benefit funds are corporate or public sector funds, and many are now closed to new members.

The value of your retirement benefit is defined by the fund rules. For example, it may be five times your final salary as a lump sum, or 75% of your final salary as a monthly payment for life. In a defined benefit fund your employer or the fund generally takes on the investment risk.

You should seek financial advice if you are considering changing from a defined benefit fund to an accumulation fund. Once you exit a defined benefit fund, you cannot get back in. Often defined benefit funds are a better and more generous option than an accumulation fund. For information about free financial services, refer to the previous sections of this chapter.

6.5 Types of super income

There are a number of ways you can receive your super income. You can choose one or a combination of options. However, keep in mind there are tax implications for each option.

(a) Account based pensions

If you have an accumulation fund, you can transfer your balance to an accounts based pension. It provides you with a regular income drawn from your super benefits. It means you will have a regular income payment that suits your requirements.

An advantage of an accounts based pension is that you have the flexibility to vary the amount you receive each year. But there may be fees and charges for making changes.

Under this option, your money remains within the super system. Your account may continue to earn investment returns and your account balance can go up or down depending on how your money is invested.

You do not pay tax on investment earnings, but there is a transfer balance cap that limits how much you can take as retirement income.

If you draw too much income or have poor investment experience your account based pension may not last as long as you expected. When you have used all the money in your account, you will not get any more payments.

You can discuss your specific investment options with your super fund.

(b) Annuities

You can purchase an annuity from a super fund or life insurance company using a lump sum from your super or from other savings. This will give you a guaranteed fixed regular income for a fixed number of years or for life, depending on which option you buy.

Your income will not depend on how the market is going. The organisation that sells you the annuity takes on this risk instead of you because the cost of the risk is part of the price of the annuity. If the market is strong, annuities may not offer as high returns as other investment options.

Annuities are generally fixed and do not have much flexibility for change. There may be charges and fees if you want to exit the product before the term of the annuity expires, or you may find it impossible to exit the annuity at all.

(c) Withdrawing a lump sum

Most Australians are members of funds that permit lump sum withdrawals. You can take a lump sum from your super when you retire. You pay low tax on lump sums up to \$205,000 if you are aged 60 and over. You can reinvest the money independently but you will lose the concessional tax rate and your investment earnings will be considered taxable income. While this option gives you maximum flexibility, there may be a risk of depleting your capital and spending your money too quickly.

Note that some large corporate super funds require you to take a pension not a lump sum. Defined benefit public sector funds do not allow lump sum withdrawal.

6.6 Managing your superannuation benefits

There are a number of ways you can use your super to give you a private pension income in retirement. Super income can be in the form of regular payments, normally paid weekly or fortnightly. Some people choose to withdraw their super as a lump sum to invest privately, to pay off loans, or to pay for necessary items. You can choose one or a combination of these options.

Superannuation is complex and requires careful consideration and discussion with a financial expert.

Your super fund may charge you fees or penalties if you change your super arrangements.

The following options are common ways that people derive an income from super.

(a) Locating your superannuation

If you have been employed in Australia any time after 1992 you will have a super account. Since 1992 it has been compulsory for Australian employers to pay regular contributions into each employee's super account, unless they earn less than \$450 in a month.

You may have lost track of some of your super if you have ever changed your name, address, job or lived overseas.

It is important to be aware of what super accounts you have, what the balances are, and what insurance they provide, and if your accounts are taxed or not.

Having several super accounts could mean you are paying multiple fees and charges that is reducing your overall super investment.

For general information about super, contact the Australian Taxation Office (ATO) Superannuation Infoline on **13 10 20** or visit www.ato.gov.au.

If you do not know your super fund or you wish to locate lost super, contact the ATO on **13 10 20** or visit www.ato.gov.au. You can also search AUSfund online to locate your lost super or inactive super accounts at www.ausfund.com.au.

If you are not sure where your super is, or you would like to keep track of your super or combine multiple super accounts, you can check your super using ATO online services through myGov or the ATO app. For more information about how to access online government services, refer to Chapter 4 in this resource.

(b) Estimating your superannuation income

Many Australian retirees have insufficient super benefits to support themselves throughout their retirement. Women in particular often have lower super balances than men.

Before you decide to access your super, work out how long your superannuation savings are likely to last. Consider how much you will need to cover basic living costs as well as longer term medical and care costs. Compare this to the amount you have in your super account. Many super funds send out a summary statement outlining the fund balance and estimated retirement income.

ASIC's MoneySmart website provides a range of self-service online tools and calculators to help you estimate your living costs and super income. Visit www.moneysmart.gov.au.

For more information about your super, contact your super fund directly. Your super fund's website will likely have online tools and information to assist you.

(c) Building up your super

Women in Australia typically have less super than men. Career interruptions due to parenting, illness, caring and other reasons may affect your retirement income. There are a number of ways women can boost their super.

- **Salary sacrificing** – Ask your boss to pay part of your pre-tax salary into super. Making concessional or salary sacrificed super contributions can be a tax-effective way to grow your super.
- **Make super contributions out of your own pocket** – If you are under 65, or aged between 65 and 75 and working at least on a part-time basis, you can make non-concessional contributions. These after-tax super contributions are not subject to the 15% contributions tax that can apply to other types of contributions. Depending on your annual income, you may also be eligible for government super co-contributions.
- **Ask your partner to make contributions on your behalf** – Your partner may be able to claim a tax offset on the contributions made to your fund under the spouse super-splitting rules and the superannuation spouse contribution tax offset.

For more information about boosting women's super, visit MoneySmart at www.moneysmart.gov.au (click on the Life Events and You menu, then Women).

For help finding a licensed financial adviser:

- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- Contact the Association of Financial Advisers on **1800 656 009** or use the online Find a Financial Adviser tool at www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

(d) Age Pension and superannuation

If you have insufficient super to provide a private pension income for the rest of your life, you may be eligible to receive Age Pension income to supplement your super income or replace a super pension when it runs out.

You may be eligible for other benefits, such as travel concessions, cheaper medicines and reduced council and water rates. The Seniors Card will also give you discounts on travel and some retail services.

There are rules on how much super income you can receive each year before the Age Pension is reduced. For more information, contact Centrelink's Older Australians line on **132 300** or visit www.humanservices.gov.au.

(e) Tax on superannuation income

People aged 60 or older do not pay tax when they withdraw their super benefits as a lump sum from a taxed super source. However, you may pay tax on any investment earnings you make if you reinvest the money outside a super fund.

Account based pensions and annuities are both low tax options and the earnings component of account based pensions and annuities may be tax free. If you are aged 60 or older, the income that is paid to you is tax free if it is from a taxed super source. Tax is payable on earnings of some defined benefit super schemes. A cap applies to lump sum transfers.

Your super fund can tell you if your super is from a taxed or an untaxed source.

For more detailed information about how super investment options are taxed, contact the Australian Taxation Office (ATO) Superannuation Infoline on **13 10 20** or visit www.ato.gov.au.

The ATO provides information about tax and super in 45 languages other than English. To access written information or videos in your language, visit www.ato.gov.au (enter 'languages' in the search tool).

(f) Nominating a superannuation beneficiary

Superannuation does not automatically form part of your estate, so if you would like to decide who receives your super balance and any insurance cover through your super fund, you will need to nominate a binding or non-binding beneficiary.

For general information about nominating a superannuation beneficiary, refer to Chapter 7 in this resource.

For detailed information about your situation, contact your super fund directly.

(g) Making a complaint about superannuation

To make a complaint about your superannuation, contact your super fund and follow their complaints process.

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme that hears complaints from consumers about superannuation and related products. Contact AFCA on **1800 931 678** or visit www.afca.org.au. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

6.7 Investment warnings

People in retirement may decide to invest their money. Some investments can look like good investments but carry hidden risks and end up being bad value for the investor. Common poor investments include:

- **Investments that are hidden pyramid schemes.** Investors are promised a return but their money is not actually invested in anything. Instead, money is put into a pool used to pay returns to other investors.
Eventually the scheme runs out of money because there are no more investors. It collapses and investors lose their money.
- **Investment seminars** that promise to share secrets of risk free investments and high returns. Some of these investment seminars charge very high fees after the initial 'free' seminar.
- **Investment trading software** that suggests you will receive high returns with little knowledge or effort required. Trading is risky and requires specialist knowledge. If you don't have that knowledge, think about whether you trust the software to stand in its place.
- **Unsolicited offers to buy your shares.** The danger here is that the potential buyer could be offering you much less than the current market price. Alternatively they may offer to buy your shares at or above market value but you will be paid slowly for them over a long period of time.
- **Illegal managed investments schemes.** Unregistered schemes are illegal so check that the business offering you a scheme is registered with ASIC. Check that the business has an Australian Financial Services Licence (AFSL). Without a licence you miss out on important legal protections.

Be cautious and seek advice before investing. Scams can look like genuine investments and it can be difficult to tell them apart. For more information about scams, refer to Chapter 8 in this resource.

Where to go for more information

The Australian Securities and Investment Commission (ASIC) can help you check to see if a company is registered, or has an Australian Financial Services Licence (AFSL). Contact the ASIC Infoline on **1300 300 630** or visit the MoneySmart website at www.moneysmart.gov.au.

Some investment offers are really scams. For more information about scams and tips for how to avoid them, visit the Scamwatch website at www.scamwatch.gov.au.

If you are thinking about making a particular investment, seek advice from a licensed financial adviser.

For help finding a licensed financial adviser:

- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- The Association of Financial Advisers on **1800 656 009** or visit www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

Where to go for help or to make a complaint

If an investment you have made goes wrong, you can seek help.

If you think there has been misconduct by a company, make a complaint to the Australian Securities and Investment Commission (ASIC) Infoline on **1300 300 630**.

If you think you have been given bad financial advice about an investment, make a complaint using the two-step process.

First complain to your financial adviser. Then, if you are not satisfied with the response, escalate your complaint to the industry body of which your adviser is a member. Your adviser may be a member of:

- The Financial Planning Association of Australia – call **1300 337 301** or visit www.fpa.com.au
- The Association of Financial Advisers on **1800 656 009** or visit www.yourbestinterests.com.au
- CPA Australia – call **1300 73 73 73** or visit www.cpaaustralia.com.au

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme that hears complaints from consumers about Australian financial firms. Contact AFCA on **1800 931 678** or visit www.afca.org.au. You can also write to:

Australian Financial
Complaints Authority
GPO Box 3
Melbourne Vic 3001

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Speak to a financial counsellor if you are in financial trouble as a result of an investment that has gone wrong. To access free and independent financial counselling, contact the National Debt Helpline on **1800 007 007** or visit www.ndh.org.au.

Seek legal advice if you think the company you invested in may have breached the law. You might be able to get compensation in some circumstances.

You can contact legal aid for information, referrals, and in some cases advice.

| | | |
|-----|---|---|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

6 Your right to support in making financial decisions

You can also get a referral to a solicitor or community legal centre by calling the law society.

| | | |
|-----|--------------------------------------|--|
| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

6.8 Helping family and friends financially

You may be thinking about helping your family or friends financially. You could be thinking about giving away or lending money or property to family. You could also be considering acting as a loan guarantor for a family member or helping them to secure a loan in another way.

Even when you are dealing with close family or friends, you should always think about the consequences for yourself and your finances if something goes wrong. A refusal may be uncomfortable in the short term, but it may save you from a lot of problems in the longer term. Seek legal advice about what the transaction means and what you are required to do to protect your interests. This will help you understand how you can best help your family and friends without hurting yourself in the process.

If you are making a gift:

- Be aware that your Age Pension may be affected. Making a gift of money or transferring some of your assets could result in your Age Pension being reduced. Make sure you check with Centrelink if you are considering giving away money or assets.

If you are lending someone money:

- It is vital that it is recorded in writing. Have a solicitor draw up an agreement. If a loan is not in writing, there is no evidence that the money you gave away was intended to be a loan rather than a gift and you won't be able to insist on it being repaid.
- Make a realistic assessment of whether or not you will have your money repaid.
- Secure the loan against an asset of the borrower so that you will not lose your money if they cannot pay it back. Securing a loan with a legal agreement means that you will have the right to the asset if the borrower does not repay the loan.

If you are considering guaranteeing a loan:

- Ensure you have received independent legal advice because guaranteeing a loan is very complex. Make sure you understand all of the consequences of the agreement.
- Make a realistic assessment about whether the borrower will be able to meet their repayments. Consider all of their other expenses and the stability of their income. How much income do they have compared to how much they need to repay?
- Think about what will happen if the borrower is not able to repay the loan. Will you be able to meet the repayments yourself?
- Consider the best way to help your family and friends. If your family or a friend needs help with debt you can refer them to a financial counsellor. A financial counsellor can help to find a suitable solution for everyone involved.

In some cases, family and friends may abuse your willingness to help them financially. This is financial abuse. For more information about financial abuse, refer to Chapter 8 in this resource.

Where to go for more information

For more information about how your Age Pension will be affected by gifting money or assets to family or friends, you can speak to Centrelink's Financial Information Service (FIS). Contact a FIS officer on **132 300** or visit www.humanservices.gov.au.

Call the ASIC Infoline on **1300 300 630** or visit www.moneySMART.gov.au.

Where to go for help

Contact Legal Aid in your state or territory for legal information, referrals, and in some cases advice.

| | | |
|-----|---|---|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

6 Your right to support in making financial decisions

You can also contact a private solicitor. For help finding a solicitor, contact the law society in your state or territory. If you can't afford a private solicitor, speak to the law society about community legal centres in your local area.

| | | |
|-----|--------------------------------------|--|
| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

6.9 Equity release products

If you are aged over 55, you own your home and you need some extra cash, using the equity in your home is an option you might consider. But using your home equity is a big step. Your home is probably your most valuable asset so you must work out whether the benefits outweigh the risks. Seek legal or financial advice before you make a decision. You should also talk to your partner and family as your decision may impact them later in life.

There are two main equity release products. These are reverse mortgages and home reversion schemes. These enable older Australians to unlock the wealth in their homes. Both carry long-term financial risks.

Depending on your financial needs and eligibility, you can also apply for a loan under Centrelink's Pension Loans Scheme. For more information about the Pension Loans Scheme, refer to Chapter 5 in this resource.

(a) Reverse mortgage

A reverse mortgage is a type of loan for people aged over 60 that allows you to borrow money using the equity in your home as security. The loan can be taken as a lump sum, a regular income stream, a line of credit, or a combination of these options. You remain the owner of your home and you can stay for as long as you want.

You do not need to make repayments on the loan while you live in your home. However, like other loans, interest is charged on your loan and reverse mortgage interest compounds over time, adding to the loan balance.

You must pay the loan in full, including interest and fees, when you sell your home or move out, for example into an aged care facility. At the end of your life, the amount you owe will be deducted from your estate.

If you enter into a reverse mortgage, you cannot end up owing the lender more than your home is worth. This is called the No Negative Equity Guarantee. If you entered a reverse mortgage before 18 September 2012, check your contract to see if you are protected in circumstances where your loan balance ends up being more than the value of your property.

Some major banks ceased to offer new reverse mortgages from 1 January 2019.

Reverse mortgages can be difficult to understand, they involve long-term financial risk, and they do not suit everyone's circumstances. Taking out a reverse mortgage may also affect income support payments such as the Age Pension. Seek legal and financial advice to find out if a reverse mortgage is right for you.

(b) Home reversion schemes

A home reversion scheme allows you to sell a percentage of the equity in your home while you still live there.

You will receive a discounted lump sum payment in exchange for a fixed percentage of the future value of your home. You do not have to make repayments while you live in your home, but when your house is sold the home reversion scheme provider will claim their percentage of the sale price.

At the time of writing there is only one home reversion scheme provider in Australia and schemes are only available if you live in certain areas of Sydney or Melbourne.

Home reversion schemes can be difficult to understand, they involve long-term financial risk, and they do not suit everyone's circumstances. Receiving a lump sum may also affect your income support payments such as the Age Pension. Seek legal and financial advice to find out if a home reversion scheme is right for you.

Where to go for more information

Contact the ASIC Infoline on **1300 300 630** or visit www.moneysmart.gov.au.

Use ASIC's reverse mortgage calculator to work out how much a reverse mortgage will cost you. Find the calculator at www.moneysmart.gov.au (enter 'reverse mortgage calculator' into the search tool).

Where to go for help or to make a complaint

To find out how your Age Pension will be affected, speak to Centrelink's Financial Information Service (FIS).

Contact a FIS officer on **132 300** or visit www.humanservices.gov.au.

Speak to a financial planner or adviser for personalised advice.

For help finding a licensed financial adviser:

- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- The Association of Financial Advisers on **1800 656 009** or visit www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

If you are experiencing trouble repaying debt, access financial counselling services. Contact the National Debt Helpline **1800 007 007** or visit www.ndh.org.au.

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme that hears complaints from consumers in the financial system. To make a complaint, contact AFCA on **1800 931 678** or visit www.afca.org.au. You can also write to AFCA at:

Australian Financial
Complaints Authority
GPO Box 3
Melbourne Vic 3001

If you would like help with making a complaint:

- Contact the ASIC Infoline on **1300 300 630** or visit www.moneySMART.gov.au (enter 'complain' into the search tool).

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

6.10 Paying for your funeral

Many people decide to pre-pay their funeral in order to ease the burden on their families. Make sure you only pre-pay your funeral if it is absolutely necessary. Some people pre-pay funeral costs without realising that their funeral costs may be covered already, for example through their insurance arrangements.

Be aware of your rights before you sign up for a funeral plan, as some plans have premiums that over time may cost more than the funeral. Remember you always have the option of saving for your funeral on your own. With some providers it is possible to pre-plan your funeral without paying for it.

The following funeral payment options have advantages and disadvantages. Check carefully before you sign up for any funeral plan.

(a) Funeral bonds

A funeral bond is an investment used to save for the cost of a funeral. When you purchase a funeral bond, you agree to pay a lump sum or regular instalments that will eventually add up to the cost of a funeral. Be aware that if you discontinue the bond you may not have the right to get back the money you have already paid. Check the product disclosure statement carefully.

(b) Pre-paid funeral

A pre-paid funeral is a funeral that you have paid for in advance as a one-off payment or in instalments. Be aware that you may not be entitled to change the funeral provider if this becomes necessary, for example if you move interstate. Some costs associated with a funeral, such as flowers and funeral notices, may not be covered.

(c) Funeral insurance

Funeral insurance requires you to pay monthly or fortnightly ongoing payments for a fixed amount of cover. Premiums normally increase with age and grow over time. If the premium payments become unaffordable and you stop paying them your policy is likely to be cancelled. If this happens, or if you decide to end your policy, you usually cannot get back any money you have paid.

Be aware of what your policy covers. Often your family cannot receive a payout within the first couple of years of starting your policy unless your death is an accident. Check your product disclosure statement carefully and seek advice if there is anything you do not understand.

Where to go for more information

Contact the ASIC Infoline on **1300 300 630** or visit www.moneySMART.gov.au. You can access a booklet called Paying for Funerals on the website or by calling the Infoline.

Some funeral bonds may count towards the asset test for income support payment, such as the Age Pension. For more information, contact Centrelink's Older Australians line on **132 300** or visit www.humanservices.gov.au.

Where to go for help or to make a complaint

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme that hears complaints from consumers in the financial system. Contact AFCA on **1800 931 678** or visit www.afca.org.au. You can also write to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001

If you would like help with making a complaint, contact the ASIC Infoline on **1300 300 630** or visit www.moneySMART.gov.au (enter 'complain' in the search tool).

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrsCALL.gov.au>.

To make a complaint about funeral bonds and pre-paid funerals, contact the office responsible for fair trading in your state or territory.

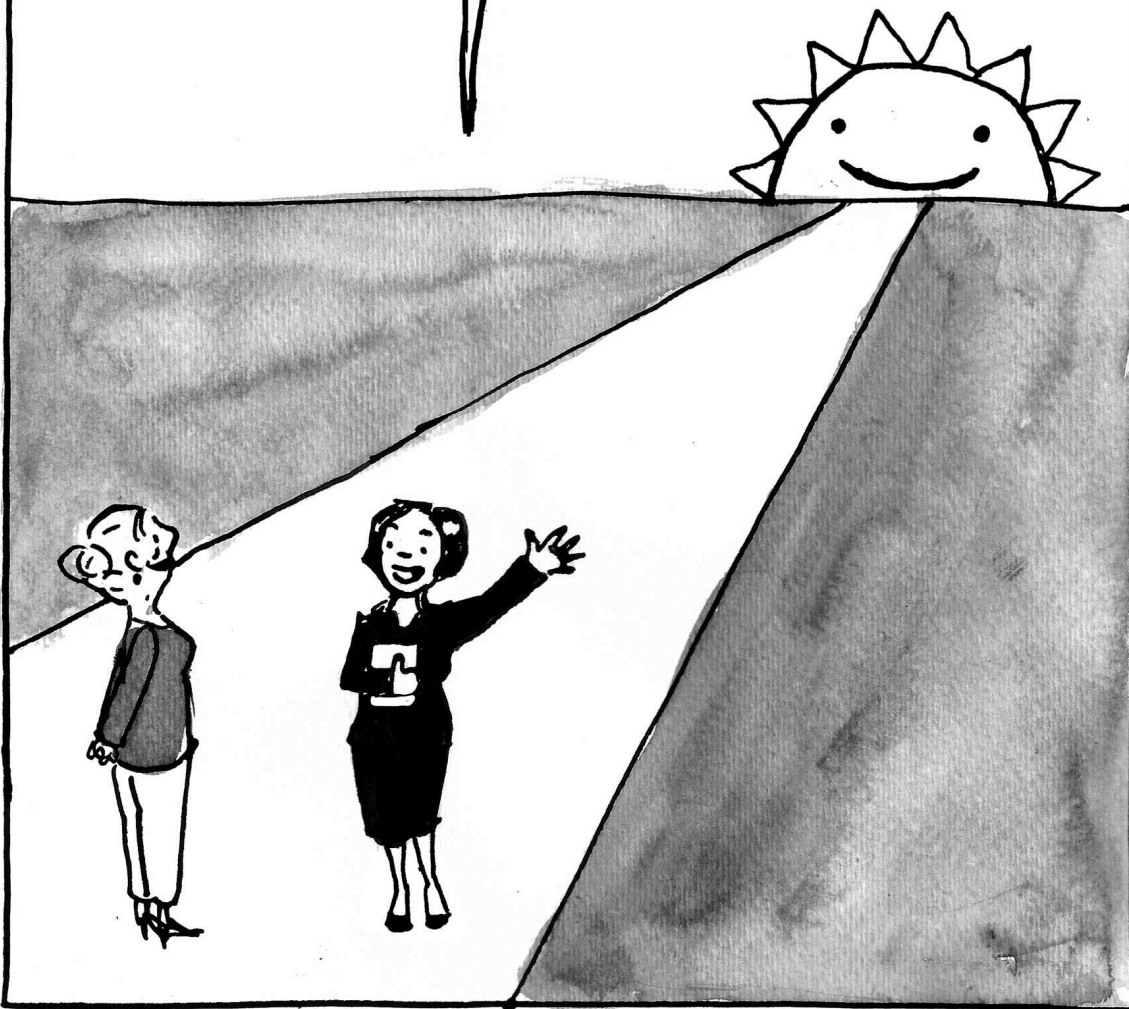
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| <p>Access Canberra</p> | <p>13 22 81 www.accesscanberra.act.gov.au GPO Box 158 Canberra City ACT 2601</p> |
| <p>NSW Fair Trading</p> | <p>13 32 20 Aboriginal enquiry officer 1800 500 330 TTY 1300 723 404 www.fairtrading.nsw.gov.au Website includes written and video information in 21 languages other than English</p> |
| <p>NT Consumer Affairs</p> | <p>1800 019 319 08 8999 1999 www.consumeraffairs.nt.gov.au</p> |
| <p>Office of Fair Trading Queensland</p> | <p>13 74 68 www.qld.gov.au/fairtrading GPO Box 3111 Brisbane Qld 4001</p> |
| <p>SA Office of Consumer and Business Services (CBS)</p> | <p>131 882 www.cbs.sa.gov.au GPO Box 1719 Adelaide SA 5001</p> |
| <p>Tasmanian Consumer Affairs and Fair Trading</p> | <p>1300 654 499 www.cbos.tas.gov.au Consumer, Building and Occupational Services PO Box 56 Rosny Park Tas 7018</p> |

6 Your right to support in making financial decisions

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| <p>Consumer Affairs Victoria (CAV)</p> | <p>1300 55 81 81 Koori Helpline 1300 66 15 11 www.consumer.vic.gov.au Website includes written information in 31 languages other than English GPO Box 123 Melbourne Vic 3001</p> |
| <p>WA Consumer Protection, Department of Mines, Industry Regulation and Safety</p> | <p>1300 304 054 www.commerce.wa.gov.au/consumer-protection Level 2 (Reception) 140 William Street Perth, WA</p> |

If the provider of the funeral product is a member of The Australian Funeral Directors Association you may make a complaint to them on **03 9859 9966**.

WHERE THERE'S A WILL THERE'S
A WAY... AND APPOINTING A POWER
OF ATTORNEY HELPS TOO...



7 Your right to plan your will and other end of life decisions

You can plan ahead to ensure your choices are respected as you get older. There are a number of official documents you can prepare in advance that govern how you will be cared for, medically and financially, if you become unable to make your own decisions in the future.

This chapter explains how to formally appoint someone to make decisions on your behalf for a time when you can no longer make them yourself.

7.1 Having capacity to make decisions

You have the right to make your own decisions as long as you have the capacity to do so.

Having capacity when making a decision means that you have the ability to:

- Understand the facts and main choices involved
- Weigh up the consequences of the choices
- Communicate your decision

Capacity can be lost through illness or because of an accident.

If you lose capacity, someone else will have to make decisions for you. This includes your financial decisions, your preferences for medical treatment, and how you want your assets distributed after the end of your life.

Documenting your wishes is a good idea to avoid situations such as the person you have spoken to not accurately remembering what you said, the person not being available when a decision needs to be made, or the person not relaying your views if they did not really agree with them.

7.2 Making a will

You may be surprised to know that around half of all Australians die without a will. If you do not want to leave behind a financial mess at the end of your life, it is important to get your affairs in order.

A will is generally a formal written and signed statement, which provides for the distribution of a person's property and assets, to take effect on that person's death. The legal basis and general nature of wills is the same across Australia.

Making a will is essential if you want to have a say over who will get a share of the money and property you leave behind. Your assets may be worth more than you realise. If you don't have a will, your assets will be divided among relatives according to a pre-determined formula contained in the law. If you don't have close relatives according to the law, your estate will go to the government.

Making a will can be a complex task, often requiring consideration of specialised financial, legal and tax issues to ensure that your estate is distributed according to your wishes. You need to ensure that your will document meets formal requirements to be valid. It is less risky to have a professional make your will to ensure it is done properly. A private solicitor, community legal centre or government service, such as a Public Trustee or Public Advocate, can help you write or update your will. If you are confident about making a will by yourself, there are will kits available from post offices, newsagents or the internet.

Update your will regularly, especially if you marry or divorce, have children or grandchildren, if you have lost your spouse or beneficiaries, or if your financial circumstances change.

If you feel you are being pressured when making or changing your will, find out about avoiding financial abuse. Refer to Chapter 8 in this resource.

Where to go for help

To get started on making a will, contact a solicitor.

In Western Australia, the Public Trustee manages a Will Bank where you can safely store your will. Contact the Public Trustee on **1300 746 116** or make an appointment to visit the Will Bank at 553 Hay Street, Perth.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

The Public Trustee in your state or territory can prepare your will directly or act as an executor. Fees usually apply.

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| ACT | Office of the Public Trustee and Guardian | 02 6207 9800 www.ptg.act.gov.au |
| NSW | NSW Trustee and Guardian | 1300 364 103 www.tag.nsw.gov.au |
| NT | Office of the Public Trustee | Darwin: 08 8999 7271 Alice Springs: 08 8951 5338 www.nt.gov.au/law/processes/about-public-trustee |
| Qld | The Public Trustee | General inquiries line 1300 360 044 www.pt.qld.gov.au |
| SA | Public Trustee | 1800 673 119 or 08 8226 9204 www.publictrustee.sa.gov.au |
| Tas | Public Trustee | 1800 068 784 www.publictrustee.tas.gov.au |
| Vic | State Trustees | 1300 138 672 or 03 9667 6466 www.statetrustee.com.au |
| WA | Public Trustee | 1300 746 116 www.publictrustee.wa.gov.au |

7 Your right to plan your will and other end of life decisions

The Law Society in your state or territory can help you find a private solicitor. If you can't afford a private solicitor, speak to the law society about community legal centres in your local area.

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| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

7.3 Appointing a person to make your financial decisions

At some point you may decide that it is in your best interest to appoint someone to make decisions on your behalf. A power of attorney is the legal document you use to appoint that person.

The person you appoint to be your attorney will be able to make legal and financial decisions as if they were in your shoes. They will be able to do things such as pay bills, sell your property and receive money on your behalf.

It is important to take steps to appoint a power of attorney well before you lose the ability to make decisions independently. If you do lose capacity before you have appointed a power of attorney, the government will appoint someone to make decisions for you.

(a) General power of attorney

A general power of attorney is the document used to give another person the power to make financial decisions temporarily. For example, you may require someone to pay bills and take care of routine financial matters while you are temporarily away on holiday, or for a one-off financial matter such as the sale of property.

A general power of attorney ceases to be valid when the person who made it loses capacity, the property it refers to is destroyed, or the person's circumstances change. For example, they move interstate, get married or divorced, become bankrupt, and other new circumstances.

(b) Enduring power of attorney

An enduring power of attorney is the document you can use to give another person the power to make decisions for you in the future when you no longer have capacity and you are unable to make decisions.

Unlike a general power of attorney, an enduring power of attorney remains valid when the person who made it loses capacity in the future.

You can appoint one or more people to deal with your affairs. You can set limits on what you authorise them to do and specify if they must act separately or together, what date they can start acting (whether that is immediately, on a specific date, or only after you have lost capacity), and conditions on how they carry out the role.

Choose someone who you trust, who is available to help when needed and who is capable of making good decisions that respect your values, preferences and wishes.

You may want to get legal advice when completing an enduring power of attorney, especially if your financial circumstances are not straightforward.

If you do not know anyone suitable, the Public Trustee or Advocate in your state or territory can be appointed as your decision maker. This is an independent and impartial body established by the government with responsibility for substitute decision making.

When you have appointed an enduring power of attorney, and their powers have commenced, they have a responsibility to act in your best interests. They cannot use your money to benefit themselves unless you say so. If you notice this happening, seek legal advice immediately.

You can change or revoke an enduring power of attorney as long as you have capacity. A court or relevant tribunal can also review the actions of your attorney and suspend or revoke their powers.

The process for making an enduring power of attorney is different across the states and territories of Australia. In some states and territories appointing an enduring power of attorney allows another person to make decisions on your behalf across a range of matters in addition to financial matters. For example, you may be able to authorise them to make decisions about your health care or where you live.

- In the ACT, Queensland, South Australia and Victoria, a person appointed under an enduring power of attorney can deal with health and personal care matters if you specify this function in their powers, but they cannot make medical treatment decisions.
- In the NT, a decision maker appointed under an Advance Personal Plan can make decisions about financial, medical, health care, lifestyle and other matters if you state this in the document.

Be aware that if you move between states and territories, your documents may not be recognised in your new location. In general, an enduring power of attorney made in one state or territory is recognised in another state or territory.

It can be more complicated if you own land and property interstate or overseas. You should contact the relevant authority, usually the Civil and Administrative Tribunal or Public Guardian, in your new state or territory to discuss and clarify your situation. Refer to the planning resources listed in the following section.

7.4 Advance care planning

You have a right to make your own decisions about your health care and medical treatment, but you may want to plan ahead. If you have an accident, become seriously ill or develop a form of dementia, you may lose the capacity to make decisions and be unable to express your wishes about medical treatment.

Around half of Australians will not be able to communicate their wishes when they are near death. Doctors and family members may be unaware of your treatment preferences at this time if these have not been discussed and recorded earlier. Therefore, it is a good idea to plan your medical treatment in advance and record the health care and medical treatment that you want in the future. This process is called advance care planning.

Often people make an advance care directive when they are diagnosed with a life-limiting condition. Advance care planning helps doctors, family and friends understand what treatment you would and wouldn't want in the future.

You may also use the advance care planning document to nominate who you would like to make decisions about your health care and medical treatment for a time when you are unable to do so.

(a) Advance care directive

The official document that records your future health care wishes is commonly known as an advance care directive or health directive. You need to make this document when you are legally competent and of sound mind. Your advance care directive will come into action when you lose capacity and you can no longer make decisions or communicate your wishes.

If you need help to prepare your advance care directive, assistance can be provided by a trained advance care plan facilitator and your doctor. Your doctor can help you understand your illness, treatment options and future illness path. You are not required to consult a lawyer.

It is important to communicate your preferences and wishes. You should lodge copies of your documents with the advance care planning program in your state or territory, your doctor and your lawyer. You can also upload your document to My Health Record.

If you need to change or revoke your documents, you can do so by making a new document as long as you have capacity. The most recently dated document overrides the older document. It is important to inform your doctor and other people who need to know your wishes of the changes and give them copies of the new document.

The name given to this document and the procedures you must follow differ in each state and territory.

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|-----|--------------------------|
| ACT | Health Direction |
| NSW | Advance Care Directive |
| NT | Advance Personal Plan |
| Qld | Advance Health Directive |
| SA | Advance Care Directive |
| Tas | Advance Care Directive |
| Vic | Advance Care Directive |
| WA | Advance Health Directive |

An advance care directive can be legally binding. This depends on how it was made, how current it is and what instructions it contains.

(b) Enduring Guardian

The role of an enduring guardian is to make personal, lifestyle, healthcare and medical treatment decisions for you for a time when you can no longer make decisions yourself. You can plan ahead. While you have capacity to make decisions, you can appoint someone you trust to take on this role in the future.

The person you appoint must accept the responsibility in writing. You can set limits on which decisions you want them to make and you can include instructions and conditions that direct how they perform their function.

In general, an enduring guardian cannot make financial decisions unless you also appoint them under an enduring power of attorney. In Victoria, the equivalent role is called a medical decision maker.

Be aware that if you move interstate your documents may not be recognised automatically in your new state or territory. Contact the Public Guardian or Administrative Tribunal in your new state or territory to discuss and clarify your situation. Refer to the contacts listed in the following section of this chapter.

In general, an interstate enduring guardianship is recognised if it could have been made under the law in your new state or territory. This means it would not be recognised if it authorises directives that are prohibited under the state or territory law, such as voluntary euthanasia.

In the ACT, Tasmania and Western Australia, all interstate documents need to be recognised by the State Administrative Tribunal. If you have capacity it may be easier to complete new documents than to apply to the Tribunal for recognition of interstate documents. You may have to pay fees for making new documents.

(c) Guardian or Substitute Decision Maker

If you are in a medical situation where you are able to make your own decisions, a guardian or substitute decision maker can be appointed for you.

This would happen at a time when you do not have capacity, for example, if you are unconscious but you have not appointed an enduring guardian or made an advance care directive.

In this situation, the treating doctor or the state administrative tribunal will appoint a substitute decision maker to give consent for your medical treatment. Usually the person will be your spouse, one of your children, your unpaid carer, a close relative, the Public Guardian or the Public Advocate appointed as a guardian. Each state has an ordered list of people to ask.

Some states use a different name for this role. In the ACT and Queensland, it is called a Health Attorney. In NSW, Tasmania and Victoria, it is called a Person Responsible.

7.5 Where to find planning resources in your state and territory

There are many written resources, informational videos, guides and kits available in each state and territory to help you plan for the future and prepare the necessary paperwork. Some websites provide written and audio resources in languages other than English.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

| National resources | |
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| <p>Advance Care Planning Australia (ACPA)</p> | <p>ACPA is a national program funded by the Australian Department of Health. ACPA encourages people to consider their current and future health goals, values and beliefs. Contact the ACPA National Advisory Service on 1300 208 582 or visit www.advancecareplanning.org.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • View video information for your state or territory • Read and download fact sheets and information for your state or territory • Access written and audio information in 16 languages other than English |
| <p>Department of Veterans' Affairs (DVA)</p> | <p>The DVA publishes a Planning Ahead kit and guide to help you put your affairs in order. Contact DVA on 1800 555 254 or visit www.dva.gov.au (enter 'planning ahead' in the search tool).</p> |

Australian Capital Territory

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| <p>Office of the Public Trustee and Guardian</p> | <p>Call 02 6207 9800 or visit www.ptg.act.gov.au. On the website you can:</p> <ul style="list-style-type: none"> • Appoint a person under an Enduring Power of Attorney online • Read or download the booklet called The Power to Choose: Your Guide to Completing an Enduring Power of Attorney • Make your Will online • Read or download fact sheets about Wills • Read or download Will information for Aboriginal and Torres Strait Islander peoples |
| <p>ACT Health</p> | <p>Visit www.health.act.gov.au (enter 'advance care planning' in the search tool).</p> |
| <p>The Law Society of the ACT</p> | <p>To find a private solicitor or get a referral to a community legal centre, call 02 6274 0300 or visit www.actlawsociety.asn.au.</p> |
| <p>Legal Aid ACT</p> | <p>For legal information, referrals, and in some cases advice, call 1300 654 314 or visit www.legalaidact.org.au.</p> |
| <p>If you are moving to the ACT</p> | <p>In general, an Enduring Power of Attorney made in another state or territory is recognised in the ACT. All interstate guardianship and health directive documents must be officially registered with the ACT Civil and Administrative Tribunal (ACAT) to be valid in the ACT. To clarify your situation, call 02 6207 1740, visit www.acat.act.gov.au or write to: GPO Box 370, Canberra ACT 2601.</p> |

| New South Wales | |
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| NSW Trustee and Guardian | <p>Call 1300 364 103 or visit www.tag.nsw.gov.au. On the website you can:</p> <ul style="list-style-type: none"> • Start filling out your documents (but you must make an appointment to finish) • Read online written information and FAQs about Powers of Attorney • Read or download a brochure about Wills, Powers of Attorney and Enduring Guardianship called Have you planned ahead? • Read or download a booklet called Guide for Powers of Attorney • Access a schedule of fees for services • Use the online service finder to locate the branch office or travelling service in your area • Book an appointment using an online form |
| Planning Ahead Tools website | <p>This central resource is jointly developed by NSW Office of Ageing, NSW Trustee and Guardian, and NSW Public Guardian. It provides written and video information for your future legal, health and financial decisions. Call 1300 887 529 or visit www.planningaheadtools.com.au. On the website you can access:</p> <ul style="list-style-type: none"> • Planning Ahead Tools about Wills, Powers of Attorney and Enduring Guardianship • Aboriginal Wills Handbook • Video information about planning ahead • Written information in 15 languages other than English • Glossary of relevant terms |
| The Law Society of NSW | <p>To find a private solicitor or get a referral to a community legal centre, call 02 9926 0333 or visit www.lawsociety.com.au.</p> |

New South Wales (continued)

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| <p>LawAccess NSW</p> | <p>For legal information, referrals, and in some cases advice, call 1300 888 529 or visit www.lawaccess.nsw.gov.au.</p> |
| <p>If you are moving to NSW</p> | <p>In general, an Enduring Power of Attorney made in another state or territory is automatically recognised in NSW (but an Enduring Power of Attorney made overseas is not). An enduring guardianship or medical decision maker made interstate would be recognised if it could have been made under the law in NSW. To clarify your situation, contact:</p> <p>The Guardianship Division of the NSW Civil and Administrative Tribunal on 1800 006 228 or 02 9556 7600 or visit www.ncat.nsw.gov.au.</p> <p>Information and Support Branch, NSW Public Guardian on 1800 451 510 or 02 8688 6070 or visit www.publicguardian.justice.nsw.gov.au.</p> |

| Northern Territory | |
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| Office of the Public Trustee | <p>Call 08 8999 7271 (Darwin) or 08 8951 5338 (Alice Springs) or visit www.nt.gov.au/law/processes/about-public-trustee.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Read or download information about making a Will • Access the Will storage service • Register your Advance Personal Plan for free |
| Office of the Public Guardian | <p>Call 1800 810 979 or visit www.publicguardian.nt.gov.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Read or download information about guardianship, powers of attorney, and decision making capacity (not Wills) • Access the Guardians Guide |
| Law Society NT | <p>To find a private solicitor or get a referral to a community legal centre, call 08 8981 5104 or visit www.lawsocietynt.asn.au.</p> |
| NT Legal Aid Commission | <p>For legal information, referrals, and in some cases advice, call 1800 019 343 or visit www.legalaid.nt.gov.au.</p> |
| If you are moving to the NT | <p>In general, an Enduring Power of Attorney made in another state or territory is recognised in the NT. An interstate enduring guardianship would be recognised if it could have been made under the law in the NT. To clarify your situation, contact the Office of the Public Guardian on 1800 810 979 or visit www.publicguardian.nt.gov.au.</p> |

Queensland

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| <p>The Public Trustee</p> | <p>The Enduring Power of Attorney Unit at the Public Trustee operates a free and confidential information line that provides information about Enduring Powers of Attorney (but does not provide legal advice). Contact the Enduring Power of Attorney Information Line on 1300 651 591 or visit www.pt.qld.gov.au.</p> <p>The Public Trustee also provides:</p> <ul style="list-style-type: none"> • General information about Wills and Advance Care Directives • A state-wide outreach program to help people make Wills • Financial administration for people with impaired decision making capacity |
| <p>Office of the Public Guardian</p> | <p>The Public Guardian acts for adults with impaired capacity, but does not manage a person’s money and cannot make any decisions regarding money or finances. Call 1300 653 187 or visit www.publicguardian.qld.gov.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Access fact sheets for adults with impaired capacity • Read information about the Office of the Public Guardian, principles of supported decision making, planning for life including Enduring Powers of Attorney, Advance Care Directives, and Statutory Health Attorneys • Read or download fact sheets about the services the Office of the Public Guardian for adults with impaired decision making capacity in 17 languages other than English |

| Queensland (continued) | |
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| Queensland Law Society | To find a private solicitor or get a referral to a community legal centre, call 1300 367 757 or visit www.qls.com.au . |
| Legal Aid Queensland | For legal information, referrals, and in some cases advice, call 1300 65 11 88 or visit www.legalaid.qld.gov.au . |
| Queensland Health website | To read or download the Advance Care Planning short brochure or the longer booklet (85 pages), visit the website at www.health.qld.gov.au . |
| Queensland Office of Advance Care Planning | To access the My Care, My Choices Advance Care Planning website, visit https://metrosouth.health.qld.gov.au/acp . The website has resources in 14 languages other than English. |
| If you are moving to Queensland | In general, an Enduring Power of Attorney made in another state or territory is recognised in Queensland. An enduring health care document made interstate would be recognised if it could have been made under the law in Queensland. To clarify your situation, contact the Queensland Civil and Administrative Tribunal (QCAT) on 1300 753 228 or visit www.qcat.qld.gov.au . |

South Australia

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| <p>SA Office of the Public Advocate</p> | <p>Call 1800 066 969 or 08 8342 8200 or visit www.opa.sa.gov.au.</p> <p>On the website you can read or download fact sheets and FAQs about Enduring Powers of Attorney, Guardianship, medical consent, and Advance Care Planning.</p> |
| <p>Office of the Public Trustee</p> | <p>Call 1800 673 119 or 08 8226 9200 or visit www.publictrustee.sa.gov.au.</p> <p>On the website you can access Planning Ahead information about Wills, Powers of Attorney, and Advance Care Directives.</p> |
| <p>SA Health</p> | <p>Visit www.sahealth.sa.gov.au (enter 'advance care directive' in the search tool).</p> |
| <p>The Law Society of SA</p> | <p>To find a private solicitor or get a referral to a community legal centre, call 08 8229 0200 or visit www.lawsocietysa.asn.au.</p> |
| <p>Legal Services Commission of SA</p> | <p>For legal information, referrals, and in some cases advice, call 1300 366 424 or visit www.lsc.sa.gov.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Read information about Advance Directives, guardianship and administration, medical treatment, Wills and estates • Access information about DIY Advance Care Directive Kit • Access a glossary of legal terms • Use an online search tool to find legal services by topic • Access the Law Handbook online. It includes chapters about legal issues such as Wills and Powers of Attorney. It is arranged alphabetically and written in plain language (not legal language). Visit www.lawhandbook.sa.gov.au. |

| South Australia (continued) | |
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| If you are moving to SA | <p>In general, an Enduring Power of Attorney made in another state or territory is recognised in SA. An enduring health care document made interstate would be recognised if it could have been made under the law in SA and does not authorise directives that are prohibited in SA. To clarify your situation, contact the South Australian Civil and Administrative Tribunal (SACAT) on 1800 723 767 or visit www.sacat.sa.gov.au. (Note: SACAT replaced the Guardianship Board in SA.)</p> <p>You can also contact the Office of the Public Advocate using the details listed above.</p> |

| Tasmania | |
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| Public Trustee | Call 1800 068 784 or visit www.publictrustee.tas.gov.au . On the website you can access written information, video information, FAQs and make an appointment using an online form. |
| Guardianship and Administration Board | To access official forms, infosheets and a Handbook for Enduring Guardians, or to register documents made interstate, call 1300 799 625 or 03 6165 7500 or visit www.guardianship.tas.gov.au . |
| Department of Health and Human Services | Call 1300 135 513 or visit www.dhhs.tas.gov.au (enter 'advance care planning' or 'palliative care' in the search tool). On the website, you can: <ul style="list-style-type: none"> • Access information about advance care planning and the Person Responsible role • Download the Capacity Toolkit • Download the Tasmanian Advance Care Directive form (in large print). |
| Palliative Care Tasmania | Call 03 6231 2799 (Head office) or 0407 124 261 (Northern office), or visit www.tas.palliativecare.org.au . Note the offices are closed on Fridays. On the website, you can: <ul style="list-style-type: none"> • Access information about advance care planning, grief and loss, planning for the future and other topics • Download the Guide to Advance Care Planning in Tasmania • Download the Guide to Advance Care Yarning for the Tasmanian Aboriginal Community • View videos to help navigate Advance Care Planning and Palliative Care • Access written and audio information (from Palliative Care Victoria) in 18 languages other than English |

| Tasmania (continued) | |
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| Video about Tasmanian Advance Care Directive | Palliative Care Tasmania has an information video about advance care planning. It explains the roles of the Advance Care Directive, Enduring Power of Attorney, Person Responsible and Enduring Guardian. It includes examples of how to have difficult conversations with your family and friends and instructions about how to complete the Advance Care Directive. Access the video via the Palliative Care Tasmania website above, or on youtube (enter 'youtube advance care directive tasmania' in your internet search engine). |
| The Law Society of Tasmania | To find a private solicitor or get a referral to a community legal centre, call 03 6234 4133 or visit www.lst.org.au . |
| Older People's Legal Service, Legal Aid Commission of Tasmania | For legal information, referrals, and in some cases advice, call 1300 366 611 or visit www.legalaid.tas.gov.au (with Legal Talk live chat function). Note: The Elder Law Clinic run monthly by Legal Aid and COTA Tasmania provides free face-to-face legal advice for people aged 65 and over. |
| If you are moving to Tasmania | In general, an Enduring Power of Attorney made in another state or territory is recognised in Tasmania. All interstate guardianship and health directive documents must be officially registered with the Guardianship and Administration Board to be valid in Tasmania. To clarify your situation, contact Guardianship and Administration Board on the details listed above. |

Victoria

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| <p>Office of the Public Advocate</p> | <p>Call 1300 309 337 or visit www.publicadvocate.vic.gov.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Download a form for appointing an Enduring Power of Attorney • Read or download the Guide for Attorneys • Read information or download fact sheets about the role of the Power of Attorney and Supporting Power of Attorney • Read information or download fact sheets about the role of the Medical Treatment Decision Maker and Person Responsible • View a step-by-step checklist about the Medical Treatment Decision Maker • View or download a medical consent step-by-step flowchart • Read information for people who have been appointed as attorney, medical agents or supportive attorneys • Access information in 12 languages other than English |
| <p>State Trustees</p> | <p>To access information about powers of attorney and making a Will, call 03 9667 6466 or 1300 138 672 or visit www.statetrustee.com.au.</p> |
| <p>Vic Health Advance Care Planning website</p> | <p>For general information visit the Vic Health website at www.health.vic.gov.au (enter your topic in the search tool).</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Read general information about medical consent • Download Advance Care Directive forms • Download forms to appoint or revoke a Medical Treatment Decision Maker or Support Person • Read instructions for completing the forms • Access a checklist of steps |

| Victoria (continued) | |
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| Better Health Channel | The Better Health Channel has written and video resources and information about medical consent and decision making as part of a campaign called Have the Conversation. Visit https://betterhealth.vic.gov.au/havetheconversation . |
| Law Institute of Victoria | To find a private solicitor or get a referral to a community legal centre, call 03 9607 9550 or visit www.liv.asn.au . |
| Victorian Legal Aid | <p>For legal information, referrals, and in some cases advice, call 1300 792 387 or visit www.legalaid.vic.gov.au.</p> <p>You can order free copies of resources such as:</p> <ul style="list-style-type: none"> • Booklet called Take Control (includes official forms) • Companion booklet called Your Voice – Trust your choice, a companion resource to Take Control • Booklet called Side by Side: A Guide for People Wanting Support to Make Decisions • Brochure called Role of a Medical Support Person • Brochure called Supported Decision Making in Victoria: For Families and Carers • A series of fact sheets developed by the Victorian Aboriginal Legal Service and Office of the Public Advocate for Victoria’s Koori community called Your Life, Your Choices: Planning for Your Future about planning, powers of attorney, guardianship and medical treatment decisions • You can access information in 24 languages other than English |
| If you are moving to Victoria | In general, an Enduring Power of Attorney made in another state or territory is recognised in Victoria. An interstate enduring guardianship would be recognised if it could have been made under the law in Victoria. To clarify your situation, contact the Victorian Civil and Administrative Tribunal (VCAT) on 1300 01 8228 or visit www.vcat.vic.gov.au . |

Western Australia

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| <p>Office of the Public Advocate</p> | <p>Call 1300 858 455 or 08 9278 7300 or visit www.publicadvocate.wa.gov.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Read or download fact sheets about Enduring Powers of Attorney, Enduring Guardianship and Advance Care Directives (not Wills) • Access the Information Kit about Enduring Powers of Attorney • Access brochures and the Information Kit about Enduring Powers of Guardianship • Read or download a brochure about medical consent called Who Will Make Decisions for You • Download official forms |
| <p>The Public Trustee</p> | <p>The Public Trustee can provide information about Wills and can help you prepare an Enduring Power of Attorney. If you live more than 50 km from Perth, ask them to organise a face-to-face meeting near you or a telephone consultation. Call 1300 746 116 or visit www.publictrustee.wa.gov.au.</p> |
| <p>WA Will Bank</p> | <p>The Public Trustee manages the WA Will Bank where you can safely store your Will. It is located at 553 Hay Street, Perth.</p> |

| Western Australia (continued) | |
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| Healthy WA | <p>The Healthy WA website is run by the Department of Health. Visit www.healthywa.wa.gov.au.</p> <p>On the website you can:</p> <ul style="list-style-type: none"> • Access an e-learning module about advance care planning (It takes around 30 minutes to complete) • Browse general advance care planning information and resources • Read or download the Patient’s Guide • Read or download a brochure about advance care planning for Aboriginal Community • Read information and FAQs about the Advance Health Directive • Read or download a Booklet called Preparing an Advance Health Directive • Download the official Advance Health Directive form • Read or download bilingual forms, brochures and information in 19 languages other than English |
| The Law Society of WA | <p>To find a private solicitor or get a referral to a community legal centre, call 08 9324 8600 or visit www.lawsocietywa.asn.au.</p> |
| Legal Aid WA | <p>For legal information, referrals, and in some cases advice, call 1300 650 579 or visit www.legalaid.wa.gov.au.</p> |
| If you are moving to WA | <p>All interstate documents need to be recognised by the State Administrative Tribunal. To clarify your situation, call 1300 306 017 or 08 9219 3111 or visit www.sat.justice.wa.gov.au.</p> <p>If you have capacity, it is usually easier to complete a new WA directive than to apply to the Tribunal for recognition of interstate documents. Contact the Office of the Public Advocate using the details listed above.</p> |

7.6 Appointing nominees for government services

There are a number of nominees and support persons you can appoint to help you manage your financial affairs and deal with government departments on your behalf.

Be aware that all of the nominee appointments have more limited functions than a power of attorney and none has the same responsibilities as a person you appoint under a power of attorney. If you are prepared to appoint a person to deal with government services on your behalf, you might consider appointing them as your attorney. This does not take away your right to make your own decisions or be involved in decision making process.

(a) Centrelink nominees

For dealing with Centrelink, you can appoint a Centrelink nominee. There are three types of nominees who can deal with different Centrelink matters on your behalf.

- **A Centrelink correspondence nominee** can ask Centrelink questions, tell Centrelink about changes to your personal circumstances, complete and sign forms and statements about you, attend appointments with or without you, and receive copies of your letters from Centrelink.
- **A Centrelink payment nominee** can receive and use your Centrelink payments on your behalf. They must keep records of the payments and how they spend the money.
- **A person permitted to enquire** can call or visit Centrelink to enquire about your Centrelink payments and services. This can be a person or an organisation, such as a representative of your residential aged care home.

To appoint a nominee, contact Centrelink's Older Australian line on **132 300** or visit www.humanservices.gov.au. You can also use your myGov account linked to your online Centrelink account. For more information about accessing government services online, refer to Chapter 4 in this resource.

(b) Medicare authorised representative

For dealing with Medicare, there are a number of people who can assist you to deal with your affairs. These include:

- Your appointed **power of attorney**
- A **guardian** or administrator appointed by a court or tribunal
- An **authorised representative** is a person you nominate to help you if you can no longer manage your own affairs due to a medical condition or disability. The person is normally your close friend or relative, but cannot be a paid carer.

To appoint a nominee, contact Medicare on **132 011** or visit www.humanservices.gov.au. You can also use your myGov account linked to Medicare. For more information about accessing government services online, refer to Chapter 4 in this resource.

(c) Aged Care nominee

If you are living in residential aged care or you are getting a home care package, you can appoint someone to deal with Aged Care on your behalf. That person is called an Aged Care nominee. They can get details from Aged Care about your care costs, give Aged Care details about your income and assets, and receive letters from Aged Care about you.

To appoint a nominee, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au. You can also use your myGov account linked to My Aged Care.

For more information about accessing government services online, refer to Chapter 4 in this resource.

(d) DVA nominated representative

You can appoint a person to deal with the Department of Veterans Affairs and handle DVA matters on your behalf. There are some limitations to their powers. Nominated representatives include:

- **A power of attorney** can deal with all your DVA matters, except they cannot receive your payments of pension, veteran payment or allowances.
- **A Guardian**, who has been appointed under state or territory law, can deal with all your DVA matters, except they cannot receive your payments of pension, veteran payment or allowances.
- **A nominated representative**, with your written approval, can deal with DVA on your behalf, but they cannot receive your payments of pension, veteran payment or allowances.

There are only two ways you can appoint someone to receive your pension, payment or allowance payable under the Veterans' Entitlements Act 1986. These are:

- An **agent** appointed in writing by you
- A **trustee** appointed in writing on behalf of you after you have lost capacity and only with two professional certificates confirming this

To appoint a nominated representative, contact DVA on **1800 555 254** or visit www.dva.gov.au. You can also use your myGov account linked to MyService. For more information about accessing government services online, refer to Chapter 4 in this resource.

7.7 Other authorised persons

There are a number of other situations in which you can authorise someone to use your money and act on your behalf. However, there are potentially quite serious risks in doing so.

For dealing with telecommunications and utility companies, while it is possible to authorise a person to help you pay for services and goods, there is a potential risk they also sign you up for expensive purchases and other things you cannot afford.

To pay your bills and other regular expenses, such as rent, it is less risky for you to set up an automatic direct debit payment from your bank account or an automatic Centrepay deduction with Centrelink.

Similarly, while it is possible to give someone an 'authority to operate' your bank account to cover regular expenses and routine financial matters, there is a risk they could use your money for something else.

To cover all these situations, you might consider appointing someone to help you with financial matters under a power of attorney. A power of attorney has obligations that a person acting on an authority to operate does not. Appointing an attorney does not take away your right to make your own decisions or be involved in decision making processes.

For more information about powers of attorney, refer to the previous section of this chapter.

7.8 Nominating a person to receive superannuation death benefits

When a person dies, the balance of their super fund will be distributed to a single or multiple beneficiaries. However, your super does not automatically form part of your estate and therefore it is not automatically distributed as part of your will.

The trustee of your super fund is responsible for the distribution of your superannuation death benefits. The death benefit includes the balance of the super account plus any life insurance cover through the super fund. It can be paid to your legal representative (the executor of your estate) or to your dependants. Your beneficiaries can be:

- Your spouse (including same-sex and de facto)
- Child of any age (including adopted and stepchildren)
- Someone in an interdependency relationship with you (which is defined in superannuation law and basically means a relationship between two people where they have a close personal relationship and generally live together and provide each other with financial and emotional support and personal care)

- Someone who depends on you financially
- Your legal personal representative (the executor or administrator of your estate)

If you would like to decide who receives your super money and any insurance benefits and in what proportions, you will need to nominate a beneficiary. Most super funds let you nominate who you would like to receive your death benefits. If you do not nominate someone, the super fund trustee will decide who receives your money.

There are two types of nomination:

1. **A binding nomination** leaves your super fund trustee with no choice about who gets your death benefit. You choose who receives your money. If you nominate your spouse or dependents in a binding nomination, the death benefit will be paid directly to them and will not form part of your estate. If you nominate your personal legal representative, the death benefit will form part of your estate and will be dealt with according to your will.

A binding nomination can be **lapsing** which means it must be confirmed or updated every three years, or **non-lapsing** which means it will stay valid until you change or revoke it.

2. **A non-binding nomination** guides your super fund trustee on your wishes, although the trustee is not bound to follow the nomination or the instructions in your will.

A non-binding nomination will not expire unless you change or revoke it.

Some super funds do not accept binding nominations but they do permit non-binding nominations. Each fund's governing rules are different and they may impose other restrictions on the trustee's discretionary power to pay superannuation death benefits. Contact your super fund to find out the rules that apply to your account.

In deciding how to distribute a death benefit, the trustee of a super fund must act fairly and reasonably. While the trustee's discretion is not overridden by your will, if a trustee does make a distribution to your legal representative, the benefits will be distributed in accordance with your will.

You may need to update your nominations if your family situation changes.

Where to go for more information

For more information about superannuation death benefits and nominating beneficiaries, contact your super fund.

You can also login online to your super account using your super fund's website to nominate your beneficiaries.

Preparing a binding death benefit nomination is a complex decision. You should seek financial and legal advice before making your decision.

Financial planners and advisers can give you more information and advice about superannuation death benefit distributions.

Your super fund can recommend a financial advisor, or for help finding a licensed financial adviser:

- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- Contact the Association of Financial Advisers on **1800 656 009** or use the online Find a Financial Adviser tool at www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

7 Your right to plan your will and other end of life decisions

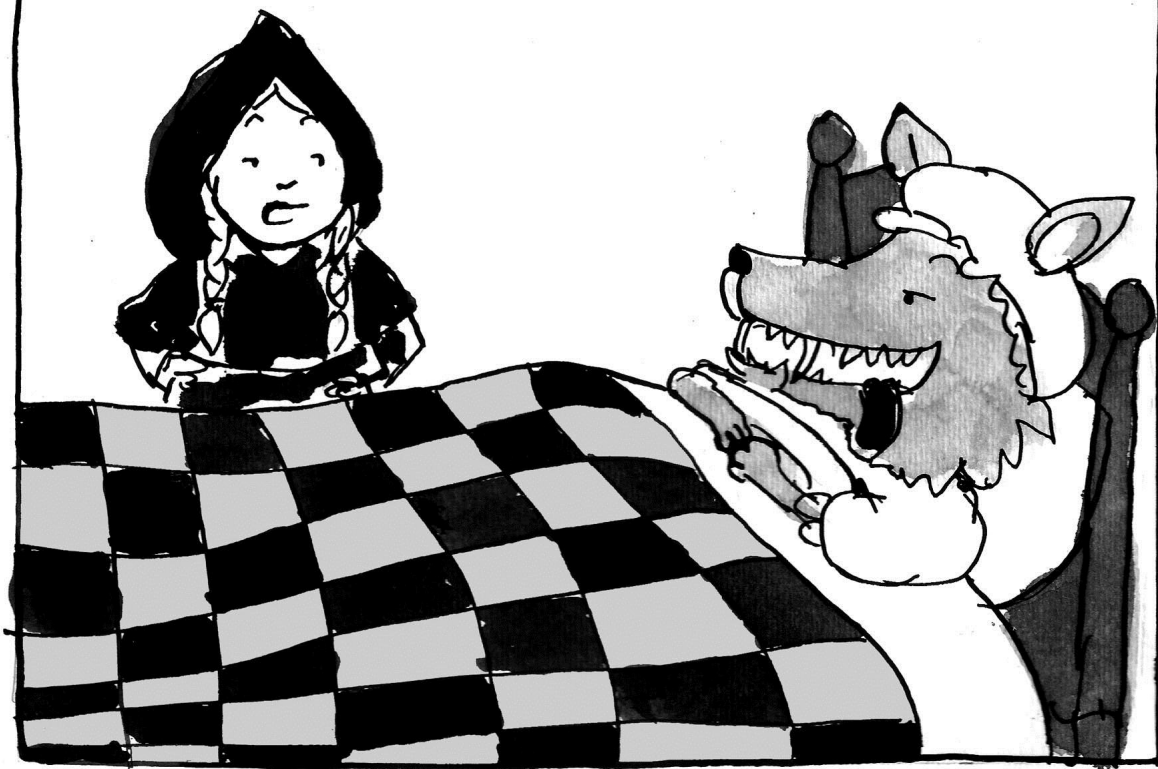
The law society in your state or territory can help you to find a private solicitor or refer you to a community legal centre.

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| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

For legal information, referrals, and in some cases advice, contact legal aid.

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| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

EITHER YOU'RE REALLY LOOKING
TERRIBLE, GRANDMA, OR THIS
IS A CLEAR CASE OF IDENTITY
FRAUD...



8 Your right to be free from financial abuse

Older people, like everyone else, need to be aware of the risk of financial abuse. Close family and friends may abuse their relationships of trust to access older people's finances or pressure them into giving away money. Scammers and fraudsters use sophisticated methods to trick people out of their money. In retirement this can have a devastating effect. You have a right to be safe from such abuse. This chapter explains how financial abuse happens and gives you information about services that can help you to protect yourself.

8.1 Financial abuse by family and friends

Financial abuse occurs when a person you trust uses that relationship of trust to gain access to your money or property. Sometimes the people pressuring you for money or abusing your trust are your children or good friends. Financial abuse can take many different forms:

- Pressure to act as guarantor for a loan
- Pressure to transfer or sell your house
- Pressure to take out a loan in your name for someone else to repay
- Pressure to give away your money
- Money you have loaned not being repaid
- Persons authorised to manage your money not acting in your best interest, or using your money for themselves

Keep the following in mind to ensure you are safe from financial advice.

1. **Get independent legal advice.** Never sign any legal documents without getting advice about the consequences of signing. You always have the right to get your own independent legal advice. Legal documents such as loans, mortgages and guarantees can be difficult to understand. Don't rely on family or friends to explain these to you. Make sure the lawyer you see is independent and that you can speak to them in private.
2. **Know what is at stake.** If you use your home as security for a loan, you risk losing your home and potentially being made bankrupt. If the borrower cannot pay back their loan, the bank can take your home. You can still be evicted even if you transferred your home to someone else on the condition that you would still have a right to live in it.

You should also find out how your Age Pension will be affected before you agree to anything such as giving away money or selling property. These actions may affect your pension payments.

3. **Think about whether your family or friends can repay money.** This is important if you are thinking about acting as a guarantor, loaning money, or taking out a loan in your name for someone else to repay. You have probably been asked for help because their bank thinks they cannot repay the loan on their own. The person seeking a loan from you may be optimistic and might not have thought carefully about what will happen to you if they do not meet repayments. Be realistic about whether the loan will be repaid.
4. **Consider all your options.** Before you give others access to your money decide what kind of help you need. This will prevent you giving away too much control over your affairs. If you have many concerns about managing your money and you are not sure who to trust, there are public services to help you manage your affairs.
5. **Get it in writing.** If you give money to a friend or family member make it clear in writing whether you intend to give the money as a gift or whether you expect the money to be repaid. If there is nothing in writing it will be difficult to show that money was given as a loan and not intended to be a gift. Putting the arrangements in writing will assist if there are problems in having the money repaid.
The written agreement should state all the terms of the agreement and be signed by both of you. Seek legal advice before you sign.
6. **Don't be afraid to say no.** You always have the right to protect your own financial security by saying no.
7. **Be vigilant.** If you have authorised others to access your finances or made a loan that you expect to be repaid, keep a close eye on what is happening to your money. Check your bank account statements regularly. If you don't understand decisions that someone else is making about your money or property, ask questions and seek help.

Where to go for more information

Contact the ASIC Infoline on **1300 300 630** or visit the MoneySmart website at www.moneysmart.gov.au. On the website you can access a fact sheet called Love and Loans about acting as a guarantor (enter 'love and loans' in the search tool). Centrelink's Financial Information Service (FIS) can provide information about how your Age Pension will be affected if you give away money or assets. Call **132 300** and ask to speak with a FIS officer.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrsccall.gov.au>.

Where to go for help

Contact a service that specialises in providing information and advocacy services aimed at preventing financial abuse.

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| National | National Elder Abuse Phone Line | Free call 1800 353 374 (1800 ELDERHelp) Note your call will be automatically redirected to a specialist service in your state or territory |
| ACT | Older Persons ACT Legal Service (OPALS) | 02 6243 3436 www.communityservices.act.gov.au (enter 'elder abuse' in the search tool) |
| NSW | NSW Elder Abuse Helpline and Resource Unit | 1800 628 221 www.elderabusehelpline.com.au |
| | Seniors Rights Service | 1800 424 079 seniorsrightsservice.org.au |
| NT | Elder Abuse Information Line, Darwin Community Legal Service Aged and Disability Advocacy Service | 1800 037 072 www.dcls.org.au |
| Qld | Elder Abuse Prevention Unit | 1300 651 192 www.eapu.com.au |
| | Seniors Legal and Support Service, Caxton Legal Centre | 07 3214 6333 www.caxton.org.au |
| SA | Aged Rights Advocacy Service | 08 8232 5377 www.sa.agedrights.asn.au |
| Tas | Elder Abuse Helpline, Advocacy Tasmania | 1800 441 169 Mobile or Interstate: 03 6237 0047 www.advocacytasmania.org.au |

8 Your right to be free from financial abuse

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| Vic | Seniors Rights Victoria | 1300 368 821 www.seniorsrights.org.au |
| WA | WA Elder Abuse Helpline, Advocare | 1300 724 679 Country callers: 1800 655 566 www.advocare.org.au (enter 'elder abuse support' in the search tool) |

If you are thinking of helping family or friends with loans, money or property, or asking for their help managing your money, get independent legal advice.

The law society in your state or territory can help you to find a private solicitor or refer you to a community legal centre.

| | | |
|-----|--------------------------------------|--|
| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

Contact Legal Aid in your state or territory for legal information, referrals, and in some cases advice.

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| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

8.2 Protecting yourself from identity fraud

Identity theft is a type of fraud where criminals called scammers steal and then use your personal identifying information. They use your identity to spend your money, open bank accounts, take out loans or conduct illegal business under your name.

Before a scammer can successfully misuse your identity they need information about you. The way they collect this information is by 'phishing' for more information. Commonly this will occur through a phone call, text message or an email. A scammer will usually pretend to be from a trusted organisation and have a valid sounding story explaining why they are contacting you.

The whole purpose for this contact is to gather information that will enable them to gain access to online accounts or to commit identity theft.

Your identity can be stolen in other ways also. Your mail may be stolen or diverted, your rubbish may be searched for bills, or your credit card or bank details skimmed when you make a purchase or use an ATM. Identity fraud can also happen on the internet.

To protect your identity:

- Lock all personal documents in a safe container when not using them.
- Destroy personal information before putting it in the bin.
- Put a lock on your letterbox.
- Avoid giving personal or financial information over the phone.
- Only give your tax file number (TFN) to organisations or people who have a legitimate need for it, such as your tax agent, current employer or bank.
- Destroy or delete your TFN from any documents before throwing them away.
- Don't share your online passwords with others and never reply to emails with your TFN, password or other sensitive information.
- Never give an unsolicited caller remote access to your computer.
- Never give your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.
- If you receive a phone call out of the blue about your computer and remote access is requested, just hang up – even if they mention a well-known company such as Telstra. Telstra does not request credit card details over the phone to fix computer or telephone problems, and is not affiliated with any companies that do.

- Remember that you can still receive scam calls even if you have a private number or have listed your number on the Australian Government's Do Not Call Register. Scammers can obtain your number fraudulently.
- Learn how to stay safe online.
- Make sure your computer is protected with regularly updated anti-virus and anti-spyware software, and a good firewall. Research first and only purchase software from a source that you know and trust.
- If you have fallen victim to a scam or you receive a lot of unsolicited emails and phone calls, consider changing your email address and phone numbers.

For information about how to stay safe online, refer to Chapter 3 in this resource.

Where to go for more information

There are many resources available to help you protect yourself from scams.

For detailed information about scams, read the Australian Competition and Consumer Commission's (ACCC) The Little Black Book of Scams. To order a free copy, contact the ACCC Infocentre on **1300 302 502** or visit www.accc.gov.au (enter 'little black book' in the search tool).

Read the Australian Government's booklet, Protecting Yourself Online. Order by calling Stay Smart Online on **1800 753 178** or visit www.staysmartonline.gov.au.

IDCARE is the national identity and cyber support service. It is a not-for-profit charity that provides specialist Identity and Cyber Security Counsellors and Analysts to support people who are dealing with identity theft and cyber security concerns. The IDCARE learning centre has a cyber first aid kit, learning centre, fact sheets and how to videos to help you understand and act on concerns you may have. Contact IDCARE on **1300 432 273** or visit www.idcare.org. You can also write to IDCARE at:

Locked Bag 4
Maroochydore DC
Qld Australia 4558

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

8.3 Scams

Every year scammers trick people out of millions of dollars. Scammers can approach you in many different ways: through phone calls, emails, letters and door-knocking. Take these basic precautions to protect yourself:

- Do not agree to offers or deals straightaway.
- Do not hand over money or sign any documents until you have checked the company that you are dealing with.
- Be on guard about every offer that is made to you. If the offer sounds too good to be true, it probably is.
- Get independent advice.
- When unsure, call the Scamwatch Seniors Enquiry Line on **1300 135 500** or visit www.scamwatch.gov.au.

Avoid scams by knowing as much as you can about the different scams. There are a few kinds of common scams.

(a) Online banking and credit card scams

Online banking and credit card scams, also known as phishing scams, work by tricking you into providing your banking and credit card details over the internet. Scammers will send you emails and direct you to fake websites where you are asked to provide your banking and credit card details including passwords. They pretend that you must do this to 'update' or 'confirm' your account. These emails and websites can look convincing.

Generally, your bank will not ask you to click on links or attachments through an email. When in doubt, don't click on any links in an email. Go to your bank in person. If you cannot do that, go to your bank online through your own shortcut or by typing your bank's address into your internet browser.

For more information about staying safe on the internet, refer to Chapter 3 in this resource.

(b) Dating and romance scams

Some scammers use dating services and websites to find their victims. Scammers do this by creating fake profiles on real websites. They pose as potential romantic interests and quickly express strong feelings for you in order to gain your trust. They then insist that you should communicate away from the website. Eventually they will ask you for money, gifts or your banking and credit card details.

Other scammers set up dating websites where you have to pay for each message. Scammers pretend to be a real romantic interest to get you to keep sending messages and paying to use their service.

(c) Pyramid schemes and advance fee fraud

A pyramid scheme is a scam where unsuspecting people pay large up-front joining or membership fees to participate in a 'get-rich-quick' venture. You may hear about a pyramid scheme from friends, family or neighbours. Usually, pyramid schemes recruit members at seminars, home meetings, over the phone, by email, ordinary mail or social media.

In a typical pyramid scheme, you pay to join. The scheme relies on you convincing others to join up and put in their money as well. In order for everyone in the scheme to make a profit there needs to be an endless supply of new members. These schemes collapse when no new members join. At that time, everyone in the scheme loses their money.

(d) Investment scams and golden opportunities

Investment scams happen when a person approaches you, often by phone, email or in person, with an investment offer that sounds irresistible. The money you think you are investing is kept by the scammer. You may be talking to a scammer if:

- They approach you rather than you approaching them
- You are offered big returns with low risk
- You are told they have inside information
- The person does not have an Australian Financial Services Licence (AFSL)
- The person is pushy and calls many times
- The person says they are associated with a reputable organisation

(e) Job and employment scams

Job and employment scams work by promising you jobs that appear irresistible because they have high pay with little work or offer a guaranteed income. The scammers then take your money by making you pay up-front fees. You should not have to pay up-front fees to take up a job.

(f) Early access to superannuation scams

Beware of offers to access your superannuation early. It is illegal to access your superannuation before age 55, at the earliest, except in very special circumstances such as in instances of terminal illness.

Some people offer to withdraw your superannuation or move it to a Self-Managed Superannuation Fund (SMSF). Scammers that promise to help you access your superannuation end up taking it for themselves or taking a large commission once it has been withdrawn or transferred.

You may also have to pay tax penalties and be exposed to fines if the scammer has convinced you to sign a false statement.

For detailed information about superannuation, contact the Australian Taxation Office Superannuation Enquiries Line on **13 10 20** or visit www.ato.gov.au/super.

For general information about superannuation, refer to Chapter 6 in this resource.

(g) Lottery and prize scams

Beware of claims that you have won a prize in a lottery or competition that you did not enter. These are designed to trick you into giving your personal and bank account details to scammers.

Sometimes you will be told you must provide money to claim your prize. If a prize is legitimate, you should not have to pay anything to collect it.

Remember that you cannot win money in a lottery unless you enter it yourself.

(h) Job and employment scams

Job and employment scams work by promising you jobs that appear irresistible because they have high pay with little work or offer a guaranteed income. The scammers then take your money by making you pay up-front fees. You should not have to pay up-front fees to take up a job.

(i) Impersonation scams

An impersonation scam involves scammers who falsely claim to be from a legitimate organisation, such as a government department or charity. They contact you to convince you to send them money.

A very common example is an ATO impersonation scam. The ATO Scam Alert website publishes information about at least one new ATO-related scam every month.

Tax related scams vary. Typically they involve someone claiming to be from the ATO contacting you and asking you to transfer money immediately or to give them your bank account details or Tax File Number (TFN).

If this happens, you should know it is a scam because the ATO will never ask you to pay money immediately. The ATO always inform you in writing first. The ATO will never ask you to pay a debt using gift cards. The ATO will never wait on the phone while you transfer money.

The ATO will send your letters directly to your myGov inbox. These letters will never contain links. The ATO will never ask you to reply by SMS or to email your personal information, such as TFN or bank account details.

Remember do not provide your TFN on a job application. You only need to provide it after you start work.

For more information about tax related scams, visit the ATO website at www.ato.gov.au (enter 'scam alert' into the search tool).

- If you receive a suspicious email claiming to be from the ATO, do not click on any links, open any attachments or reply. Contact the ATO immediately to report it on **1800 008 540** and follow their advice.

- If a person claiming to be an ATO field officer knocks on your door, you can check their identity by calling **1800 008 540**.
- If you are the victim of a scam or think you have seen a tax related scam, contact the ATO on **1800 008 540** or visit www.ato.gov.au.
- If you think your myGov account or your linked ATO account was accessed without your permission, contact the ATO on **13 28 61**.
- If you have provided your tax file number (TFN) or Australian Business Number (ABN) to someone who should not have it, or it has been stolen or misused by someone, contact the ATO Client Identity Support Centre on **1800 467 033**.
- If you have made a payment to an ATO impersonation scammer, make an official report to your local police.
- If you have given your credit card or bank details to someone who should not have them, contact your bank or financial institution.

To report other scams, suspicious schemes or consumer fraud, refer to the contacts at the end of this section.

(j) Door-to-door salespeople

Saying no to a pushy or persuasive salesperson can be hard. Here are a few tips on how to take control of a situation when you are being given the hard sell:

- Ask for time to think about the offer. If they claim the offer is only for today, alarm bells should ring. It is a well-known technique for scammers to try to create a sense of 'scarcity' and make you buy immediately.
- Ask for written information to confirm the terms of the offer. This will also help you shop around if you want to compare prices and terms.
- Tell the salesperson you want to independently check that the business and the offer is legitimate. This is good practice and it's important to be vigilant against scams.
- Make an informed decision by getting all the details before you sign, rather than signing and reading it later.
- Don't rely just on what the salesperson tells you. Read the documents to make sure you haven't missed any of the important aspects of the contract.
- Check if there is a cooling-off period.
- Avoid the hard sell in the first place by getting a Do Not Knock sticker and getting on the Do Not Call register.

For more tips on avoiding high pressure sales tactics, visit the MoneySmart website at www.moneysmart.gov.au.

For information about the Do Not Knock Register and your personal safety, refer to Chapter 13 in this resource.

(k) Reporting a scam

Having your personal information and identity stolen or misused is distressing. If you think you have been the victim of a scam, act immediately.

- Contact local police if you believe you have been a victim of identity theft. In all states (except Victoria), call the Police Assistance Line on **131 444**.
- Contact your bank, credit provider or the relevant financial institution and tell them what has happened. They may be able to close any new accounts opened with your details and set up new passwords or accounts.
- Inform the relevant agency or business if documents such as your driver's licence, passport, tax file number, superannuation or pension details have been stolen.

Report a scam that has happened to you. This will help authorities find and stop the scammer.

- Report any scam to the Scamwatch Infocentre on **1300 795 995** or visit www.scamwatch.gov.au.
- Report a scam related to superannuation, investment, financial advice, financial products or insurance to the Australian Securities and Investments Commission (ASIC) on **1300 300 630** or visit www.moneysmart.gov.au.
- Report a scam related to tax to the ATO on **1800 008 540** or visit www.ato.gov.au.
- Report online cyber-crime to the Australian Cybercrime Online Reporting Network (ACORN) using an online form at <https://report.acorn.gov.au>. (Note that there are also impersonation scams about reporting scams to ACORN.)

If you are in financial trouble, speak to a financial counsellor. To access free financial counselling services, contact the National Debt Helpline on **1800 007 007** or visit www.ndh.org.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

8.4 Consumer shopping rights

As a consumer, your rights are protected by Commonwealth and state and territory laws. These rights mean that you are protected from faulty services and products, unsafe products, and misleading claims and advertising.

When you buy products and services they come with consumer guarantees. Products must be safe and they must do what you would normally expect them to do and match descriptions. Services must be provided with acceptable care and skill, and be fit for purpose.

You are protected by law from being misled about the products and services you buy. Businesses are not allowed to make statements that are incorrect or likely to create a false impression.

Where to go for more information

Contact the Australian Competition and Consumer Commission (ACCC) Infocentre on **1300 302 502** or visit www.accc.gov.au.

Where to go for help or to make a complaint

If your goods or services are faulty, unsafe or you feel you have been misled, contact the retailer or manufacturer.

Contact the ACCC to make a complaint. For more information about how to complain to an industry ombudsman or other third party speak to the ACCC. Contact the ACCC Infocentre on **1300 302 502** or visit www.accc.gov.au (enter 'dispute' in the search tool).

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

8 Your right to be free from financial abuse

You can access resources about consumer rights, including videos and information in your language, by contacting the consumer protection agency in your state or territory.

| | |
|---|--|
| Access Canberra | 13 22 81 www.accesscanberra.act.gov.au GPO Box 158 Canberra City ACT 2601 |
| NSW Fair Trading | 13 32 20 Aboriginal enquiry officer 1800 500 330 TTY 1300 723 404 www.fairtrading.nsw.gov.au Website includes written and video information in 21 languages other than English |
| NT Consumer Affairs | 1800 019 319 08 8999 1999 www.consumeraffairs.nt.gov.au |
| Office of Fair Trading Queensland | 13 74 68 www.qld.gov.au/fairtrading GPO Box 3111 Brisbane Qld 4001 |
| SA Office of Consumer and Business Services (CBS) | 131 882 www.cbs.sa.gov.au GPO Box 1719 Adelaide SA 5001 |
| Tasmanian Consumer Affairs and Fair Trading | 1300 654 499 www.cbos.tas.gov.au Consumer, Building and Occupational Services PO Box 56 Rosny Park Tas 7018 |

| | |
|--|---|
| <p>Consumer Affairs Victoria (CAV)</p> | <p>1300 55 81 81 Koori Helpline 1300 66 15 11 www.consumer.vic.gov.au Website includes written information in 31 languages other than English GPO Box 123 Melbourne Vic 3001</p> |
| <p>WA Consumer Protection, Department of Mines, Industry Regulation and Safety</p> | <p>1300 304 054 www.commerce.wa.gov.au/consumer-protection Level 2 (Reception) 140 William Street Perth, WA</p> |

8 Your right to be free from financial abuse

Legal Aid can provide information about consumer rights and protections in your state or territory.

| | | |
|-----|---|---|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

I MAY BE OLDER, BUT I'M
NOT THE RETIRING TYPE...



9 Your right to work

All people, regardless of their age, have the right to work. This chapter explains your right to work and describes the supports available to help you find work and stay working.

9.1 Part-time work and semi-retirement

More Australians are choosing to go into semi-retirement by switching to part-time work before they fully retire.

Some of the benefits include:

- **Topping up your superannuation:** Because you are earning an income you won't need to draw as much from your super, if at all, so it will continue to grow.
- **Staying active:** Working part-time, for many people, is a way of keeping their mind and body more active. Work gives our lives structure and purpose and enables us to identify with and interact with others.
- **Developing other interests:** People plan when they want to retire but many forget to plan what they will do in retirement. Delaying retiring permanently gives you a chance to develop interests and hobbies outside paid work.
- **Not having to wait until Age Pension age:** If you are not yet eligible for the Age Pension, working part-time allows you to stay active and still have some income.

Many women benefit financially from working longer part-time. Career breaks and lower incomes mean many women do not have enough super to sustain a comfortable retirement.

For tips on working in retirement, such as the ones above, contact the ASIC Infoline on **1300 300 630** or visit the MoneySmart website at www.moneysmart.gov.au.

9.2 Age discrimination in employment

All people have the right to continue working without being discriminated against because of their age.

Age discrimination in the workplace occurs if a person is treated less favourably than another person in a similar situation because of their age.

Negative stereotypes often lie at the heart of age discrimination.

Examples of age discrimination in employment include:

- Being refused training by an employer because it is assumed you will retire soon
- Not being considered for a job because it is assumed you don't have up-to-date skills
- Older employees being targeted for redundancies

In most cases, it is against the law to treat older people differently because of their age.

Discrimination can be lawful in some circumstances. These include when acts are done to comply with Commonwealth, state or territory laws, or when a person's age means they are unable to perform the essential duties of a job.

Where to go for more information

Read the Australian Human Rights Commission's guide, *Know your rights: Age Discrimination*. To access the guide, contact the Commission on **1300 369 711** or visit www.humanrights.gov.au.

Where to go for help or to make a complaint

If you experience discrimination in employment you may wish to make a complaint.

The Australian Human Rights Commission can investigate the complaint and try to resolve it by conciliation. To make a complaint, contact the National Information Service on **1300 656 419** or visit www.humanrights.gov.au.

Contact the Fair Work Commission on **1300 799 675** or visit www.fwc.gov.au.

The Fair Work Ombudsman can also hear complaints relating to discrimination in employment. Contact the Fair Work Infoline on **131 394** or visit www.fairwork.gov.au.

9.3 Job seeker services

A number of services are available to help you find work.

Job Services Australia is a national network of private, community and government organisations that can help eligible job seekers find work. They offer assistance with writing a resume and can help you develop a plan to find a new job or retrain for a new profession. Employers also use the internet to find staff. Some job search websites are especially designed for older job seekers.

Where to go for more information

For general information about searching for work or to find a Job Services Australia provider in your area, contact the Employment Services Information Line on **136 268** or visit Australian JobSearch at www.jobsearch.gov.au. On the website you can access fact sheets in 15 languages other than English.

The Australian Government has introduced a number of programs that help older people find work. These include the Skills Checkpoint, Skills and Training Incentive, Job Change, Skills Transferability Tool, Entrepreneurship Facilitator and Career Transition Assistance programs. For more information about these programs and eligibility requirements, visit www.jobs.gov.au.

Where to go for help or to make a complaint

If you are not satisfied with your employment services provider, you should first try to resolve the issue by discussing it with them. All providers must have processes in place to deal with issues you raise with them.

If this is not possible, or you have tried and you are not satisfied, you should contact the Department of Jobs and Small Business National Customer Service Line on **1800 805 260** or lodge a complaints form from the website at www.jobs.gov.au (enter 'jobactive complaint' in the search tool).

If you are not satisfied with the way your complaint has been dealt with, you can escalate your complaint to the Commonwealth Ombudsman. The Ombudsman can investigate how the Department managed your complaint.

- Call the Commonwealth Ombudsman Complaints Line on **1300 362 072**
- Submit an online complaint form at www.ombudsman.gov.au
- Write a complaint letter to:

Commonwealth Ombudsman
GPO Box 442
Canberra ACT 2601

9.4 Education and retraining programs to help you find work

Learning new skills can help you to go further in your career or even begin a new career. You can learn new skills through enrolling in a short course, a vocational training course such as a TAFE course or a higher education degree.

Even if you already have a qualification, you may decide to work towards another, targeting your efforts to a changing work environment or to a new career more suited your later life work plans.

It's never too late to learn new things. Older people have exactly the same right to education as younger people. You might think that training institutions and universities are places for younger people, but this is not the case.

You may be eligible for Austudy, which is a Centrelink payment to provide you with financial support while you study an accredited program.

Accredited programs are offered by many Universities, Registered Training Organisations (RTOs), Vocational and Education Training (VET) providers, and Technical and Further Education (TAFE) providers across Australia.

There are also non-accredited training programs. These are often short courses that focus on specific skills or interests. Some non-accredited programs are free.

For information about financial support when you study, contact Centrelink on **132 490** or visit www.humanservices.gov.au.

9.5 The Age Pension and work

It is possible to work and still receive the Age Pension. However, there are limits on how much income you can earn before your pension is reduced.

Once you are eligible for the Age Pension, the amount you receive will depend on your income and assets. The income from your work and any other source will be used in the income test to calculate your Age Pension. You are able to earn up to a certain amount per week with no effect on your payment. Any income above this amount will reduce your payment by 50 cents for each dollar of income.

(a) The Work Bonus

The Work Bonus is an incentive that allows Age Pensioners to work for short periods of time with little or no effect on pension payments.

There are rules about how much you can earn each fortnight without impacting on your Age Pension payment. The Work Bonus will affect your combined income so it may affect your partner's Age Pension income. Make sure you contact Centrelink to find out how the Work Bonus can be used to your best advantage.

Where to go for more information

For more information about working while receiving the Age Pension, the Work Bonus or other retirement income options, contact Centrelink's Older Australians line on **132 300** or visit www.humanservices.gov.au (enter 'age pension and work' in the search tool).

Where to go for help

Speak to a financial adviser about the balance between working and claiming the Age Pension that works best for you. For help finding a licensed financial adviser:

- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- Contact the Association of Financial Advisers on 1800 656 009 or use the online Find a Financial Adviser tool at www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

9.6 Superannuation entitlements while working

At a certain age you have the right to access your superannuation while you are still working. Once you have reached your preservation age, which depends on the year you were born, you can access part of your superannuation as you work by drawing it as a regular payment to supplement your wages. You can also pay part of your salary back into your superannuation fund.

If you are interested in transitioning to retirement gradually, check with your superannuation fund to find out if it offers a formal transition to retirement option. The rules for transitioning to retirement are complex. You should seek financial advice if you are thinking about taking up this option.

For information about superannuation entitlements including accessing your superannuation while working, refer to Chapter 6 in this resource.

9.7 Volunteering and unpaid work

Many retirees take on a volunteering role to use their skills and to stay active. In many organisations volunteers are considered to be unpaid employees. If you are interested in a volunteering role you should make direct contact with an organisation in your area.

For tips about volunteering, refer to Chapter 3 in this resource.



ULTRA
HIP
CLUB

NO OLDIES ALLOWED

Titanium
HIP
CLUB

EVERYONE WELCOME!

♪ || ♪ ♪

10 Your right to health care

Older people have the right to enjoy a high standard of physical and mental health. To achieve this, older people have rights to access quality health care services. This chapter explains the services and subsidies available to you.

10.1 Medicare: Access to basic health care services

Medicare entitles eligible people to free or subsidised health care, including treatment by general practitioners, specialists, optometrists, and in some circumstances, dentists and other allied health practitioners.

Eligibility for Medicare is generally restricted to people who permanently reside in Australia and are Australian citizens, New Zealand citizens, permanent visa holders or, in certain circumstances, applicants for permanent residence visas.

Medicare entitlements include free treatment and accommodation as a public patient in a public hospital and subsidised medicines through the Pharmaceutical Benefits Scheme (PBS).

If you are a public hospital patient funded through Medicare, you are not able to choose your doctor or surgeon. Outside of the hospital system, people can choose their own doctor.

People covered by private health insurance are able to select their hospital doctor or surgeon. Medicare provides a level of subsidy for private hospital services and for out-of-hospital services, such as consultations with general practitioners (GPs) or specialists.

People who are eligible for Medicare are also eligible for medical treatment in countries with which Australia has a reciprocal health care agreement. Australia currently has reciprocal agreements with eleven countries: the United Kingdom, New Zealand, the Republic of Ireland, the Netherlands, Italy, Malta, Sweden, Finland, Norway, Belgium, and Slovenia.

Where to go for more information

For more information, contact Medicare on **132 011**, or visit www.humanservices.gov.au.

HealthDirect Australia provides free, over-the-phone health advice and information. This service is available 24 hours a day, 7 days a week. To speak to a registered nurse at any time, or to access the after-hours phone-based GP service, call **1800 022 222**.

To find a doctor, pharmacy or hospital near you, visit the online health service finder at www.healthdirect.gov.au.

In Victoria, you can speak to a registered nurse at any time by calling the Nurse-on-call service on **1300 60 60 24**.

Where to go for help or to make a complaint

There are a number of ways to make a complaint to Medicare:

- Use your myGov account linked to your online Medicare account
- Use an online form at www.humanservices.gov.au
- Call **1800 132 468**
- In person at a service centre
- Write to:

Medicare
DHS Complaints and Feedback
Reply Paid 7800
Canberra BC ACT 2610

You should receive a response to your complaint within 10 working days.

If you are unsatisfied with the outcome, you can take the second step and escalate your complaint about Medicare to the Commonwealth Ombudsman.

- Call the Commonwealth Ombudsman Complaints Line on **1300 362 072**
- Submit an online complaint form at www.ombudsman.gov.au
- Write a complaint letter to:

Commonwealth Ombudsman
GPO Box 442
Canberra ACT 2601

The Commonwealth Ombudsman website provides written information in 36 languages other than English.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or 1300 555 727 (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

If you have a complaint about any services provided by a health professional or hospital, contact the health complaints commission office in your state or territory.

| | | |
|-----|---|--|
| ACT | Health Services Commissioner, ACT Human Rights Commission | 02 6205 2222 www.hrc.act.gov.au/health |
| NSW | Health Care Complaints Commission | 1800 043 159 www.hccc.nsw.gov.au |
| NT | Health and Community Services Complaints Commission | 1800 004 474 08 8999 1969 www.hcsc.nt.gov.au |
| Qld | Office of the Health Ombudsman | 133 646 www.oho.qld.gov.au |
| SA | Health and Community Services Complaints Commissioner (HCSCC) | 1800 232 007 08 8226 8666 www.hcsc.sa.gov.au |
| Tas | Health Complaints Commissioner Tasmania | 1800 001 170 www.healthcomplaints.tas.gov.au |
| Vic | Health Complaints Commissioner | 1300 582 113 www.hcc.vic.gov.au |
| WA | Health and Disability Services Complaints Office (HaDSCO) | 1800 813 583 08 6551 7600 www.hadsco.wa.gov.au |

10.2 Concessions on medicines and other health related expenses

The majority of older Australians are entitled to concessions to reduce the cost of buying medicines, and other health related expenses.

(a) Pharmaceutical Benefits Scheme (PBS)

The Pharmaceutical Benefits Scheme (PBS) helps to cover the cost of prescription medicines.

If you have a Medicare card and a Concession Card, Health Care Card or Veteran Health Card, you can get subsidised prescription medicines under the PBS. Over 2,600 medicines are covered under the PBS. However, if your doctor writes a non-PBS (private) prescription, you will need to pay full price for the medicine.

If you need a lot of prescription medicine and you or your family reach the PBS Safety Net threshold, you may be able to receive a PBS Safety Net card. Your pharmacist can tell you when you are close to reaching the threshold and you can ask them about getting a PBS Safety Net card. Under the PBS Safety Net, your medicines will be less expensive or free for the rest of the calendar year.

Make sure you show a valid Medicare card (and a concession card if you have one) every time you get a prescription filled.

Ask for cheaper brands – all brands of the same medicine have the same active ingredients, even though they may look different. If you select a more expensive brand of medicine, you will need to pay the difference between the subsidised price and the premium price.

For more information about the Pharmaceutical Benefits Scheme, contact Medicare on **132 290** or visit www.humanservices.gov.au.

(b) The Extended Medicare Safety Net

The Extended Medicare Safety Net (EMSN) benefits are paid in addition to standard Medicare rebates. EMSN applies out-of-pocket costs, such as the difference between doctor charges and the Medicare rebate, and to out-of-hospital services, including attending GP and specialist appointments, and many pathology and diagnostic imaging services.

When your and your family's costs reach an annual threshold, Medicare will pay for 80 percent of any future out-of-pocket costs for eligible services for the rest of the calendar year. Note that a limit or cap applies to some out-of-hospital services.

Eligibility for the EMSN is calculated automatically by the Department of Human Services. Families can register with the Department of Human Services so that their combined out-of-pocket costs count towards their relevant threshold. Singles do not need to register.

For more information, or to register your family for the Extended Medicare Safety Net, contact Medicare on **132 011** or visit www.humanservices.gov.au.

(c) Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is for Australians who have reached Age Pension age, but do not receive a payment from Centrelink or Department of Veterans' Affairs. Eligibility depends on your annual income and a residency requirement. This card may entitle you to additional refunds for medical expenses, and greater discounts on prescription medicines.

For information about concession cards, contact Centrelink on **132 300** or visit www.humanservices.gov.au.

(d) Commonwealth Health Care Card

The Commonwealth Health Care Card is available to everyone who receives an eligible Centrelink payment, such as the Newstart Allowance and Carer Payment. You do not need to apply for a health care card as your eligibility is automatically assessed.

You may be eligible for health concessions, such as bulk billing for doctor's appointments and greater discounts on medical expenses. Your state or territory government may also provide healthcare concessions for services such as ambulance services and dental and eye care.

You may be eligible for other state or territory concessions that are not health-related, such as for utilities, rates and transport.

For information about concession cards, contact Centrelink on **132 300** or visit www.humanservices.gov.au.

(e) Pensioner Concession Card

The Pensioner Concession Card is for recipients of the Age Pension. It is also available to people receiving some other payments, including Carer Payment and the Disability Support Pension. You may also be eligible if you are aged 60 or older and you have been on a Centrelink payment, such as Newstart Allowance, for more than 9 months.

A Pensioner Concession Card entitles you to reduced-cost medicines under the Pharmaceutical Benefits Scheme. You may also be entitled to various concessions for health and other services from the Australian Government. These could include:

- Bulk billing for doctor's appointments (this is your doctor's decision)
- More refunds for medical expenses through the Medicare Safety Net
- Assistance with hearing services through the Hearing Services Program
- Discounted mail redirection through Australia Post

You may get some of these Australian Government concessions for a dependent child, grandchild or great grandchild.

You may also be entitled to various concessions from state and territory governments and local councils. These could include:

- Reductions on property and water rates
- Reductions on energy bills
- Reduced fares on public transport
- Reductions on motor vehicle registration
- Free rail journeys

Pensioner Concession Card concessions are different in each state and territory and vary between local councils.

(f) Concessions in your state or territory

To find about more about state or territory government concessions, visit the relevant state or territory website.

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|------------|--|
| <p>ACT</p> | <p>Access Canberra handles all ACT government inquiries, feedback and complaints.</p> <p>ACT Assistance provides information about all government services including concessions and rebates.</p> <p>Visit: www.accesscanberra.act.gov.au or www.assistance.act.gov.au</p> <p>Contact: 13 22 81</p> |
| <p>NSW</p> | <p>The NSW Government website for Concessions for Older People – Seniors provides information about concession rates for hospital parking, public transport, electricity, gas, water, taxis and motor vehicle registration, and the Seniors Card.</p> <p>www.nsw.gov.au/services/services-by-need/older-people/concessions</p> <p>Contact: 13 77 88</p> |
| <p>NT</p> | <p>Territory Families provides two concession schemes to assist senior Territorians meet the cost of living.</p> <p>The NT Concession Scheme is a means-tested scheme for Territorians aged 65+ who receive a Centrelink benefit.</p> <p>The NT Seniors Recognition Scheme is a one-off annual payment for energy bills and/or travel costs.</p> <p>Visit: www.ntconcessions.nt.gov.au</p> <p>Contact: Darwin 08 8999 2737</p> |

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| Qld | <p>The Queensland Government Smart Savings Concessions and Rebates web page enables you to search or browse for concessions and rebates.</p> <p>Visit: campaigns.premiers.qld.gov.au/smart-savings</p> <p>Contact: 13 74 68 (13 QGOV)</p> |
| SA | <p>The SA Government Concessions, Benefits and Grants web page lists discounts and rebates for seniors and pensioners.</p> <p>Visit: www.sa.gov.au/topics/care-and-support/financial-support</p> <p>Contact the concessions hotline on 1800 307 758</p> |
| Tas | <p>The Tasmanian Government Discounts and Concessions Guide can be downloaded in full. You can also search the Guide online by category or concession card.</p> <p>Visit: www.concessions.tas.gov.au</p> <p>Contact: 1300 135 513</p> |
| Vic | <p>Department of Health and Human Services provides information about concessions and benefits. You can search an online Concessions eligibility calculator tool based on the concession cards you hold.</p> <p>Visit: services.dhhs.vic.gov.au/concessions-and-benefits</p> <p>Contact: 1300 650 172</p> |
| WA | <p>Department of Communities provides an online resource called ConcessionsWA. You can search by category, concession card type or people group to find details on more than 100 rebates, concessions and subsidy schemes provided by the Government of Western Australia.</p> <p>Visit: www.concessions.wa.gov.au</p> <p>Contact: 1800 176 888 or 08 6217 6888</p> |

10.3 Veterans' health care information

Eligible veterans receive subsidised medicines through the Repatriation Pharmaceutical Benefits Scheme (RPBS), which is administered by the Department of Veterans' Affairs (DVA) under the Veterans' Entitlements Act 1986. This includes medicines listed on the PBS, as well as additional items such as wound care products which are listed on the Repatriation Schedule of Pharmaceutical Benefits. Veterans may be eligible for a DVA Health Card. There are different kinds of Health Cards with different levels of cover.

- **Gold Card** entitles holders to DVA funding for a full range of health care services, aids and appliances for all health conditions whether they are related to war service or not.
- **White Card** entitles holders to free care and treatment without cost for accepted injuries and conditions that are war caused or related to war service.
- **Orange Card** entitles holders to subsidised medicines available under the Repatriation Pharmaceutical Benefits Scheme (RPBS).

Eligibility for the different types of DVA health cards depends on your age, your service, the rate of your disability pension, the level of your incapacity, and how your injuries were caused.

Where to go for more information

For more information, or to access fact sheets about DVA health cards, contact the Department of Veterans' Affairs on **1800 555 254** or visit www.dva.gov.au.

For enquiries about the Repatriation Pharmaceutical Benefits Scheme (RPBS), contact the Department of Veterans' Affairs on **1800 552 580** or visit www.dva.gov.au. On the website you can access information and fact sheets about the RPBS.

The Veterans' Medicines Advice and Therapeutics Education Services (Veterans' MATES) provides information about the use of medicines and related health services in the veteran community. You and your carers can contact the Veterans' MATES Helpline on **1300 556 906** or visit www.veteransmates.net.au.

Open Arms (formerly known as the Veterans and Veterans' Families Counselling Service) is the Australian Government's nationally accredited mental health service for veterans and their families. It is a free and confidential service that is available 24 hours a day, 7 days a week. For counselling and group programs, contact the service on **1800 011 046** or visit www.openarms.gov.au.

10.4 Payments to help with medical costs

If you receive income support from Centrelink, you may be entitled to further payments to help with medical costs.

(a) Pharmaceutical allowance

The Pharmaceutical Allowance is a fortnightly allowance to assist with the cost of buying prescription medicines.

You may be eligible if you are aged over 60 and under Age Pension age if you have received certain Centrelink payments for at least 9 months. There is also a residency requirement. Eligibility is automatically assessed by Centrelink.

(b) Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual payment made to eligible people who pay for increased home energy costs for their use of certain essential medical equipment such as an electric wheelchair, dialysis machine, respirator, heart pump, or insulin pump.

You may be eligible if you hold a Commonwealth Concession Card and you meet equipment and medical conditions. There is also a residency requirement.

(c) Continence Aids Payment Scheme

The Continence Aids Payment Scheme is an annual payment to help eligible people with permanent and severe incontinence with the costs of incontinence products.

You can choose to receive the payment as one full payment or two half payments.

You may be eligible if you have a permanent and severe bladder or bowel incontinence and you hold a Pensioner Concession Card or a Department of Veterans' Affairs (DVA) Gold Card or White Card.

However, if you are living in an Australian Government-funded aged care home your assessment or plan may mean you are ineligible for this scheme. You must also meet a residency requirement.

Where to go for more information

For more information about Pharmaceutical Allowance or Essential Medical Equipment Payment, contact Centrelink's Older Australians line on **132 300**.

For information about the Continence Aids Payment Scheme, contact Medicare on **1800 239 309** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**.

You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For continence support, information about caring for someone, state resources and service providers, contact the Continence Foundation of Australia on their free helpline on **1800 330 066** or visit www.continence.org.au. Information is available in 30 languages on the website.

For general information about aged care, refer to Chapter 12 in this resource.

10.5 Private health insurance

Private health insurance can give you more extensive and flexible access to health care services. There are two types of private health insurance cover available, including hospital cover and general treatment cover (ancillary or extras cover).

You must pay premiums in order to be covered by private health insurance. If eligible, you may be able to receive a government rebate of up to 34% of your private health care costs, depending on your age and income. Please note that not all private health insurers and policies are eligible for the Australian Government Rebate.

Sometimes older people experience trouble with insurers because insurers believe they are too old. The law ensures that private health insurance cover is available to you if you choose it irrespective of your age or any chronic health conditions you may have. Insurers must also charge everyone the same premium for the same insurance policy. However, insurers may impose waiting periods. This means that if you have a pre-existing condition, you may not be able to claim on your private health insurance for a period of time, such as up to 12 months. Be sure to seek more information about your rights, or make a complaint if you are experiencing a problem with private health insurance.

You can transfer between insurers to a similar level of cover for hospital treatment without having to serve waiting periods again. However, it is important to check carefully as normal waiting periods apply for higher benefit levels or for additional services that were not available under the previous policy.

Where to go for more information

The Private Health Insurance Ombudsman (PHIO) is an independent service to help consumers with health insurance information and advice. The PHIO provides detailed information for consumers on each private health insurance product available in Australia, as well as general information about how private health insurance works. Contact the PHIO on 1300 737 299 or visit the PHIO consumer information website at www.privatehealth.gov.au.

For information about claiming the private health insurance rebate as an upfront reduction to your private health insurance premium, contact your eligible private health insurer directly.

To claim the rebate through your tax return, contact the Australian Taxation Office (ATO) on 132 861 or visit www.ato.gov.au.

Where to go for help or to make a complaint

If you have a problem with your health insurance arrangements, you should first discuss it directly with your health fund or provider.

If you are unable to resolve your complaint, if you have not received a response, or if you need advice, contact the Private Health Insurance Ombudsman (PHIO) Hotline on **1300 362 072** or use an online complaint form at www.privatehealth.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

10.6 Hearing Services Program

Hearing loss can have a significant impact on independence, participation in community life and the ability to communicate with others. The Hearing Services Program aims to reduce the impact of hearing loss by providing eligible people with access to hearing services.

Hearing services may include:

- a comprehensive hearing assessment performed by a qualified hearing services provider
- access to a wide range of quality fully subsidised hearing devices, made by leading manufacturers
- if you are fitted with a hearing device, you will receive advice on how to achieve maximum benefit from your device
- further support and hearing services, which can be accessed even if fitting a hearing device is not suitable
- access to an optional annual maintenance agreement where, for a small fee, you can receive repairs and batteries to support your hearing device

You may be eligible if you hold a Pensioner Concession Card, Department of Veterans' Affairs (DVA) Gold Card or White Card, or if you are an Aboriginal and Torres Strait Islander person aged 50 and over.

Where to go for more information

For more information, contact the Hearing Services Program on **1800 500 726** or visit www.hearingservices.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

10.7 Preventative health care

Various preventative health care services are available for older Australians including immunisations and screenings.

(a) Flu immunisation

Annual flu immunisations are available free to all Australians aged 65 and older through the National Immunisation Program (NIP). Contact your doctor or immunisation provider.

(b) Pneumococcal pneumonia immunisation

Pneumococcal pneumonia immunisation is available free for all Aboriginal and Torres Strait Islander peoples aged 50 years and over and all other Australians aged 65 and over through the National Immunisation Program (NIP). Contact your doctor or immunisation provider.

(c) Shingles immunisation

Shingles (also called herpes zoster) immunisation is available free for adults aged 70 to 79 years under the National Immunisation Program (NIP). Contact your doctor or immunisation provider.

(d) National Bowel Cancer Screening Program

The National Bowel Cancer Screening Program is available free to Australians aged 50-74. It is a simple test you use at home. The program is progressively being implemented and by 2020 all eligible Australians will be invited to screen every two years. For further information, or discuss your ongoing screening needs, talk to your doctor.

(e) Breast Cancer Screening

Breast Cancer Screening is free for all women over the age of 40. BreastScreen Australia will invite women aged 50-74 for a free mammogram every two years. Regular reminders will stop when you are aged 75 and over, however, you can discuss your ongoing needs for screening with your doctor.

(f) Cervical Cancer Screening

The National Cervical Screening Test replaced the Pap test at the end of 2017. For women aged 25-74, their first Cervical Screening test is due two years after their last Pap test. After that you will only need to have the test every five years if your result is normal. You can discuss your ongoing needs for screening with your doctor.

Where to go for more information

To find an immunisation provider near you, contact the National Immunisation Hotline on **1800 671 811** or visit HealthDirect's free online service finder at www.healthdirect.gov.au.

For more information about cancer screening programs, visit www.cancerscreening.gov.au.

Contact the National Bowel Cancer Screening Program on **1800 118 868**.

Contact BreastScreen Australia on **13 20 50**.

Contact the National Cervical Cancer Screening Program on **13 15 56**.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

10.8 Older person's mental health services

Like people of any age, older people may experience problems with their mental health. Sometimes they need specialist mental health services. States and territories provide public mental health services for people aged 65 and over, and Indigenous peoples aged 50 and over.

These services provide:

- specialist care to older people who have developed, or are at risk of developing, a mental health condition such as depression, anxiety or psychosis
- help to people with severe and persistent behavioural and psychological symptoms of dementia
- specialist mental health clinical care and support to older people living in residential aged care facilities, in partnership with aged care providers

Older person's mental health services are staffed by nurses and doctors, and many also have allied health staff including social workers, occupational therapists and psychologists. The staff are trained to help with mental health problems and other health concerns associated with ageing.

Where to go for more information or to get help

In an emergency, call Triple Zero (**000**) or **106** (TTY).

For mental health assistance:

- Call Lifeline on **13 11 14** or visit www.lifeline.org.au
- Call beyondblue on **1300 224 636** or visit www.beyondblue.org.au

For health advice 24 hours a day, 7 days a week, contact Health Direct Australia on **1800 022 222** or visit www.healthdirect.gov.au. Resources are available in 5 languages other than English.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For a referral or more information, contact the following national helplines or the relevant services in your state or territory.

| | | |
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| ACT | Access Mental Health, ACT Health | Mental Health Crisis Team 1800 629 354 or 02 6205 1065 24 hours, 7 days |
| | Older Persons Mental Health Community Team (OPMHCT) | Calvary Hospital 02 6205 1957 Business hours |
| NSW | Older People’s Mental Health (OPMH) Services, Department of Health | Mental Health Line 1800 011 511 24 hours, 7 days |
| NT | Northern Territory Mental Health Support Line | 1800 682 288 (1800 NT CATT) 24 hours, 7 days |
| Qld | Older Persons Mental Health Service (OPMHS), Queensland Health | Mental Health Access Line 1300 642 255 (1300 MH CALL) 24 hours, 7 days |
| SA | Older Persons Mental Health Service, SA Health | 13 14 65 24 hours, 7 days |
| Tas | Older Persons Mental Health Service (OPMHS), Department of Health and Human Services | Mental Health Helpline 1800 332 388 24 hours, 7 days |
| Vic | Aged Persons Mental Health (APMH) Services, Health Victoria | Nurse-On-Call Mental Health Advice Line 1300 60 60 24 24 hours, 7 days |
| WA | Older Adult Mental Health Services (OAMHS), Department of Health | Mental Health Emergency Response Line (MHERL) 1300 555 788 (metro) 24 hours, 7 days 1800 552 022 (Rural Link) After hours evenings/weekends |

10.9 Palliative Care

Palliative care is the care provided to people of all ages who have a life-limiting illness with little or no prospect of cure. Where possible, care is provided to them in accordance with their preferences and wishes and in consultation with their family and carers. Palliative care may include a GP, aged care worker, cardiologist and any other health care provider, with support from specialist palliative care services.

The primary treatment goal of palliative care is to maintain a quality of life and help a person to be as comfortable as possible. This type of care involves managing pain and other symptoms while also addressing the physical, emotional, cultural, social, and spiritual needs of the person, their family, and their carers. Where possible, palliative care is provided where the person and their family wants. This may be located:

- At home
- In hospital
- In a hospice
- In a residential aged care facility

Many people indicate a preference to die at home. Making this possible often depends on several factors, such as the nature of the illness and amount of care the person needs, how much support is available from the person's family and community, and whether their physical care and support needs can be met.

You have a right to make your own decisions about your health care and medical treatment as you age.

It is a good idea to plan your medical treatment in advance and record the health and medical treatment that you want in future. You might consider recording your preferences for health and medical treatment in advance, including end-of-life care. For more information about advance care planning, refer to Chapter 7 in this resource.

Where to go for more information

Your doctor can offer further information about palliative care.

For more information about palliative care or to locate a palliative care service near you, contact Palliative Care Australia on **1800 660 055** or visit <https://palliativecare.org.au>.

The Palliative Care Victoria website provides brochures about palliative care in 17 languages. Visit www.pallcarevic.asn.au (click on your language at the top of the web page).

CareSearch Palliative Care Knowledge Network is a university-based online resource providing palliative care information and evidence for researchers, health professionals, patients and their families, and the general public. Call **08 7221 8233** or visit www.caresearch.com.au.

The Carer Gateway is a national online and phone service that provides practical information and resources for carers on a range of topics, including palliative care.

You can also search for local services that support carers. Contact the Carer Gateway on **1800 422 737** or visit www.carergateway.gov.au.

Where to go for help or to make a complaint

Everyone has the right to receive quality care that meets their needs. If you are not happy with the care you or someone close to you is receiving, then it is important to share your concerns with the health care staff.

If speaking with the staff has not helped, you can lodge a complaint to the health care complaints organisation in your state or territory.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

| | | |
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| ACT | Health Services Commissioner, ACT Human Rights Commission | 02 6205 2222 www.hrc.act.gov.au/health |
| NSW | Health Care Complaints Commission | 1800 043 159 www.hccc.nsw.gov.au |
| NT | Health and Community Services Complaints Commission | 1800 004 474 08 8999 1969 www.hcsc.nt.gov.au |
| Qld | Office of the Health Ombudsman | 133 646 www.oho.qld.gov.au |
| SA | Health and Community Services Complaints Commissioner (HCSCC) | 1800 232 007 08 8226 8666 www.hcsc.sa.gov.au |
| Tas | Health Complaints Commissioner Tasmania | 1800 001 170 www.healthcomplaints.tas.gov.au |

| | | |
|-----|---|--|
| Vic | Health Complaints Commissioner | 1300 582 113 www.hcc.vic.gov.au |
| WA | Health and Disability Services Complaints Office (HaDSCO) | 1800 813 583 08 6551 7600 www.hadsco.wa.gov.au |

10.10 Grief and counselling

Emotional support services are available for people who need counselling after losing someone close. Counselling services can be provided over the phone and in person. Some of these are available for free.

Where to go for more information

If you need a referral to a counselling service, speak to your doctor.

If you are a Centrelink customer, a social worker from Department of Human Services' Social Work Services can provide referrals to other support services and short-term counselling. To speak to a social worker from Centrelink, phone **132 850** or visit a service centre to make an appointment with a social worker.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language.

You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For general resources about grief, contact the Australian Centre for Grief and Bereavement on **1800 642 066** or visit www.grief.org.au. The website has information in Chinese, Greek, Italian and Vietnamese languages.

Where to go for help

To access counselling services directly, contact:

- Lifeline Australia on **131 114**
- Centrelink Social Work Services on **132 850**
- GriefLine on **1300 845 745** or **03 9935 7400**
- MensLine Australia on **1300 789 978**
- Relationships Australia on **1300 364 277**
- Open Arms (formerly Veterans and Veterans' Families Counselling Service) on **1800 011 046**



11 Your right to housing

You have the right to an adequate standard of living and access to safe and secure housing. You also have the right to choose where you live. As you grow older, your housing needs may change. For example, you may become less independent, choose to downsize, or have a desire to live closer to family. Know your rights in each of these situations. This chapter provides information about the different housing options and support services available in retirement.

11.1 Staying at home

(a) Finance options

If you would like to remain living in your existing home but do not think you can afford this, there are alternatives to selling that may help you to keep your home. Be aware that these options may affect your Age Pension. They may also affect how much tax you pay.

The following three options may provide additional income for people who would like to stay in their home:

- **Dual occupancy:** It may be possible to convert your home into two residences. You can then rent out or sell the other half of your home.
- **Boarders and lodgers:** It may be possible to rent out rooms to boarders. These arrangements may affect your Age Pension and how much tax you pay.
- **Reverse mortgages:** A reverse mortgage allows you to borrow against the equity in your home whilst still living at home. A reverse mortgage will reduce the equity that you have in your home. For more information, refer to Chapter 6 in this resource.

Where to go for more information

For information about accommodation for older people and how different options will affect your income support payments, contact Centrelink's Financial Information Service (FIS) on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Where to go for help

Speak to a financial adviser about the tax implications of generating income from your home. For help finding a licensed financial adviser:

- Contact the Financial Planning Association of Australia on **1300 337 301** or online at www.fpa.com.au
- Contact the Association of Financial Advisers on 1800 656 009 or use the online Find a Financial Adviser tool at www.yourbestinterests.com.au
- Contact CPA Australia on **1300 73 73 73** or online at www.cpaaustralia.com.au

(b) Home modifications and maintenance

Modifications to your home can help you remain independent. Modifications can include installing grab-rails in the bathroom, lever taps, access ramps or personal and medical alarms.

It is best to compare the cost of renovations and modifications against other options such as moving elsewhere, especially if your needs will soon change.

Plan carefully to reduce the number of moves you may need to make.

Maintenance services can help you with tasks such as repairs, gardening and lawn mowing.

Where to go for more information

For further information, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

Independent Living Centres Australia provides advice on renovations, equipment and aids that can make living at home easier. Contact their National Infoline on **1300 885 886**.

Commonwealth aged care programs provide services to help you stay at home including home modifications and maintenance. For general information about aged care, refer to Chapter 12 in this resource.

Some state and territory governments offer additional assistance. The types of services and eligibility criteria vary in different locations. For more information, contact the relevant service in your state or territory.

| | | |
|-----|--|--------------|
| NT | Disability equipment program, Office of Disabilities | 1800 139 656 |
| Qld | Home Assist Secure, Department of Housing and Public Works | 1300 880 882 |
| Tas | Fusion (Australia) Home Modifications and Maintenance | 03 6344 8676 |
| Vic | State-wide equipment program | 1300 747 937 |

11.2 Selling your home

Some older people consider selling the family home because they need a smaller residence or because they want to move to a retirement village or a residential aged care home. Some older people move in with family members for additional support. Selling your family home can provide some financial benefit because it may free up the equity in the home.

Be aware that selling your home may affect your Age Pension entitlements. When you qualify for the Age Pension, your home is not counted as an asset. However, if you make a profit when you sell your home and downsize to a less expensive option, some of the profit may be taken into account when Centrelink calculates your Age Pension.

From 1 July 2018, people aged 65 or older who meet the eligibility requirements may choose to make a downsizer contribution into their superannuation account from the proceeds of selling their home. Each person can make a contribution of up to \$300,000, but the contribution amount cannot exceed the total proceeds of the sale of your home. Other conditions apply. It may be taken into account when Centrelink calculates your Age Pension eligibility.

For more information about a downsizer contribution, contact the Australian Tax Office (ATO) on **13 10 20** or visit www.ato.gov.au. You can also write to:

Australian Taxation Office
PO Box 3006
Penrith NSW 2740

Sometimes it is necessary to sell the family home to free up cash for retirement. Selling your home may affect the amount of Age Pension you receive as it will change the value of your assets and the income you receive. Everyone's circumstances are different. Make sure you seek advice about how selling your home will affect you.

Where to go for more information

Contact the ASIC Infoline on **1300 300 630** or visit www.moneysmart.gov.au.

Contact Centrelink's Financial Information Service (FIS) on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language.

You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Where to go for help

You will need to seek legal advice if you plan to sell your home. The law society in your state or territory can help you to find a private solicitor or refer you to a community legal centre.

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|-----|--------------------------------------|--|
| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

11.3 Moving in with family

As you get older you may consider moving in with a family member, either in their home or in a granny flat on their property. You might also consider making a financial contribution in exchange for the right to live with family. A few simple precautions may prevent you from losing your money or your share in a property if things don't work out with these living arrangements.

1. **Get it in writing:** If you contribute money or assets to a granny flat that belongs to someone else, draw up an agreement as proof that you own part of the property.
2. **Get independent legal advice:** Seek advice from an independent lawyer who is not also advising your family.
3. **Create a back-up plan:** Think about what will happen to you if things go wrong, for example, if a relationship breaks down between you and your family, or if there is a relationship breakup between your family member and their partner.
4. **Find out if your Age Pension will be affected:** Changing your living arrangements may affect your pension entitlements. Centrelink has special rules for granny flat arrangements. Centrelink's gifting rules can apply if you contribute too much for your granny flat.

Where to go for more information

Contact Centrelink's Financial Information Service (FIS) on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For more information about risks of lending money to family, refer to Chapter 8 in this resource.

For more information about risks of elder abuse, refer to Chapter 13 in this resource.

Where to go for help

For legal information, referrals and, in some cases, advice, contact Legal Aid in your state or territory.

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| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

To find a private solicitor or get help with a referral to a community legal centre, contact the law society in your state or territory.

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| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

11.4 Retirement village arrangements and fees

Retirement villages are communities of residents who live in individual premises sharing common facilities. Retirement villages may consist of self-care called Independent Living Units or serviced units called Assisted Living, or both. Some have links with residential aged care homes. If you move from one type of accommodation to another you may have to enter into a new contract and you may have to pay additional fees and charges.

The fees charged in retirement villages can be complicated. You are usually required to pay an entry contribution. This could be as much as the purchase price of a unit, or much less. Even if you have paid an entry contribution, you do not necessarily own your unit or home.

You will also need to pay ongoing service charges for services and facilities. Make sure you know what you will have to pay, including how and when these charges increase.

You may be required to pay an exit fee, departure fee or deferred management fee (DMF) to leave the village. This fee can add up to tens of thousands of dollars. You may also have to pay a refurbishment fee. The retirement village may also be entitled to some of the capital gains of your property if the residence is yours to sell. When you leave, the operator may also have to pay you exit entitlements, or refund your entry contribution.

Before deciding to enter a retirement village, find out what you will have to pay and what you can receive if you later leave the village.

Be aware that moving into a retirement village may affect your Age Pension entitlements.

A retirement village transaction is usually different to an ordinary real estate transaction. Villages use different legal contracts, such as strata title, leasehold or license agreements. The majority of retirement villages use leasehold arrangements, with a minority offering strata title arrangements. You will only own your unit or home if it is a strata title.

Residents of a retirement village can form a Residents' Committee to oversee how the village operator spends money in the village. There are certain decisions that an operator cannot make without residents' consent.

Seek legal advice about the contract and disclosure statement. Find a solicitor who is familiar with retirement villages. They can explain to you all the fees and charges and whether you will own your property. Ask them to explain the pros and cons of your contract.

Most people are happy with their decision to move to a retirement village and find the lifestyle very suitable. Ensure you are fully informed in making your decision so you do not have to face the upheaval of moving again.

Where to go for more information

Contact the association for retirement village residents in your state or territory. These organisations represent the residents of retirement villages and are run by fellow residents.

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|----------|--|--|
| National | Australian Retirement Villages Residents' Association | 02 6288 6843 www.arvra.org.au |
| ACT | ACT Retirement Villages Residents Association | 02 6288 6843 0407 288 249 |
| NSW | Retirement Village Residents Association | 1300 787 213 www.rvra.org.au |
| Qld | Association of Residents of Queensland Retirement Villages | General enquiries 0437 906 074 arqrv.org.au |
| SA | South Australian Retirement Village Residents Association | 08 8232 0422 www.sarvra.asn.au |
| Vic | Residents of Retirement Villages of Victoria | 03 9015 8402 residentsofretirementvillagesvic.org.au |
| WA | Western Australian Retirement Villages Residents Association | 0448 812 888 warvra.org.au |

To find out how your Age Pension may be affected, contact Centrelink's Financial Information Service (FIS) on **132 300** and ask to speak with a FIS officer or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Where to go for help or to make a complaint

Each state and territory has its own legislation regarding retirement villages. To access information about dispute resolution, or to make a complaint, contact the relevant service in your state or territory.

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| ACT | Access Canberra | 13 22 81 www.accesscanberra.act.gov.au GPO Box 158 Canberra City ACT 2601 |
| | ACT Civil and Administrative Tribunal (ACAT) | 02 6207 1740 www.acat.act.gov.au GPO Box 370 Canberra ACT 2601 |
| NSW | Office of Fair Trading | 13 32 20 Aboriginal enquiry officer 1800 500 330 TTY 1300 723 404 www.fairtrading.nsw.gov.au Website has written and video information in 21 languages other than English |
| | Seniors Rights Service | 1800 424 079 seniorsrightsservice.org.au |
| NT | Consumer Affairs | 1800 019 319 or 08 8999 1999 www.consumeraffairs.nt.gov.au |

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| Qld | Residential Services Unit, Department of Housing and Public Works | 07 3008 5450 www.hpw.qld.gov.au (enter 'residential services' in the search tool) |
| | Queensland Civil and Administrative Tribunal (QCAT) | 1300 753 228 www.qcat.qld.gov.au |
| SA | Retirement Villages Unit, Office for Ageing Well | 08 8204 2420 www.sa.gov.au (enter 'retirement housing information' in the search tool) |
| | South Australian Civil and Administrative Tribunal (SACAT) | 1800 723 767 www.sacat.sa.gov.au |
| Tas | Consumer Affairs and Fair Trading | 1300 654 499 www.cbos.tas.gov.au Consumer, Building and Occupational Services PO Box 56 Rosny Park Tas 7018 |
| Vic | Dispute Settlement Centre of Victoria (DRCV) | Enquiry line: 1300 372 888 www.disputes.vic.gov.au Note DRCV has 10 regional offices |
| | Consumer Affairs Victoria | 1300 55 81 81 Koori Helpline 1300 66 15 11 www.consumer.vic.gov.au Website includes written information in 31 languages other than English GPO Box 123 Melbourne Vic 3001 |
| | Residential Tenancies List, Victorian Civil and Administrative Tribunal (VCAT) | 1300 01 8228 www.vcat.vic.gov.au GPO Box 5408 Melbourne Vic 3001 |

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| WA | Seniors Housing Advisory Centre (SHAC), Department of Mines, Industry Regulation and Safety | 1300 367 057 www.commerce.wa.gov.au (enter 'seniors housing advisory centre' in the search tool) Website has Housing Options fact sheet |
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If you require legal advice, find a solicitor who has experience in retirement village contracts by contacting the law society in your state or territory.

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| ACT | The Law Society of the ACT | 02 6274 0300 www.actlawsociety.asn.au |
| NSW | The Law Society of NSW | 02 9926 0333 www.lawsociety.com.au |
| NT | Law Society Northern Territory | 08 8981 5104 www.lawsocietynt.asn.au |
| Qld | Queensland Law Society | 1300 367 757 www.qls.com.au |
| SA | The Law Society of South Australia | 08 8229 0200 www.lawsocietysa.asn.au |
| Tas | The Law Society of Tasmania | 03 6234 4133 www.lst.org.au |
| Vic | Law Institute of Victoria | 03 9607 9550 www.liv.asn.au |
| WA | The Law Society of Western Australia | 08 9324 8600 www.lawsocietywa.asn.au |

11.5 Moving into residential aged care

At a certain point, some people move to a residential aged care home in order to receive the care and support that is appropriate to their needs.

For more information about residential aged care, refer to Chapter 12 in this resource.

11.6 Housing services and supports for non-homeowners

Commonwealth, state and territory governments administer and support a range of housing programs to assist people to access affordable rental housing. The range of programs available and eligibility requirements vary for each state and territory.

Common types of support provided include:

- Social housing, public housing and community housing
- Commonwealth Rent Assistance
- Funding assistance provided to community organisations to deliver community and affordable housing
- Funding or delivering other supports, such as tenancy management support or bond assistance, to assist people to access and sustain their rental tenancies

There are two types of subsidised rental housing available in most jurisdictions:

- **Social housing** is subsidised housing for eligible people on low to moderate incomes. The rent that eligible tenants pay is determined by their income.

Social housing may be public housing, which is owned or managed by the state or territory government, or community housing, which is managed but not always owned by a community housing organisation.

Social housing that is managed by community housing organisations may specialise in providing services to a particular group, for example, people with disability or people aged 55 and over.

- **Affordable housing** is for eligible people on low to moderate incomes and is usually managed by a community housing provider or a private organisation.

Affordable housing is managed like a private rental property, but the tenant must meet eligibility requirements. The cost of rent may be determined as a proportion of the tenant's income or at a discounted rate of the market rent.

Affordable rental properties are often provided under the National Rental Affordability Scheme, an Australia Government initiative, which is delivered in partnership with the state and territory governments.

There are different eligibility criteria and access arrangements for the range of subsidised housing programs. Some states have a central intake and assessment point, while community housing organisations or other providers may manage the intake and assessment processes for other states.

Where to go for more information

For information about Commonwealth Rent Assistance, contact Centrelink on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For information about assistance with care and housing available under the Commonwealth Home Support Programme, refer to Chapter 12 in this resource.

For information about housing supports, including access and eligibility arrangements, contact the relevant housing authority in your state or territory listed in the following section of this chapter.

Where to go to make a complaint

You have the right to make a complaint about the housing services you receive or to appeal a decision. There are different ways to make a complaint or request a review of the decision, depending on the service you receive and from which organisation.

For information about the complaint and appeal processes, or to make a complaint, contact the relevant housing authority in your state or territory listed in the following section of this chapter.

11.7 Homelessness and risk of homelessness

State and territory governments fund specialist homelessness services to assist people experiencing homelessness or who are at risk of homelessness. This may include helping people who are sleeping rough, living in unsafe environments, experiencing family violence or mental health issues.

Specialist homelessness services are usually delivered by non-government organisations. They work with housing providers and other organisations to deliver crisis, supported or transitional accommodation, to give housing information and referrals, and to provide other 'wrap around' supports.

Other services are provided by the Australian Government. These include Assistance with Care and Housing services, under the Commonwealth Home Support Programme. This provides support to eligible people aged 50 and over, and Aboriginal and Torres Strait Islander peoples aged 45 and over, who are experiencing or are at risk of homelessness. This may include linking people to appropriate services and advocating for people to access appropriate and sustainable housing and other care and support. For general information about accessing Commonwealth Home Support Programme services, refer to Chapter 12 in this resource.

Where to go for more information

Askizzy is a smartphone resource to help find local services. Visit askizzy.org.au.

For information about the range of specialist homelessness services, including the access and eligibility arrangements, contact the relevant authority in your state or territory listed in the following section of this chapter.

Where to go to make a complaint

Specialist homelessness services have different frameworks or standards for complaints. For more information about how to make a complaint, contact the service provider or housing authority in your state or territory listed in the following section of this chapter.

11.8 Where to find the housing authority in your state or territory

Each state and territory has its own housing authority or housing department that provides information, services and supports including public housing, social housing, community housing, specialist homelessness services, and other resources. Some states have an online portal for accessing housing services. Some housing websites provide information in languages other than English.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

| Australian Capital Territory | |
|------------------------------|---|
| ACT Community Services | <p>Call 133 427 or 02 6207 4577 or visit www.communityservices.act.gov.au (click on the housing menu).</p> <p>On the website, you can access:</p> <ul style="list-style-type: none">• Information about how to apply for accommodation and official forms• Fact sheet about Community Housing Information about Social Housing and Homelessness Services• Information and fact sheets about the Affordable Rental Scheme• Information about the Sale to Tenant Scheme and Shared Equity Scheme |

| Australian Capital Territory (continued) | |
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| <p>OneLink Information and Connections, Woden Community Service</p> | <p>OneLink is the central information and access point for human services for the ACT including homelessness, disability and family support services. (Note OneLink replaced First point and the Child Youth and Family Gateway.)</p> <ul style="list-style-type: none"> • Call 1800 176 468 (Mondays to Fridays or leave a message and they will call you back). • Visit www.onelink.org.au. The website has an online contact form. • Drop in to the OneLink office at Housing ACT on the corner of Emu Bank and Benjamin Way Belconnen. • Meet a OneLink outreach intake officer at 5 locations across the ACT. Call to make an appointment. |
| <p>ACT Housing Complaints</p> | <p>To make a complaint, you can:</p> <ul style="list-style-type: none"> • Call 6207 1515 • Email housing.customerservice@act.gov.au • Write to: <p style="margin-left: 40px;">Complaints Management Unit Locked Bag 3000 Belconnen ACT 2617</p> |

New South Wales

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| <p>Housing and Homelessness Services, Department of Family and Community Services (FACS)</p> | <p>Call the Housing Contact Centre on 1800 422 322 (24 hours, 7 days) or visit www.facs.nsw.gov.au/housing.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Access general housing information • Make an application for social housing • Access information about and request referral to specialist homelessness services, temporary accommodation and other supports • Locate your nearest FACS Housing Office using an online search tool • Find the contact details for a Community Housing Provider in your area |
| <p>Link2home Homelessness Information Line</p> | <p>If you are homeless or at risk of homelessness, call 1800 152 152 (24 hours, 7 days).</p> |
| <p>MyHousing Online Services</p> | <p>To access your housing information and complete tasks online, visit www.facs.nsw.gov.au/myhousing.</p> <p>Online services are available 24 hours, 7 days.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Read information about a MyHousing Account • Make an Application for Housing Assistance online • Notify them about your Change of Circumstances • Appeal a decision online • View an informational video in 5 languages other than English • Access written information in 24 languages other than English |

| New South Wales (continued) | |
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| Complaints about social housing | For social housing-related complaints, contact the Housing Contact Centre on 1800 422 322 or visit www.facs.nsw.gov.au (enter 'complaints' in the search tool, or use the menu to find 'contact us', then 'complaints') |
| NSW Housing Appeals Committee (HAC) | <p>The HAC is an independent agency which deals with appeals from people who are unsatisfied with a decision made by social housing providers, including clients of NSW public housing and community housing providers. Call 1800 629 794 or visit www.hac.nsw.gov.au. You can also write to: PO Box 1030, Westfield Burwood NSW 2134.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • View 2 short informational videos about the Housing Appeals Committee called Making a Difference in Social Housing and Anna's Story (on youtube) • Access written information in 10 languages other than English |
| Northern Territory | |
| Public Housing, Department of Housing, Property and Land | <p>Call 08 8999 8814 (Darwin) or 08 8951 5344 (Alice Springs) or visit https://nt.gov.au/property/public-housing.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Find contact details for your local housing office • Apply for public housing • Access information about public housing tenancy support programs • Make a complaint about public housing • Read information about how to appeal against a housing decision • Download official forms |
| ShelterMe, NT Shelter and NT Government | To access online information about crisis, transitional, short term, low-cost, and supported accommodation, and other support services, visit www.shelterme.org.au . |

| Queensland | |
|--|---|
| Homes and Housing, Queensland Government | <p>Call 137 468 or visit www.qld.gov.au/housing.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Access information about public housing, community housing, and temporary or emergency accommodation • Access information about housing in remote Aboriginal and Torres Strait Islander communities • Find contact details for your local Housing Service Centre • Make a complaint about government housing to your local Housing Service Centre • Read or download the Queensland Housing Strategy |
| Homeless Hotline | <p>If you are homeless or at risk of homelessness, call 1800 474 753 (24 hours, 7 days)</p> |
| South Australia | |
| Housing SA | <p>Call 131 299 or 08 8207 0211 or visit www.sa.gov.au/topics/housing.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Find your local service using the Housing Services Finder online tool • Access information about public and community housing services • Access information about Housing for Aboriginal people • Find your nearest homelessness specialist service using the Homelessness Service Provider Directory • Access information and FAQs about complaints processes including appealing a public housing decision and resolving disputes with your community housing provider |
| Homelessness Gateway | <p>If you are homeless or at risk of homelessness, call 1800 003 308 (24 hours, 7 days)</p> |

| Tasmania | |
|--|---|
| <p>Housing Tasmania, Department of Health and Human Services</p> | <p>Call 1800 665 663 or visit www.dhhs.tas.gov.au/housing. On the website, you can:</p> <ul style="list-style-type: none"> • Access Housing Tasmania for public housing and homelessness services • Access Better Housing Futures for community housing • Access Housing Connect for any housing assistance and all supports ranging from emergency accommodation to a long-term home • Read information about Your Rights and Responsibilities if you are homeless or at risk of homelessness, or you are a Social Housing tenant • Access information about complaints processes for giving Feedback and requesting a Decision Review |
| <p>Housing Connect</p> | <p>If you are homeless or at risk of homelessness, call 1800 800 588 (24 hours, 7 days)</p> |

Victoria

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|---|--|
| <p>Office of Housing, Department of Health and Human Services</p> | <p>Call 1300 650 172 or 03 9096 0000 or visit www.housing.vic.gov.au.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Access information about eligibility and registration for social housing and public housing • Use an online Housing Options finder • Use HousingVic online housing services (through myGov) • Contact your local housing office using an online form • Access information about complaints processes including appealing a decision, making a complaint to your community housing organisation, housing association or housing provider, or the department |
| <p>Crisis and emergency accommodation</p> | <p>If you are experiencing homelessness or at risk of homelessness, free call 1800 825 955 (24 hours, 7 days) to speak with a housing and support worker. Note if you call outside business hours, your call will be connected to Salvation Army Crisis Services.</p> |
| <p>Council to Homeless Persons' Homelessness Advocacy Service (HAS)</p> | <p>If you have a problem with a homelessness assistance or social housing service, such as a transitional housing manager (THM), a support service or a rooming house, call HAS on 1800 066 256 or 03 8415 6213 or visit www.chp.org.au.</p> |

| Western Australia | |
|---|---|
| <p>Department of Communities Housing (formerly the Housing Authority)</p> | <p>Call 1800 093 325 or visit www.housing.wa.gov.au.</p> <p>On the website, you can:</p> <ul style="list-style-type: none"> • Access information about public housing and community housing • Access information about Remote Aboriginal Housing • Locate your local office using an online Housing Office Finder • Read or download fact sheets and brochures about a wide range of housing topics and issues • Access written information in 17 languages other than English |
| <p>Housing Customer Feedback (complaints)</p> | <p>Free call 1800 257 677 or use the online feedback form at www.housing.wa.gov.au (click on 'contact us' in the top right hand corner, then 'feedback' on the top left hand corner).</p> <p>Note there is a different number to report disruptive behaviour in public housing. The Disruptive Behaviour Reporting Line is 1300 597 076.</p> |
| <p>Affordable Housing Online Portal</p> | <p>To find out about your affordable housing options using online tools, visit www.affordablehousing.wa.gov.au.</p> |
| <p>Entrypoint Perth (specialist homelessness services)</p> | <p>If you are homeless or at risk of homelessness in the Perth metropolitan or regional WA area, call 1800 124 684 or 08 6496 0001 (closed Sundays and Public Holidays) or visit www.entripointperth.com.au. You can use an online form to contact them 24 hours, 7 days.</p> <p>Note there is a call back service if you leave a clear message and provide your contact details.</p> |



12 Your right to aged care

Ageing may bring with it new challenges. If you do not have enough assistance, illness, disability and reduced mobility can make daily life more difficult. You have a right to access information about aged care services and to have an assessment of your care needs and eligibility for Australian Government-funded services. This chapter explains the different kinds of care services funded by the Australian Government and available through local care providers.

12.1 My Aged Care

My Aged Care is the national information and access point for Australian Government-funded services. You may be eligible for services if you are an older person. This normally means you are aged 65 and over, or aged 50 and over for Aboriginal and Torres Strait Islander peoples.

Before you can access government-funded services, you will need to register with My Aged Care and have an assessment of your care needs to find out if you are eligible.

Aged care services can also be privately purchased at any time. You might consider privately purchasing aged care services if you are not eligible for subsidised services or if you are waiting for services to become available.

Privately purchased aged care services are not subsidised or regulated by the Australian Government. You can look for services available in your area using an online directory or search tool, such as the My Aged Care online service finder.

For more information about accessing aged care services, including eligibility and assessment, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

12.2 Short-term care: Transition Care and Respite Care

Short-term care services are available to older people who require temporary care after a stay in hospital. They are also available to people who need a break from their current home care arrangements, or for people who have a carer who needs a break.

You need to be approved by an Aged Care Assessment Team (ACAT) to be eligible. You can access short-term care services in your home or in a residential aged care home. Services are subsidised but you will be expected to contribute to costs if you are able to afford it. This section describes three types of short-term care.

(a) Transition Care

Transition Care can be accessed for up to 12 weeks to provide you with low intensity therapy and personal or nursing care after a hospital stay. This can be in your home or in a residential setting. You need to be approved by an Aged Care Assessment Team (ACAT) to be eligible. Care is subsidised but you may be charged a maximum fee of up to 17.5% of your pension in a community setting or 85% of your pension in a residential setting. What you are charged always depends on your ability to pay.

(b) Restorative Care

Restorative care can be accessed for up to 8 weeks to provide you with a range of short-term care and services. It aims to delay or avoid the need to enter long-term care. It can assist you to improve your wellbeing, help you stay independent, or improve your ability to complete everyday tasks. You can access a range of services through short-term restorative care, including:

- allied health therapy services, such as audiology (hearing), podiatry (foot care), physiotherapy, and speech therapy
- aids and equipment, such as mobility aids
- personal care and assistance, such as cooking assistance, laundry services, continence management, medication management, and emotional support
- home maintenance
- transport

Restorative care is delivered by a team of at least three health professionals, usually with your doctor.

You need to be approved by an Aged Care Assessment Team (ACAT) to be eligible. Care is subsidised but, if you can afford it, you will be expected to contribute to the cost of your care and services. The maximum amount you may be asked to pay changes depending on whether you receive care in the community or in an aged care home. It is calculated as a percentage of the single pension daily rate. What you are charged always depends on your ability to pay.

(c) Respite Care

If you or your carer need a break, you can access Respite Care. Respite Care services are available in your home, in a community setting under the Commonwealth Home Support Programme, or in an aged care home. You will need an aged care assessment to determine if you are eligible for respite services.

Where to go for more information or to get help

For more information about short-term care, or to book an assessment with a member of your local Aged Care Assessment Team (ACAT), contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

Short-term restorative care providers are located in all states and territories. For more detailed information, order a copy of the booklet Your Guide to Short-Term Restorative Care from your assessor or www.myagedcare.gov.au.

If you need emergency respite care assistance, contact your local Commonwealth Respite and Carelink Centre on **1800 052 222** during business hours or **1800 059 059** after-hours.

The Carer Gateway is a national online and phone service that provides practical information, resources and local services that support carers. Call **1800 422 737** or visit www.carergateway.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

12.3 Aged care at home

You have a right to seek access to aged care services that will help you remain living in your home and community for as long as possible. Different programs are available. The program that is right for you will depend on the level of care that you require.

(a) Commonwealth Home Support Programme

You can access individual care services to support you to stay at home through the Commonwealth Home Support Programme (CHSP). These services support older Australians to be more independent at home and in the community and may include:

- Domestic assistance such as help with cleaning, laundry and shopping
- Personal care
- Social support
- Allied health services such as podiatry (foot care), physiotherapy and occupational therapy
- Nursing care
- Assistance with food preparation in the home
- Delivery of meals
- Transport
- Home maintenance and modifications
- Specialised support services such as vision, hearing or dementia services
- Respite services
- Assistance with care and housing

Eligibility for CHSP services is determined through an aged care assessment. You may be eligible for services if you are having trouble with everyday activities, you need support to live independently in the community, and you are:

- aged 65 and over, or 50 and over for Aboriginal and Torres Strait Islander peoples
- aged 50 and older, or 45 and over for Aboriginal and Torres Strait Islander peoples, and you are on a low income, you are homeless or at risk of being homeless

You need to be approved by a Regional Assessment Service (RAS) to be eligible. Care is subsidised but, if you can afford it, you will be expected to contribute to the cost of your care and services. What you are charged always depends on your ability to pay.

For more information, order a copy of the booklet *Your Guide to Commonwealth Home Support Programme Services* from your assessor or visit www.myagedcare.gov.au. The booklet is available in 11 languages.

(b) Home Care Packages

Home Care Packages provide you with care while you remain in your own home. These packages assist people with more complex care needs who require coordinated support to remain living independently in their home.

There are four levels of Home Care Packages to cater to people needing different levels of care.

- Home Care Level 1: basic level care needs
- Home Care Level 2: low level care needs
- Home Care Level 3: intermediate care needs
- Home Care Level 4: high level care needs

Home Care Packages are delivered on a Consumer Directed Care basis. This means you have more choice and control over the services you receive. Your provider will work with you to identify care and services to meet your needs. You can access a range of services with your Home Care Package. This may include, but is not limited to:

- Personal care services
- Nursing, allied health and other clinical services
- Assistance with meals and nutrition
- Transport and personal assistance
- Help at home such as cleaning
- Home maintenance and minor modifications to the home

You need to be approved by an Aged Care Assessment Team (ACAT) to be eligible. After you are approved, you will be placed in a national priority queue. Due to demand for home care packages, most people should expect to wait for their approved package. You will receive an interim package during this waiting time.

Care is subsidised but, if you can afford it, you will be expected to contribute to the cost of your care and services. What you are charged always depends on your ability to pay.

For more information, order a copy of the booklet *Your Guide to Home Care Package Services* from your assessor or visit www.myagedcare.gov.au. The booklet is available in 18 languages other than English.

Where to go for more information

For more information about aged care at home services, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

If your need care while you are waiting for a home care package, or your care needs change, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrs�all.gov.au>.

You can use your myGov account to access My Aged Care. For more information about accessing government services, refer to Chapter 4 in this resource.

12.4 Residential Aged Care

Residential aged care provides accommodation and care for older people who are no longer able to live independently at home. Residential aged care is available for people with different levels of care needs. This includes people who are semi-independent through to people with high-care needs. The care and services you receive will be appropriate and adapted to your needs, including:

- Accommodation
- Meals
- Personal assistance such as help with showering and dressing
- Nursing care and other services

Some residential aged care homes specialise in providing care for people with particular needs, such as veterans or people with dementia.

To determine your residential aged care needs, you will need to be assessed by an Aged Care Assessment Team (ACAT). After you have been approved, you can apply for your preferred services.

When you accept an offer for an aged care place, the aged care home will provide you with a Residential Agreement and an Accommodation Agreement. These are legal agreements that set out the care and services that will be provided to you, the fees you will pay, and your rights and responsibilities.

You need to pay fees to access residential aged care services. These fees may include accommodation costs, day-to-day living costs, a means-tested care fee, and charges for other services you receive. If you are experiencing financial hardship, there are special provisions available to reduce the cost of aged care.

Moving into residential aged care can affect your Age Pension. If you live in your family home prior to entering a residential aged care home, or if you pay a lump sum accommodation bond, these assets may be exempt from the Age Pension assets test. Your family home is typically exempt for two years after moving to residential aged care, but this timeframe can be extended in some circumstances. The accommodation bond is exempt until it is refunded to you, your estate, or when you leave aged care.

For more information about residential aged care, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

For more information about how your Age Pension may be affected, contact a Centrelink Financial Information Service (FIS) officer on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

12.5 Veterans' aged care information

Veterans' Home Care (VHC) assists eligible veterans and war widows and widowers to continue living independently at home by providing a small amount of practical help. VHC services include:

- domestic assistance
- personal care
- safety-related home and garden maintenance
- respite care

You may have to pay a small co-payment for services. No co-payment applies to respite care.

You need hold a DVA Gold or White Health Card and to be assessed by a VHC assessor to be eligible. To arrange an assessment, contact a VHC Assessment Agency in your area on **1300 550 450** (for calls from a landline telephone) or **1800 555 254** (if you do not have a landline telephone).

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on 131 450 or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

Veterans can also access non-DVA community programs including Home Care Packages and the Commonwealth Home Support Programme, and residential aged care. Each of these programs is outlined in the previous sections of this chapter.

12.6 Community Visitors Scheme

The Community Visitors Scheme (CVS) is an Australian Government-funded program to recruit volunteers to visit older people in residential aged care or those in receipt of a Home Care Package who do not have regular contact with friends or relatives, or are socially isolated. These volunteers provide friendship and companionship through one-on-one visits.

There are a range of social activities you might do together. Your visitor might take you on an outing or a walk. If you are not as mobile as you once were, you could sit and chat, work on a hobby together, or discuss the local news.

Some older people are isolated because of cultural reasons. If this is the case, you may like to spend time with someone you can relate to, or who can speak your language.

If you are a recipient of Australian Government-subsidised residential aged care services or a Home Care Package, you may be eligible for the CVS. For more information about CVS, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

12.7 Your right to quality aged care services

Everyone who receives Australian Government-funded aged care, whether at home or in residential care, has a right to receive quality care. Your service provider must meet quality standards set by the Australian Government and follow the relevant Charter of Care Recipients' Rights.

If you are receiving Australian Government-funded aged care services, your rights and responsibilities are outlined under:

- Charter of Care Recipients' Rights and Responsibilities for Home Care
- Charter of Care Recipients' Rights and Responsibilities for Residential Care

The Charters outline your rights when receiving aged care, including the right to:

- be treated with respect and dignity
- make decisions about the personal aspects of your life
- be involved in deciding what care will best meet your needs
- privacy and confidentiality of your personal information
- access information about your rights and information about yourself.

The Charters of Care Recipient's Rights are available on the My Aged Care website at www.myagedcare.gov.au (enter 'charter' in the search tool). You can also ask your aged care provider for a copy.

Note: At the time of writing, the Australian Department of Health is developing a single aged care Charter of rights and responsibilities for aged care recipients, intended to streamline recipients' rights across aged care services.

12.8 Making a complaint about aged care

You have the right to raise your concerns or make a complaint about the aged care information, care and services you receive from Australian Government-funded service providers. There are different ways to make a complaint for different issues.

In general, to make a complaint about government services, there are several steps to take. First, you should contact your service provider to make your complaint about their service. Second, if you are not satisfied with the outcome, you can escalate your complaint about the service provider to My Aged Care. Then, if you are not satisfied with the outcome, you can escalate your complaint to the relevant industry ombudsman or administrative tribunal.

If you are in immediate danger, call Triple Zero (**000**) or **106** (TTY).

Your complaint may involve elder abuse. For general information about elder abuse, refer to Chapter 13 in this resource.

(a) My Aged Care complaints

Step 1: If you have a concern or complaint about the information or service provided by My Aged Care, you should contact My Aged Care to discuss your concerns in the first instance. If the issue is not resolved, My Aged Care will provide you with a reference number to track your complaint.

You can choose how you wish to make a complaint:

- Call My Aged Care on **1800 200 422**
- Lodge an online feedback form on the My Aged Care website at www.myagedcare.gov.au
- Fax your complaint to **1800 728 174**
- Post your complaint letter to:

My Aged Care Complaints
PO Box 210
Balwyn Vic 3103

Step 2: If you are not satisfied with the outcome of your complaint, you can escalate your complaint and take further action by sending an email with the details of your complaint and the reference number you have been given to myagedcaresupport@healthdirect.org.au.

(b) Assessment complaints

Step 1: For concerns or complaints regarding your assessment, you should talk to your assessor or their organisation in the first instance. If you need to find the organisation's details, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

Step 2: If your complaint is not resolved with the assessor or their organisation, you can take further action.

If your complaint relates to a home support assessment, provided by a Regional Assessment Service (RAS), contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

If your complaint relates to a comprehensive assessment, provided by an Aged Care Assessment Team (ACAT, or ACAS in Victoria), contact your state or territory government department manager. Your Aged Care Assessment Team can provide you with contact details.

(c) Comprehensive Assessment outcome complaints

Step 1: If your concern relates to the outcome of a Comprehensive Assessment, contact your Aged Care Assessment Team assessor or organisation in the first instance to discuss your concerns.

Step 2: If you still have concerns with the outcome, you can ask for the outcome to be reviewed. To do this, you must write to the Secretary of the Australian Department of Health within 28 days of receiving your approval letter. In your complaint letter include an outline of why you believe the decision should be changed. The postal address is:

The Secretary, Department of Health
Attn: Aged Care Assessment Program
GPO Box 9848
Sydney NSW 2001

Step 3: If you are unsatisfied with the Secretary's review of the outcome, you can escalate your complaint to the Administrative Appeals Tribunal (AAT). There are costs associated with making an appeal. For more information, contact the AAT on **1800 228 333** or visit www.aat.gov.au.

(d) Aged care services complaints

Aged care providers should do their best to provide quality care and services for older Australians. If you have a concern about the care or services that you or someone else is receiving, you have the right to make a complaint without being afraid that you will lose your care or be disadvantaged in any other way.

Complaints regarding Australian Government-funded aged care services can be made about any aspect of the care or service provided, such as:

- The quality of care or services received
- How you were treated by staff
- Your personal care and hygiene
- Your physical environment

Step 1: In the first instance, you should raise any complaints with your service provider in case they can help. You can make a complaint in person, in writing or anonymously. Whichever way you make a complaint, the service provider must deal with all complaints received.

Step 2: If you are unable to resolve your complaint with your service provider, or if you do not feel comfortable raising your complaint with them, you can contact the Aged Care Quality and Safety Commissioner. This service is free of charge.

- Call the Aged Care Quality and Safety Commission on **1800 951 822**.
- Submit an online complaint form at www.agedcarequality.gov.au.
- Write a complaint letter to:

Aged Care Quality and Safety Commissioner
GPO Box 9819
IN YOUR CAPITAL CITY

Step 3: If you are not satisfied with the Age Care Quality and Safety Commissioner's response or the management of your complaint by the Aged Care Quality and Safety Commission, you can escalate your complaint by contacting the Commonwealth Ombudsman.

- Call the Commonwealth Ombudsman Complaints Line on **1300 362 072**
- Submit an online complaint form at www.ombudsman.gov.au
- Write a complaint letter to:

Commonwealth Ombudsman
GPO Box 442
Canberra ACT 2601

Where to get more information

For more information about making a complaint, call the My Age Care contact centre on **1800 200 422** or visit www.myagedcare.gov.au. My Aged Care provides information in 6 languages for Aboriginal and Torres Strait Islander peoples and 17 other languages.

For tips and advice about making an effective complaint, visit the Commonwealth Ombudsman's Making a Complaint website at www.ombudsman.gov.au. This website also has brochures and fact sheets about complaint handling and related issues.

The Older Persons Advocacy Network (OPAN) provides information and aged care advocacy services in your state or territory. For more information about your rights or how to make a complaint, contact your local OPAN organisation on **1800 700 600** or visit www.opan.com.au. The OPAN website has an in-built listening function. It also has an in-built language translation function (look for it on the top right hand side of the web page).

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au. You can also contact the Aboriginal Interpreter Service on **1800 334 944**, or the Kimberley Interpreting Service on **08 9192 3981**.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.



13 Your right to safety and security

You have a right to feel safe and to be treated with dignity. This chapter provides information about staying safe and avoiding violence and abuse in retirement.

13.1 Help for violence and elder abuse

Some older people do not feel safe because they experience violence, abuse or harassment from a family member, partner, neighbour, carer, friend or someone else. If you or someone you know is experiencing elder abuse, support is available.

Elder abuse can come in many forms. Each state and territory provides resources to support people experiencing elder abuse. For example, in NSW the Elder Abuse Helpline and Resource Unit recommend a five step approach in identifying and responding to elder abuse:

1. Identify abuse
2. Assess immediate safety
3. Provide support
4. Inform manager and document
5. Refer and respond

(a) Warning signs

There are many warning signs that an older person may be experiencing abuse. If you are worried about any of these signs, or if you have experienced them yourself, you can contact your doctor or health professional for help.

The Planning Ahead Tools resource developed in NSW points out that warning signs of possible abuse could include:

- Bruising, pressure sores or burns
- Depression, fear, confusion, disrupted sleep or appetite
- Lack of money for basic expenses, wanting to make sudden changes to Wills or Powers of Attorney, money missing from a bank account
- Being inappropriately dressed, for example not having a warm jacket in winter
- Dirty or unkempt appearance
- Missing aids such as a walking frame or hearing aid

These warning signs are triggers for concern. However, there are many reasons why an older person might show these signs and it is important to find out more about the situation before deciding what to do. It is very important to talk to the older person, and to find out about their mental capacity to make decisions about their situation.

Seniors Rights Victoria provides the following detailed summary of types of elder abuse.

(b) Mistreatment

Mistreatment involves the denial of a person's right to live safely and independently.

Mistreatment can involve:

- Denying a person privacy or intimacy
- Withholding information
- Denying a person access to other relatives and friends by stopping visitors or interfering in phone calls
- Restricting a person's freedom by not letting them leave the house
- Intercepting a person's mail

(c) Neglect

Neglect occurs when an older person is deprived of the basic necessities of life. There are two types of neglect.

1. Active neglect

Active neglect is the deliberate withholding of basic care or necessities. It can include:

- Leaving an older person in an unsafe place or state
- Stopping access to medical treatment
- Abandonment
- Not providing adequate clothing or sufficient food and liquids
- Untreated illnesses
- Over or under medicating

2. Passive Neglect

Passive neglect is the failure to provide proper care, due to carer stress, lack of knowledge or ability. It may occur unintentionally and may simply require getting additional support to assist the carer and older person.

(d) Financial abuse

Financial abuse is the illegal or improper use of a person's property, finances and other assets without their informed consent or where consent is obtained by fraud, manipulation or duress.

It usually occurs between an older person and a family member but can also occur with carers or friends.

Financial abuse may involve:

- A family member taking a loan with a promise of repayment but not paying the money back
- Stealing money or using an older person's banking and credit card without consent
- Forcefully encouraging changes to a will or other legal document
- Sale of any property or assets without authority or consent
- Forced transfers of property

For more information about financial abuse, refer to Chapter 8 in this resource.

(e) Physical abuse

Physical abuse includes any form of assault such as hitting, slapping, shoving, pushing and burning. It also includes physical restraint such as tying a person to a chair or bed, or locking a person in a room.

(f) Sexual abuse

Sexual abuse is any sexual activity or behaviour for which the older person does not consent or is incapable of giving consent, for example if the person is living with dementia.

Sexual assault and abuse includes a range of offences such as rape, indecent assault and sexual harassment. It can also include sexually exploitative or shaming acts such as:

- Leaving a person in a state of undress
- Forced viewing of sexually explicit materials or images
- Sexually suggestive comments
- Exhibitionism
- Inappropriate touching
- Uninvited sexual approaches

(g) Psychological and emotional abuse

Psychological and emotional abuse is the infliction of mental or emotional anguish by threat, humiliation or other verbal or non-verbal conduct.

Psychological and emotional abuse can include:

- Verbal assaults
- Humiliation
- Threats
- Harassment
- Intimidation
- Other abusive behaviours which result in emotional or psychological distress

Psychological abuse may make the older person feel ashamed or powerless and often occurs in combination with other forms of abuse.

(h) Social abuse

Social abuse is preventing a person from having contact with relatives, friends, service providers and other people or restricting the person's activities, thereby increasing their sense of isolation.

Social abuse can include:

- Confining a person to their home or room
- Preventing a person from answering the phone or door
- Deprivation of access to transport
- Intentional embarrassment in front of others
- Stalking

None of this abuse is acceptable. If you or someone you know is experiencing these things, you should seek help.

Where to get help

Seniors Rights Victoria website provides excellent resources on elder abuse, such as the information listed above. For more information, contact them on **1300 368 821** or visit www.seniorsrights.org.au.

If you or someone you know feels under immediate threat, contact the police immediately. Call Triple Zero (**000**) or **106** (TTY).

To report violence or abuse, contact your local police station or, in all states except Victoria, call the Police Assistance Line on **131 444**.

A national elder abuse free call phone line was launched in March 2019. To find information about elder abuse or to get help, call **1800 353 374** (1800 ELDERHelp). Your call will be automatically redirected to a specialist elder abuse service in your state or territory.

The following list provides contact details for free confidential specialist services. Any of these services can give you a referral, help you access further support and help you to speak out. Some also provide advocacy and legal support. In general, they operate during normal business hours.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

| | | |
|----------|--|--|
| National | National Elder Abuse Phone Line | Free call 1800 353 374 (1800 ELDERHelp) Note your call will be automatically redirected to a specialist service in your state or territory |
| ACT | Older Persons ACT Legal Service (OPALS) | 02 6243 3436 www.communityservices.act.gov.au (enter 'elder abuse' in the search tool) |
| NSW | NSW Elder Abuse Helpline and Resource Unit | 1800 628 221 www.elderabusehelpline.com.au |
| | Seniors Rights Service | 1800 424 079 seniorsrightsservice.org.au |

13 Your right to safety and security

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|-----|---|--|
| NT | Elder Abuse Information Line, Darwin Community Legal Service Aged and Disability Advocacy Service | 1800 037 072 www.dcls.org.au |
| Qld | Elder Abuse Prevention Unit, UnitingCare | 1300 651 192 Interstate: 07 3867 2525 www.eapu.com.au |
| SA | Elder Abuse Prevention Phone Line, SA Department of Health | 1800 372 310 www.sahealth.sa.gov.au (enter 'stop elder abuse' in the search tool) |
| Tas | Elder Abuse Helpline, Advocacy Tasmania | 1800 44 11 69 Mobile or Interstate: 03 6237 0047 advocacytasmania.org.au |
| Vic | Seniors Rights Victoria Helpline (support for Victorians aged 60+ and Aboriginal and Torres Strait Islander peoples aged 45+) | 1300 368 821 www.seniorsrights.org.au |
| WA | WA Elder Abuse Helpline, Advocare | 1300 724 679 Country callers: 1800 655 566 www.advocare.org.au (enter 'elder abuse support' in the search tool) |

For legal information, referrals and, in some cases, advice, you can also talk to the legal aid provider in your state or territory.

| | | |
|-----|---|---|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

13.2 Getting help in an emergency

It is important to know how to contact emergency services when they are required. The following section provides information about different emergency situations to help you be prepared.

(a) Help in an emergency

If you need police, fire or ambulance services in an emergency, call Triple Zero (**000**).

Triple Zero (**000**) is a voice emergency service. You cannot send a text or SMS to Triple Zero.

106 is a text-based emergency number for people who are deaf or have a hearing or speech impairment. You can only use **106** from a teletypewriter (TTY).

112 is an alternative number to call from a mobile phone if Triple Zero does not work.

If you use a mobile device, you may find the Emergency+ app useful. It will automatically send your location to first responders.

In an emergency, it is essential to know your location so help can be sent.

Examples of **emergencies** include:

- Any suspected offence in progress, being witnessed or just committed
- Any situation where life or injury is threatened
- Any serious medical emergency, such as severe asthma, suspected heart attack, suspected stroke, loss of consciousness, and traumatic injury
- Any motor vehicle accident where people are injured
- Any air, rail or water accident
- Any event which might cause danger to people or property
- Any explosion or bomb incident/threat
- A fire when you can see flames
- A disturbance or breach of the peace, for example a family violence incident or anti-social behaviour

In some states there are severe penalties, including prison sentences, for calling Triple Zero (**000**) when there is no emergency.

(b) Non-emergency assistance

When there is not an emergency, you should contact the local police or call the National Police Assistance Line (called PoliceLink in Queensland) on **131 444**. In Victoria contact your local police station directly.

SMSAssist is a special text messaging service for people with communication disabilities such as if you are deaf or have a hearing or speech impairment. Use SMSAssist for contacting WA Police and requesting non-emergency assistance. Dial **0403 277 478**. Eligible people can register for this service.

Examples of **non-emergencies** include:

- Asking a question or advice
- Reporting something which has happened in the past, such as a break-in where offenders are no longer present
- Wanting to speak with a particular police member or to be connected to a local police station
- Making a complaint, such as about noise
- Wanting a non-police related service – the Police cannot connect you to other non-emergency services (for example, taxis)
- Where the assistance of the State Emergency Service (SES), local council or other government or non-government service is needed
- Annoying telephone calls

(c) Threat of terrorism

If you see or hear anything that you believe to be a terrorist-related activity, call the National Security Hotline on **1800 123 400**.

(d) Reporting a crime

For an emergency, call Triple Zero (**000**) or **106** (TTY).

For a non-emergency, call the Police Assistance Line on **131 444**. In Victoria contact your local police station directly.

If you wish to remain anonymous, contact Crime Stoppers Australia on **1800 333 000** or visit www.crimestoppers.com.au.

You can also report a crime online at your state or territory police force website.

(e) Traffic accidents

For any traffic emergency, call Triple Zero (**000**) or **106** (TTY).

Examples of traffic emergencies include:

- People trapped or injured as a result of a motor vehicle accident
- Trucks overturned or involved in a serious collision
- Level crossing train collisions, etc.

For non-emergency traffic incidents, contact your local police station or call the Police Assistance Line on **131 444**.

Examples on traffic non-emergencies include:

- Non-dangerous parking complaints
- Minor non-injury collisions (where both parties are present and have exchanged the necessary details), etc.

(f) Emergency Alert

There are three different levels of warning in an emergency:

- **Emergency warning.** You are in imminent danger and need to take action immediately. You will be directly affected.
- **Warning (Watch and Act).** An emergency is developing nearby. You need to take action now to protect yourself and others.
- **Advice.** An incident is occurring or has occurred in the area. Access information and monitor conditions. It can also be used as a notification that activity in the area has subsided and is no longer a danger to you.

When there is an emergency warning, the Emergency Alert national telephone warning system may be used to warn a community of a likely or actual emergency.

Emergency Alert is not used in all circumstances.

The warning system sends voice messages to landline telephones and text messages to mobile telephones in the area of a likely or an actual emergency such as fire, flood, or extreme weather events. The message may include a distinctive audio alert signal called the Standard Emergency Warning Signal (SEWS).

You should not wait to receive a warning message or hear the SEWS alert before you act or evacuate.

The Emergency Alert system only issues voice and text warning messages in English. You should discuss emergency preparedness with family, friends and neighbours who do not speak English, so they are able to act if they receive a warning message. Emergency Alert information is available translated into 30 languages at www.emergencyalert.gov.au/languages.

Note TTY services are not supported by the Emergency Alert system.

(g) Natural disasters, bushfires and storms

The State Emergency Service (SES) in your area is a highly trained volunteer emergency service that provides assistance when a natural disaster occurs. You should only contact the SES for urgent property repairs that you cannot fix yourself.

If your situation is life-threatening, call Triple Zero (**000**) or **106** (TTY) immediately.

If you need urgent help in a windstorm, tree fall, hailstorm, flood or similar event, contact the SES in your state or territory on **132 500**. You can also lodge a request online for urgent assistance with the SES in your state or territory.

| | |
|--------------------------------------|---|
| ACTSES | 132 500 esa.act.gov.au/actses |
| NSW SES | 132 500 www.ses.nsw.gov.au |
| Northern Territory Emergency Service | 132 500 www.pfes.nt.gov.au/Emergency-Service.aspx |
| Queensland SES | 132 500 www.ses.qld.gov.au |
| South Australia SES | 132 500 www.ses.sa.gov.au |
| Tasmania SES | 132 500 www.ses.tas.gov.au |
| Victoria SES | 132 500 www.ses.vic.gov.au |
| WA SES | 132 500 www.dfes.wa.gov.au |

Most states and territories provide an online emergency warning and information system for the public. For information about emergency preparation and warnings about local emergencies including fire, flood, hazardous material incidents (HAZMAT) and traffic crashes, contact the emergency services agency in your state or territory.

| | | |
|-----|--|--|
| ACT | ACT Emergency Services Agency | www.esa.act.gov.au |
| NSW | secureNSW | www.secure.nsw.gov.au |
| | NSW Office of Emergency Management | www.emergency.nsw.gov.au |
| | Bush Fire Information Line, NSW Rural Fire Service (RFS) | 1800 679 737 (1800 NSW RFS) www.rfs.nsw.gov.au |
| NT | Secure NT | www.securent.nt.gov.au |
| | Northern Territory Emergency Service | www.pfes.nt.gov.au/Emergency-Service.aspx |
| Qld | Queensland Fire and Emergency Services | www.qld.gov.au/alerts |
| SA | Bushfire Information Hotline, Country Fire Service (CFS) | 1800 362 361 www.cfs.sa.gov.au |
| Tas | TasALERT | www.alert.tas.gov.au |
| Vic | Vic Emergency app | www.emergency.vic.gov.au |
| | VicEmergency Hotline, Country Fire Authority (CFA) | 1800 226 226 www.cfa.vic.gov.au |
| WA | Emergency WA, Department of Fire and Emergency Services | 13 3337 (13 DFES) www.emergency.wa.gov.au |

13.3 Personal safety

(a) Senior safety tips

Many organisations provide resources, guides, fact sheets and checklists offering advice tailored to seniors. You can access information about ways to protect yourself and ensure your personal safety when you are at home or out and about. Simple tips include avoiding carrying large amounts and cash, and paying attention to your handbag to prevent bag snatching.

For more information about personal safety for seniors, contact the crime prevention section at your local police station or call the Police Assistance Line on **131 444**.

You can access detailed information in the Safety for Seniors booklet from the WA Police community publications website at www.police.wa.gov.au.

The Victoria Police Working with Senior Victorians brochure and the NSW Police Protect Yourself – Seniors brochure are each available on their websites in 15 languages other than English.

- Visit the Victoria Police Crime Prevention and Community Safety website at www.police.vic.gov.au.
- Visit the NSW Police Safety and Prevention Resources – Fact Sheets and Videos website at www.police.nsw.gov.au.

Queensland Police provide free Personal Safety presentations to members of the community in locations across the state. You can choose the topics for the presentation. To arrange a presentation, contact the District Crime Prevention Coordinator at your local police station or call **131 444**.

(b) Smoke alarms and house fire prevention

Most house fires are preventable. Typically they are caused by electrical faults, lamps, smoking-related incidents, heaters and open fires. People aged over 65 are twice as likely as others to lose their lives in a house fire and risk increases with age. It is worth paying attention to potential fire risks in your home.

To reduce the impacts of house fires, state fire services recommend installing a smoke alarm and regularly testing it.

It is also a good idea to maintain any garden areas around your home, especially if you live in an area of high fire risk.

For example, the NSW Rural Fire Service (RFS) AIDER (Assistance for Infirm, Disabled and Elderly Residents) service provides a one-off free assessment of your property in a bush fire prone area of the state. You may be eligible for services such as clearing gutters, removing branches or thinning vegetation. For more information or to request an assessment of your property, call **02 8741 4955**.

For information about fire prevention and preparation, or to access fact sheets, plans, kits and self-assessment tools, contact the fire service in your state or territory.

| | | |
|-----|--|---|
| ACT | ACT Rural Fire Service | 02 6207 8609 www.esa.act.gov.au (click on Fire & Rescue) |
| NSW | NSW Rural Fire Service (RFS) | 1800 679 737 (1800 NSW RFS) www.rfs.nsw.gov.au |
| NT | Secure NT | www.securent.nt.gov.au |
| Qld | Queensland Rural Fire Service | www.ruralfire.qld.gov.au To find the phone number of your local area office, click on about, then contact us. |
| SA | SA Country Fire Service (CFS) | State Headquarters 08 8115 3300 Community Engagement line 08 8212 9858 www.cfs.sa.gov.au |
| Tas | Tasmania Fire Service | Information line 1800 000 699 www.fire.tas.gov.au |
| Vic | Country Fire Authority (CFA) | CFA Headquarters 03 9262 8444 www.cfa.vic.gov.au To find the phone number of your nearest District Headquarters, click on the regional contacts map at the end of the web page. |
| WA | Department of Fire and Emergency Services (DFES) | DFES public information line 13 3337 (13 DFES) www.dfes.wa.gov.au |

(c) **Telecross service**

Telecross is a free daily contact service run by the Red Cross. A volunteer can call you each day to check on you. This provides peace of mind if you are at risk of an accident or illness that may go unnoticed, such as falling and being unable to call for help.

Telecross is available through both the National Disability and Insurance Scheme (NDIS) and My Aged Care. The service can also be used on a temporary basis when family and carers are away, or if someone has just returned home after a hospital stay.

For more information about accessing Telecross, contact the Red Cross on **1300 885 698**.

(d) **Personal alarms and alert systems**

Some people experience unexpected health events, including falls, as they age. If you feel at risk of an emergency health event, you may consider purchasing a personal alert system or personal alarm. This device is connected to a 24 hour monitoring service that tracks your location and links directly to Triple Zero (**000**) and alerts your loved ones or carers. You can wear it as a necklace or watch.

There is a wide range of models available. It is worth knowing that some personal alarms do not rely on landline telephones or the internet, so they may be useful if you have a limited signal or service in your area.

Some states have rebates schemes for personal alert systems.

For more information, contact the Council on the Ageing (COTA) in your state or territory.

(e) **Do Not Call Register**

The Do Not Call Register is a free service where you can securely and permanently register your home phone, mobile or fax numbers for free to reduce unsolicited telemarketing calls.

A telephone call is the most common point of contact for scammers trying to trick you into sharing your personal or financial information. For example, there is a scam where scammers call you claiming to be associated with the Do Not Call Register and ask you for personal information such as financial details in order to re-register you, to avoid a fee, or to block a number.

The Do Not Call service is free, registration is permanent, and it removes your number from a call list prior to calls being made (it does not 'block' numbers).

For more information or to register your number, visit www.donotcall.gov.au. To make a complaint, call **1300 792 958**.

(f) Do Not Knock sticker

The national Do Not Knock campaign aims to put a stop to unwelcome, dishonest and intimidating door-to-door salespeople bothering you at home. You can display the Do Not Knock sticker in a prominent location at your home, such as on your gate post or by the front door. This will send a clear message to salespeople that they are not welcome at your address.

You can collect a Do Not Knock sticker from more than 110 locations around Australia, including consumer affairs offices, your local member of parliament, housing or tenants associations, neighbourhood centres, community legal centres, city councils, and other places. To find a location in your area, or print your own sticker, visit www.donotknock.consumeraction.org.au.

You can write and request the Do Not Knock campaign to post a sticker to you. Send a stamped, self-addressed business-size envelope to:

Do Not Knock
PO Box 16193
Collins Street West Vic 8007

If you have a Do Not Knock sticker but salespeople continue to bother you, you can report it to the Australian Competition and Consumer Commission (ACCC). Call **1300 302 502** or visit www.accc.gov.au to access their online complaint form.

Note: Religious visitors, politicians and charities are not legally required to respect your do not knock sticker, so please do not make a complaint about them.

13.4 Home security

You have the right to feel safe in your own home. Common sense measures can help you feel more secure. To improve your home security you can:

- Install key operated window locks or grills on windows
- Install mesh screen doors and deadlocks on external doors
- Install motion sensor lights to the exterior of your property
- Lock up when you are at home as well as when you are out
- Do not leave spare keys hidden outside the home, leave it with a friend, neighbour or relative
- Consider installing security sensors or CCTV outside the home
- Avoid letting strangers into your home
- Check the ID of people who come to your home and make sure you know who is at the door before letting anyone in

If you are going on holidays, you may choose to take additional steps to protect your home while you are away.

- Let your trusted neighbours know and provide them with travel dates and emergency contact details
- Arrange for mail to be held by Australia Post or collected daily by someone
- Cancel your newspaper delivery
- Ask your neighbour to bring your rubbish and recycling bins out on your regular night and bring them back in
- Organise someone to cut your lawn and water your garden
- Turn down the ringing volume on your telephone
- Consider asking your neighbours to park a second car in your driveway
- Be careful of stating your whereabouts on social media

Where to go for more information

Contact your local police station to get advice about improving your home security. State police websites provide a range of online self-service resources, guides, fact sheets and check lists for home security.

Where to go for help

In situations of immediate threat, call Triple Zero (**000**) or **106** (TTY).

To report a crime when there is no immediate threat, or to ask a non-urgent question, call the Police Assistance Line on **131 444**. In Victoria contact your local police station directly.

WE may BE
GETTING OLDER...

... BUT WE'RE
STILL GOING
PLACES!

LICENCE

TRAVEL
CONCESSION



14 Your right to transport

You have a right to maintain your independence as much as possible and this means being able to travel to attend appointments or access goods and services. Your right to participate in community life also means having the ability to get around. There are many different transport options to help you maintain your independence, including public or community transport services. You can also access support to help you continue driving as long as possible. This chapter explains how you can access services and support to keep you mobile.

14.1 Public Transport

Public transport is available in all major cities in Australia. It is also available in regional areas, though options may be more limited. In remote areas, public transport is generally not available.

Most public transport services in Australia use smartcard technology. The smartcard is a re-usable, pre-paid, cashless ticketing system. It operates across public trains, buses and other forms of public transport such as trams and ferries. Usually you will need to prepay the cost of your fare and load it on to the smartcard before you travel. You may have to pay with a card not cash. Often you will be able to buy a ticket directly from the driver but it will cost more. In some places you cannot buy a paper ticket at the time you board a service.

Take the time to investigate the public transport options in your area. Find out about any public transport discounts and travel concessions you may be eligible for in your state or territory. In some places public transport is free for seniors.

(a) Public transport in your state or territory

The following table gives information about the main tickets and seniors travel discounts in each state and territory.

For more information about accessible public transport, contact the relevant agency in your state and territory.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

| Australian Capital Territory | |
|-------------------------------------|---|
| Smartcard | MyWay is the prepaid ticketing system for travel on Transport Canberra buses. |
| Seniors Card discount | You are entitled to concession travel if you hold a combined Seniors/MyWay card. |
| Free travel | You are entitled to free travel on ACTION buses if you are aged 70+. |
| Contact | Call 13 17 10 or visit www.transport.act.gov.au . The website has information in 14 languages other than English. |

New South Wales

| | |
|-----------------------------|--|
| Smartcard | <p>Opal is the prepaid smartcard ticketing system for travel on public transport in Sydney, the Blue Mountains, Central Coast, the Hunter and the Illawarra.</p> <p>Gold Opal is for seniors, pensioners, war widows/widowers.</p> <p>Concession Opal is for people with disability.</p> <p>Free Opal is for veterans and vision impaired persons.</p> |
| Seniors Card discount | You are entitled to concession fares if you hold a Pensioner Concession Card or a Seniors Card issued by any Australian state or territory. |
| Exclusions | Concessions are not available on Great Southern Rail, private ferries and chartered bus services. |
| Free travel voucher | The Pensioner Travel Voucher provides 4 free one-way or 2 free return trips on NSW TrainLink Regional services in Economy Class. |
| Regional transport discount | Country Pensioner Excursion (CPE) tickets entitles eligible pensioners and seniors to travel by train in regional NSW and ACT on heavily discounted fares. |
| Contact | <p>Call 131 500 or visit www.transportnsw.info.</p> <p>The website has information in 5 languages other than English.</p> |

| Northern Territory | |
|---------------------------|--|
| Smartcard | On public buses you can buy a re-usable Tap and Ride card or a single-use paper ticket. |
| Free travel | You are entitled to free travel on public buses in Darwin and Alice Springs if you hold a Seniors Card, DVA Gold card, Vision Impaired Travel Pass. |
| Discount fares | You are entitled to a concession fare if you hold a Pensioners and Carers Card, Health Care Card, DVA White or Orange card, Commonwealth Seniors Health Card, Pensioner Concession Card. |
| Contact | <p>Call 08 8924 7666 or visit www.nt.gov.au/driving/public-transport-cycling.</p> <p>For information in your language, contact the 24 hour on-call Aboriginal Interpreter Service on 1800 334 944 or the Interpreting and Translating Service NT on 08 8999 8506.</p> |

| Queensland | |
|-----------------------|---|
| Smartcard | You can use a go card or paper ticket on all TransLink bus, train (including Airtrain), ferry and tram services in greater Brisbane, Ipswich, Sunshine Coast, and Gold Coast regions. |
| Seniors Card discount | You are eligible for a concession fare on TransLink public transport (excluding Airtrain) if you hold a valid Seniors Card from any state or territory. |
| Other discounts | You are entitled to a concession fare if you hold a Queensland Gold Repatriation Health Card or Queensland Pensioner Concession Card. |
| Metro contact | Call 13 12 30 (24 hours, 7 days) or visit www.translink.com.au . The website has information in 17 languages other than English. |
| Regional contacts | Bus Queensland 1300 287 537 or www.busqld.com.au Qld Rail 1300 131 722 or www.queenslandrailtravel.com.au Regional services are also provided by private companies. |

| South Australia | |
|------------------------|--|
| Smartcard | Metrocard is the prepaid smartcard ticketing system for Adelaide Metro public transport. |
| Seniors Card discount | The South Australian Seniors Card serves as a Seniors Metrocard. |
| Free travel | If you have a Seniors Card from any Australian state or territory you can access free Adelaide Metro public transport Monday to Friday before 7.00am, between 9.01am and 3.00pm, after 7.01pm and all day Saturday, Sunday and public holidays. If you travel between 7.01am and 9.00am, and 3.01pm and 7.00pm you must purchase a concession fare. |
| Metro contact | Call 1300 311 108 or visit www.adelaidemetro.com.au . |
| Regional contact | <p>For Barossa Valley, Murray Bridge, Mid Murray and the Adelaide Hills regions, contact LinkSA on 08 8339 7544 or visit www.linksa.com.au.</p> <p>For Eyre Flinders, South East and Riverland regions, contact Premier Stateliner Coach Group on 1300 851 345 or visit www.premierstateliner.com.au.</p> <p>For other regions, contact Greyhound Australia on 1300 473 946 or visit www.greyhound.com.au.</p> |

| Tasmania | |
|-----------------------|--|
| Smartcard | Greencard is the reusable prepaid smartcard for travelling on Metro services. |
| Seniors Card discount | You are entitled to a concession fare if you hold a Seniors Card from any Australian state or territory, a Pensioner Concession Card, or a Tasmanian Concession Card. |
| Other discounts | You can travel on a concession fare on Metro or MerseyLink buses if you are aged 70+. |
| Metro contact | Call 13 22 01 or visit www.metrotas.com.au . |
| Regional contact | Contact MerseyLink on 03 6427 7626 or visit www.merseylink.com.au Contact TassieLink on 1300 300 520 or visit www.tassielink.com.au |

| Victoria | |
|-----------------------|--|
| Smartcard | myki is the reusable prepaid travel card for trains, trams and buses in Melbourne and regional Victorian centres. |
| Seniors Card discount | If you have a Victorian Seniors Card, you will receive a free card which entitles you to a concession fare during the week and free travel on Saturdays and Sundays. |
| Exclusions | Seniors Card holders from other Australian states and territories are not eligible for a Seniors myki. Holders of a Commonwealth Seniors Health Card are not eligible for public transport concessions in Victoria. |
| Free travel | Concession travellers receive two free off-peak regional travel vouchers in the mail each year. If you hold a Pensioner Concession Card, you are eligible for one free regional travel voucher per year. |
| Regional transport | You can use myki for short distance regional travel and a paper ticket for long distance trains and buses. |
| Other discounts | If you have a Victorian Seniors Card, you are entitled to free travel during the annual Victorian Seniors Festival. |
| Metro contact | Call 1800 800 007 or visit www.ptv.vic.gov.au . The website has information in 19 languages other than English. |
| Regional contact | Call 1800 800 007 or visit www.vline.com.au . |

| Western Australia | |
|--------------------------|---|
| Smartcard | You can use a re-usable SmartRider card or buy a cash ticket on Transperth services. |
| Seniors Card discount | If you are a Western Australian resident you will be issued a combined SmartRider card with your Seniors Card. You will be able to travel for free on all Transperth services Monday to Friday until 6.00am, between 9.00am and 3.30pm, after 7.00pm, all day Saturday, Sunday and public holidays. You will be charged for a concession fare at all other times. |
| Free travel | If you receive a DVA pension, you are entitled to a Veterans SmartRider card for free travel. If you live north of the 26th parallel, under the Pension Annual Free Trip Scheme, you are entitled to one return journey by air or coach per year to Perth or elsewhere in the South West Land Division. |
| Regional transport | Holders of a Seniors Card from any Australian state or territory and Western Australian residents who hold a Pensioner Concession Card are entitled to a concession fare on TransWA services. |
| Other discounts | If you receive a Carer, Age Pension or Disability Support Pension payment you are entitled to a Pensioner SmartRider Card. With these cards you are entitled to free off-peak and weekend travel and a concession fare at all other times. |
| Metro contact | Call 13 62 13 or visit www.transperth.wa.gov.au . The website has an in-built Google Translate tool. |
| Regional contact | Call 1300 662 205 or visit www.transwa.wa.gov.au . The website has an in-built Google Translate tool. |

14.2 Community Transport

Community transport services assist older people to travel to activities including doctor appointments, shopping or meeting up with friends. The transport is accessible, affordable and targeted to people who are older, frail, or have an illness or disability that makes accessing ordinary transport difficult.

Community transport is provided by non-profit organisations such as local councils, community centres, community groups or local clubs. Community transport services may include:

- Individual transport services that can take you to hospital, to medical appointments or to make social visits to family or friends
- Shopping transport, which may be a weekly bus service which picks up you and others to allow you to do your shopping
- Coach transport for group members' social trips to clubs, sightseeing or the theatre

Community transport may also be available through aged care at home. For more information about aged care services programs, refer to Chapter 12 in this resource.

Because community transport services are provided by independent organisations and are not coordinated, the services may vary.

To find out about services in your area, contact:

- Local council
- Seniors club
- RSL Club
- Services club
- Sporting club
- Community group
- Ethnic group or organisation
- Church or religious group
- Neighbourhood centre
- Community health centre

14.3 Maintaining your driver's licence

Having the ability to drive a car is an important part of keeping your independence. Being an older driver may mean you have more experience, but it might also mean that driving is more difficult because you no longer have the same flexibility, reaction times, eyesight and hearing. Taking the following steps will help you to feel safer on the road and assist you to keep the independence associated with driving for as long as possible.

1. Assess your driving skills. Do you feel nervous when driving? Do you know what medications affect your ability? You can do a self-assessment or have one done for you.
2. Avoid driving in situations where you feel uncomfortable. For example, drive only during the day or on quieter roads.
3. Take a driving refresher course. Your motoring association may offer a course for seniors.
4. Share driving with a partner or friend. This will allow both of you to maintain your driving skills.
5. Adjust your car to make it safer, or consider updating to a safer model car.

Special licensing requirements apply to older drivers in most states and territories. This may involve having an annual medical check-up or completing a practical driving assessment.

If you have an illness that impairs your ability to drive, such as dementia, diabetes or a heart condition, you may need to report it. It might also mean you need to renew your licence more frequently.

Where to go for more information

For general information, contact the motoring association in your state or territory.

For information about licensing requirements for older drivers, contact the licensing authority in your state or territory.

Some state roads and licensing authorities provide free publications for older drivers:

| | |
|-----|---|
| SA | The SA Government publishes a series of Moving Right Along information sheets and holds workshops. To order a copy, call 131 084 or visit www.dpti.sa.gov.au (enter 'moving right along' in the search tool). |
| Tas | The Department of Transport publishes the Tasmanian Older Drivers' Handbook. Contact them on 1300 135 513 or visit www.transport.tas.gov.au (enter 'older drivers handbook' in the search tool). |
| Vic | VicRoads has older driver fact sheets, a self-assessment tool and car buying guide. To access these resources, call 1300 366 356 or visit www.vicroads.vic.gov.au (enter 'older drivers' in the search tool). |

Where to go for help

Driver refresher courses, assessment services, and car-fitting services tailored for older people may be available in your state or territory.

| | |
|-----------|---|
| NSW & ACT | The NRMA runs the Years Ahead program, refresher courses and driving assessments for older drivers. Contact the Safer Driving School on 1300 696 762 or visit www.mynrma.com.au . |
| Qld | The RACQ runs the Years Ahead program, a driver refresher course and assessment service through its older driver programs. Contact the Years Ahead program on 1300 853 658 or visit www.racq.com.au . |
| SA | The RAA runs the Years Ahead program, the CarFit service which can make adjustments to your car to make it safer for you, and an online Driver Refresher Quiz where you can test your knowledge of current road rules. Contact RAA on 08 8202 4600 or visit www.raa.com.au . |
| Vic | The RACV runs the Years Ahead program, a driver assessment service, a Seniors' Driving Program, and they publish a range of fact sheets to help drivers self-assess their abilities. Contact the RACV Drive School on 1300 788 229 or visit www.racv.com.au . |

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

14.4 Mobility options and subsidies

Transport options may be available to you if you are unable to drive or access public transport. Find out whether you can benefit from a taxi subsidy to reduce the cost of taxi use if you have a disability or a medical condition that prevents the use of public transport. Eligibility differs in each state and territory.

Find out if you are eligible for Mobility Allowance. Mobility Allowance is for people who cannot use public transport without substantial assistance and need to travel to work, volunteer or study.

Where to go for more information

For more information about Mobility Allowance, contact Centrelink on **132 717** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For more information about taxi subsidies contact the relevant authority in your state or territory.

| | | |
|-----|--|--------------|
| ACT | ACT Taxi Subsidy Scheme | 02 6207 0028 |
| NSW | Taxi Transport Subsidy Scheme | 131 500 |
| NT | Taxi Subsidy Scheme | 08 8924 7229 |
| Qld | Taxi Subsidy Scheme | 1300 134 755 |
| SA | South Australian Transport Subsidy Scheme | 1300 360 840 |
| Tas | Transport Access Scheme | 1300 135 513 |
| Vic | Multi Purpose Taxi Program, Taxi Service Commission | 1800 638 802 |
| WA | Taxi User's Subsidy Scheme | 1300 660 147 |

14.5 Veterans' transport services

If you hold a Department of Veterans' Affairs Health Card, you may be eligible for free public transport travel or a concession fare in your state or territory.

Under the Repatriation Transport Scheme eligible veterans and war widows or widowers can claim travelling expenses related to visits to health providers for medical transport or disability claims.

For more information, contact the Department of Veterans' Affairs on **1800 555 254** or visit www.dva.org.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

14.6 International travel

(a) Seniors discounts overseas

Many countries have concessions and discounts for seniors. You may be eligible for discounted public transport, entry tickets, meals, some health services, and other things in the country you are visiting.

(b) Age Pension and overseas travel

International travel may affect Centrelink payments, such as the Age Pension, depending on how long your trip lasts.

For general information about government income support, refer to Chapter 5 in this resource.

For specific advice for your situation, contact Centrelink's Older Australian line on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(c) Travelling overseas with PBS medicines

Be aware that it may be illegal to take or send PBS medicines out of Australia. There are strict rules and penalties including fines and prison. If you need to take or send PBS medicines overseas, check with the embassy, high commission or consulate of the country you will visit. Get a letter from your doctor to take on your trip.

You may also need a Medicine Export Declaration form to go through customs. For more information, contact the PBS Taking or Sending Medicine Overseas Line on **1800 500 147** or visit www.humanservices.gov.au (enter 'taking medicine overseas' in the search tool).

(d) General international travel advice

The Australian Government provides online travel advice for international travellers on the Smart Traveller website. You can register your trip with government officials and subscribe to travel advice and bulletins to stay up-to-date about potential issues in the place you will visit. When you are travelling you can use this website to contact a 24 hour Consular Emergency Centre for urgent assistance for yourself or someone you know. Visit www.smartraveller.gov.au.

The Smart Traveller website includes a guide on choosing a travel insurance policy. Be aware that travel insurance policies may have limits or exclusions based on your age. Some credit cards offer free travel insurance policies that vary greatly in terms of what is covered. If you have private health insurance, check with your provider about coverage for international travel or suspending your policy if you will be away for a long time.

(e) Online travel sites

Many travellers purchase their trips online, including flights, airport transfers, hotel and other accommodation, and travel insurance. There are a huge number of travel websites and apps that enable you to buy travel related products and services online.

For more information about the risks of online shopping and scams, refer to Chapter 8 in this resource.



15 Your right to access specialist services

This chapter lists some of the specialist services and supports available to older people who are members of identifiable groups, including:

- Older Aboriginal and Torres Strait Islander peoples
- Older people with disability
- Older people from culturally and linguistically diverse (CALD) backgrounds and non-Australian citizens
- Older lesbian, gay, bisexual, transgender and intersex (LGBTI) people

15.1 Specialist services for older Aboriginal and Torres Strait Islander peoples

In recognition of the unique status of Australia's first peoples and in recognition of lower life expectancy levels, certain services are specifically designed for Aboriginal and Torres Strait Islander peoples.

(a) The Centrelink Indigenous Call Centre

For information about government assistance, you can contact the Centrelink Indigenous Call Centre on **1800 136 380** or visit www.humanservices.gov.au.

(b) The Remote Area Allowance

The Remote Area Allowance provides additional income to people living in remote areas. You must live in a qualifying tax zone and receive an income support payment, such as Newstart, the Disability Support Pension (DSP) or the Age Pension. For more information, contact the Centrelink Indigenous Call Centre on **1800 136 380** or visit www.humanservices.gov.au.

(c) Medicare Aboriginal and Torres Strait Islander Access line

For more information about Medicare, contact the Medicare Indigenous Access Unit on **1800 556 955** or visit Medicare Services for Indigenous Australians website at www.humanservices.gov.au.

(d) The ASIC Indigenous Help Line

The Australian Securities and Investments Commission (ASIC) is responsible for regulating credit and financial services. It also provides detailed financial literacy information. You can call ASIC's Indigenous Help Line on **1300 365 957**.

ASIC run the MoneySmart for Indigenous Australians website. To access resources on topics including superannuation, paying for funerals, credit and insurance, visit the website at www.moneysmart.gov.au (click on Life events and you – Indigenous at the top of the web page, or find the Aboriginal and Torres Strait Islander flags at the bottom of the web page).

(e) Flexible Aged Care services

Older Aboriginal and Torres Strait Islander peoples aged 50 and over who are in need of aged care can access Flexible Aged Care services that are culturally responsive and appropriate.

For more information, or to find the name of a service near you, contact My Aged Care on **1800 200 422** or visit the section of the website for Aboriginal and Torres Strait Islander peoples at www.myagedcare.gov.au.

The website has written and radio information in Arrernte, Pitjantjatjara, Torres Strait Creole (Yumplatok) and Warlpiri languages.

(f) Wills and advance planning for Aboriginal and Torres Strait Islander peoples

There are resources available to support Aboriginal and Torres Strait Islander peoples who are getting their financial and medical affairs in order, especially for people who have a life-limiting illness.

You can access the Dying to Talk Discussion Starter resources and card game from Palliative Care Australia. Call **02 6232 0700** or visit <https://palliativecare.org.au>.

States and territories offer a range of supports and information. For example:

- **ACT** – You can access information about Wills for Aboriginal and Torres Strait Islander peoples from the Office of the Public Trustee and Public Guardian in the ACT. Call **02 6207 9800** or visit www.ptg.act.gov.au.
- **NSW** – You can access the Aboriginal Wills Handbook and the Taking Care of Business resource from the Planning Ahead Tools program. Call **1300 887 529** or visit www.planningaheadtools.com.au.
- **Vic** – You can access culturally appropriate video and written resources about advance care planning from Palliative Care Victoria. Call **03 9662 9644** or visit www.pallcarevic.asn.au.
- **WA** – You can access online information about Advance Care Planning for Aboriginal Community from Healthy WA at www.healthywa.wa.gov.au.

(g) Aboriginal and Torres Strait Islander legal services

Aboriginal and Torres Strait Islander legal services can help you with advice and information about legal matters.

| | | |
|-----------|---|---|
| ACT & NSW | Aboriginal Legal Service NSW/ACT | For police charges and court matters, call 1800 765 767 For care, protection and family matters, call 1800 733 233 www.alsnswact.org.au |
| NT | North Australian Aboriginal Justice Agency (NAAJA) | Darwin / Head Office 1800 898 251 www.naaja.org.au |
| Qld | Aboriginal and Torres Strait Islander Legal Service Queensland (ATSILS) | 1800 012 255 24 hours, 7 days www.atsils.org.au |
| SA | Aboriginal Legal Rights Movement SA | 1800 643 222 www.alrm.org.au |
| Tas | Tasmanian Aboriginal Community Legal Service | 1800 064 865 www.tacls.org.au |
| Vic | Victorian Aboriginal Legal Service (VALS) | 1800 064 865 www.vals.org.au |
| WA | Aboriginal Legal Service of Western Australia | 1800 019 900 www.als.org.au |

15.2 Specialist services for older people with disability

Supports and services are available to eligible people with disability in Australia.

With the implementation of the National Disability Insurance Scheme (NDIS), there are changes to the way that disability services are provided.

The NDIS is being progressively introduced across Australia. Until the full implementation of the NDIS, the way you access disability services will depend on your age and where you live.

The NDIS is fully available in New South Wales, South Australia, the ACT and the Northern Territory. The NDIS is continuing to be rolled out in Queensland, Victoria, Tasmania and Western Australia.

For more information about the implementation of the NDIS, call **1800 800 110** or visit www.ndis.gov.au.

If you require a translator, interpreter or other communication assistance, it will be provided free of charge.

(a) Disability support and services through the NDIS

If the NDIS has commenced in your area (or for your age group in Tasmania), disability services are provided through the NDIS, the Commonwealth Continuity of Support Programme, or through the Aged Care System.

To be eligible for the NDIS, you need to be aged under 65 when you apply to join and you need to meet residency and disability eligibility criteria. When NDIS participants turn 65, they can choose to continue receiving NDIS supports or access aged care services.

For more information about the NDIS eligibility requirements, call **1800 800 110** or visit www.ndis.gov.au.

The Commonwealth Continuity of Support (CoS) Programme provides disability services to people aged 65 and over, who were receiving state government disability services as the NDIS is rolled out. For more information about the Commonwealth CoS Programme, talk to your disability service provider or visit www.health.gov.au.

Older Australians who acquire disability after the age of 65 can access support through the Australian Aged Care System. For information about Aged Care services, refer to Chapter 12 in this resource.

(b) Disability support and services outside the NDIS

In regions where the NDIS is not yet available, most disability services continue to be administered by state and territory governments. In some states, you can only access state disability services if you applied before you turned 65.

For information about state disability services and eligibility requirements, contact the relevant authority.

| | | |
|-----|---|--|
| Qld | Disability Services, Department of Communities, Disability Services and Seniors | 1800 177 120 www.communities.qld.gov.au/disability |
| Tas | Disability and Community Services Gateway Services | 1800 171 233 www.dhhs.tas.gov.au/disability/gateway_services |
| Vic | Department of Human Services Disability Intake and Response Service | 1800 783 783 TTY 1800 008 149 services.dhhs.vic.gov.au/intake-and-response-service |
| WA | Disability Services Commission | 1800 998 214 www.disability.wa.gov.au |

(c) The Disability Support Pension

The Disability Support Pension provides income support for eligible people who have or acquire a permanent and diagnosed disability or medical condition. You must be under Age Pension age to initially claim the Disability Support Pension and once you reach the Age Pension age you can choose to remain on the Disability Support Pension or move to the Age Pension. For more information about your situation, contact Centrelink on **132 717** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language.

You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For general information about transferring to the Age Pension and other government income support, refer to Chapter 5 in this resource.

(d) Accessible public transport

State and territory public transport services can provide information to travellers about the accessibility of their services, including the design of their vehicles, the conditions and facilities at specific stops and stations, and their rules about travelling with assistance animals. You can also find information about transport subsidy schemes and mobility aids for travellers with disability.

For more information about accessible public transport in your area, or to view the Disability Action Plan of your local public transport service, contact the relevant agency in your state or territory.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

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|-----|--|---|
| ACT | Transport ACT | 13 17 10 www.transport.act.gov.au |
| NSW | Transport NSW | 131 500 www.transportnsw.info |
| NT | Northern Territory Government information and services | 08 8999 5511 https://nt.gov.au (enter 'mobility aid' in the search tool) |
| Qld | TransLink | 13 12 30 (24 hours, 7 days) www.translink.com.au |
| SA | Adelaide Metro | 1300 311 108 www.adelaidemetro.com.au |
| Tas | Metro Tas | 13 22 01 www.metrotas.com.au |
| Vic | Public Transport Victoria | 1800 800 007 www.ptv.vic.gov.au |
| WA | TransPerth | 13 62 13 www.transperth.wa.gov.au |
| | TransWA | 1300 662 205 www.transwa.wa.gov.au |

(e) Mobility Allowance

Mobility Allowance is for eligible people who cannot use public transport without substantial assistance and need to travel to work, volunteer or study. For more information contact Centrelink on **132 717** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(f) Other supports and services

A range of other supports and services may be available to you, such as advocacy services and captioning services.

For more information about services in your area, contact the Australian Government Department of Social Services on **1300 653 227** or visit www.dss.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For general information about consumer shopping rights and avoiding scams, refer to Chapter 8 in this resource.

(g) Disability employment services

JobAccess can help people with disability to find work. They can also assist you when you are at work.

Disability Employment Services can help people with a disability find work as well as providing assistance for you if you are already in employment.

For more information about JobAccess or Disability Employment Services or to find a service near you, contact **1800 464 800** or visit www.jobaccess.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(h) Legal services specialising in disability

Contact the following organisations to access specialised legal services for people with disability.

| | | |
|-----|---|---|
| ACT | Disability Discrimination Law, Canberra Community Law | Disability Line 02 6218 7918 www.canberracommunitylaw.org.au |
| NSW | Australian Centre for Disability Law | 1800 800 708 www.disabilitylaw.org.au |
| | Intellectual Disability Rights Service | 1300 665 908 www.idrs.org.au |
| | HIV/AIDS Legal Centre | 02 9206 2060 www.halc.org.au |
| | Mental Health Advocacy Service, Legal Aid NSW | 02 9745 4277 www.legalaid.nsw.gov.au (enter 'mental health' in the search tool) |
| NT | Darwin Community Legal Service | 1800 812 953 www.dcls.org.au |
| Qld | Basic Rights Queensland | 1800 358 511 www.brq.org.au |
| | Queensland Advocacy Incorporated | 1300 130 582 or 07 3844 4200 https://qai.org.au |
| | Cairns Community Legal Centre | 1800 062 608 or 07 4031 7688 www.cclc.org.au |
| | TASC National (Toowoomba Community Legal Service) | 07 4616 9700 www.tascnational.org.au |
| SA | Uniting Communities Law Centre | 1300 886 220 or 08 8342 1800 www.unitingcommunities.org |

| | | |
|-----|--|--|
| Tas | Disability Discrimination Service, Launceston Community Legal Centre | 1800 066 019 www.lclc.net.au |
| | Hobart Community Legal Service | 03 6223 2500 www.hobartlegal.org.au |
| Vic | Disability Discrimination Legal Service | 1300 882 872 or 03 9654 8644 www.ddls.org.au |
| | AED Legal Centre | 03 9639 4333 www.aed.org.au |
| | Villamanta Disability Rights Legal Service | 1800 014 111 www.villamanta.org.au |
| WA | Disability Discrimination Unit, Sussex St Community Legal Centre | 1300 648 655 or 08 6253 9500 www.sscls.asn.au |
| | Mental Health Law Centre | 08 9328 8012 www.mhlcwa.org.au |

15.3 Specialist services for older people from CALD backgrounds and non-Australian citizens

People from culturally and linguistically diverse (CALD) backgrounds may have specific requirements as they age. For example, they may need services delivered in their first language, they may have specific dietary requirements based on their culture or religion, and they may need to observe certain practices associated with their faith.

They may also be a member of a cultural or ethnic group or club, and their attachment to this group may become more important as they age.

There are some specialist services, including aged care services, which cater to people from culturally and linguistically diverse backgrounds for specific language and other needs.

(a) Australian Government services in your language

Many government departments provide information about their programs and services in translation. Written information is available in your language from their website, or when you request it.

Centrelink has Multicultural Service Officers to help you access information about government payments and services in your language.

Centrelink and Medicare have free interpreter and translation services, so ask about this at your local office.

If you use a language other than English, you can contact Centrelink's Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access written information in your language.

For general information about accessing government services, refer to Chapter 4 in this resource.

(b) Australian residency for income support

To receive many of the Australian Government's income support payments, including the Age Pension, you must meet residency requirements. These vary for each payment but generally you must be an Australian citizen, or hold a permanent resident visa or fall within an exception.

If you don't meet these requirements you may be able to get an Australian pension if you have lived or worked in a country that has an international social security agreement with Australia.

For more information, contact Centrelink's Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access written information in your language.

For general information about government income support, refer to Chapter 5 in this resource.

(c) Claiming a pension from another country

You can receive help to claim for a foreign pension from a non-agreement country by calling Centrelink International Services on **131 673** or visiting their website at www.humanservices.gov.au. You can also write to:

Centrelink International Services
PO BOX 7809
Canberra BC ACT 2610 Australia

(d) Centrelink's Financial Information Services in your language

You can access Centrelink's Financial Information Service (FIS) through an interpreter. Contact Centrelink's Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au.

(e) ASIC's MoneySmart information in your language

ASIC's MoneySmart written and audio publications are available in 26 languages. To access these, visit www.moneysmart.gov.au (enter the name of your language in the search tool, or click on the link to Other Languages at the bottom of the web page).

(f) Claiming Australian income support while overseas

If you don't live in Australia but you are eligible for Australian Government income support payments, you may be able to claim payments while you are overseas. It will depend on the type of payment.

For example, a person can get a full means-tested Age Pension while overseas if they have lived and worked in Australia for 25 years. People who have been a resident for less than 25 years between the age of 16 and Age Pension age will receive a smaller proportional amount based on how many years they have been resident in Australia.

For more information, contact Centrelink's Older Australians line on **132 300** or Centrelink's Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au.

(g) Aged care services for people from CALD backgrounds

It is important that your age care service provider is as responsive as possible to your language and cultural requirements. While it will not always be possible to obtain a service that is completely perfect, you should talk to your age care provider to make sure that they are providing the best possible service for your needs.

Many aged care providers offer services for people from CALD backgrounds and offer culturally sensitive care. For example, some cater for specific language groups, diets, activities, or spiritual needs.

To find a service near you, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au.

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(h) Adult Migrant English Program (AMEP)

The Adult Migrant English Program (AMEP) provides free English language courses to eligible migrants from CALD backgrounds. This is available to people who are aged over 18, have little or no English and hold a permanent visa.

For more information, contact the Department of Education and Training on **13 38 73** or visit www.education.gov.au (enter 'AMEP' in the search tool). The website has information about AMEP in 38 languages other than English.

(i) Translating and Interpreting Service (TIS)

The Translating and Interpreting Service (TIS) allows you to access an interpreter over the telephone. Interpreters speak more than 170 languages and dialects and the service is available 24 hours a day, 7 days a week.

To access the TIS, call **131 450** or visit www.tisnational.gov.au.

(j) Legal services information in your language

Most legal aid services can offer specialist help including translators and translated materials. Contact the legal aid provider in your state or territory for more information.

| | | |
|-----|---|---|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | LawAccess NSW | 1300 888 529 www.lawaccess.nsw.gov.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | Legal Aid Queensland | 1300 65 11 88 www.legalaid.qld.gov.au |
| SA | Legal Services Commission of South Australia | 1300 366 424 www.lsc.sa.gov.sa |
| Tas | Older People's Legal Service, Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au (with Legal Talk live chat function) |
| | Elder Law Clinic run monthly by Legal Aid and COTA Tasmania (free face-to-face legal advice, for people aged 65 and over) | 03 6231 3265 |
| Vic | Victoria Legal Aid | 1300 792 387 www.legalaid.vic.gov.au |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

15.4 Specialist services for older lesbian, gay, bisexual, transgender and intersex (LGBTI) people

There are specialist services available to support LGBTI people as they age. Services are not available in all areas. Some states and territories provide a wide range of services, while others rely on national programs and general information and services.

(a) Income support for LGBTI couples

Centrelink recognises opposite-sex and same-sex married couples, people in a registered relationship, and people in a de facto relationship.

This means that if you are in a same-sex relationship and you meet eligibility requirements, you can receive all couple-specific payments, such as bereavement payments or widow allowances.

Partnered people receive a different rate of payment to singles. Partners have their income and assets assessed together to determine eligibility for payments, such as the Age Pension.

To find out about your eligibility, contact Centrelink on **132 300** or visit www.humanservices.gov.au.

If you speak a language other than English, contact the Department of Human Services Multilingual Phone Service on **131 202** or visit www.humanservices.gov.au to access information in your language. You can also contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, contact the Department of Human Services TTY Freecall on **1800 810 586**. You can also contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

For general information about government income support, refer to Chapter 5 in this resource.

(b) Superannuation entitlements of same-sex couples

The best way to ensure that your partner will receive the superannuation benefit payouts from your super fund is to nominate them as a beneficiary. To do so, you need to complete a binding nomination form. It is not enough to rely on your will because superannuation does not automatically form part of your estate. Your binding nomination needs to be renewed every three years. The trustees of the super fund make the final decisions about who receives superannuation death benefits.

For general information about superannuation, refer to Chapter 6 of this resource. For information about your superannuation arrangements, contact your super fund.

(c) Health information, programs and services for LGBTI people

The National LGBTI Health Alliance is the peak organisation in Australia for organisations and individuals that provide health-related programs, services and research for LGBTI people and communities.

Silver Rainbow provides coordination and support activities promoting the well-being of older LGBTI people. To access Silver Rainbow fact sheets, the Knowledge Hub and other resources, contact the Alliance on **02 8568 1123** or visit www.lgbtihealth.org.au.

(d) Rainbow Tick service accreditation

The Rainbow Tick shows which services have been accredited to provide inclusive practices to ensure LGBTI people feel safe and welcome. Rainbow Tick organisations will treat LGBTI people fairly and respectfully. An organisation with the Rainbow Tick seeks to improve the health and wellbeing of LGBTI people by providing services regardless of sexual orientation, gender identity or intersex status. For more information, contact Rainbow Health Victoria (formerly Gay and Lesbian Health Victoria) on **03 9479 8760** or visit www.glhv.org.au.

On your request, any aged care service that indicates they provide specific and safe services for older LGBTI people must give you evidence that they have Rainbow Tick accreditation, or that they have completed the self-assessment and planning tool for LGBTI inclusive aged care, have policies on non-discrimination and LGBTI inclusive practices, and their staff and management have undertaken LGBTI Sensitivity Training.

(e) Aged care services for LGBTI people

Some aged care providers provide aged care packages specifically for LGBTI people. The Australian Department of Health has published a range of resources including fact sheets on Aged Care for LGBTI Elders and Finding LGBTI Inclusive Home Care Packages on the Service Finder.

To find a service near you, or to access the fact sheets, contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au (enter 'LGBTI' in the search tool).

The Australian Government has a National LGBTI Ageing and Aged Care Strategy. The LGBTI Strategy produced a number of goals, including the need for training Australia's aged care workforce in LGBTI inclusive practices.

To access the LGBTI Strategy, and related print or video resources for LGBTI Inclusive Aged Care Services, contact the Department of Health on **1800 020 103** or visit www.health.gov.au (enter 'LGBTI' in the search tool).

If you speak a language other than English, first contact the Translating and Interpreting Service (TIS) on **131 450** or visit www.tisnational.gov.au.

If you are deaf or have a hearing or speech impairment, first contact the National Relay Service on **133 677** (TTY/Voice) or **1300 555 727** (Speak and Listen) or visit <https://internet-relay.nrscall.gov.au>.

(f) LGBTI Community Visitors Scheme

The LGBTI Community Visitors Scheme (CVS) is an Australian Government-funded program to recruit volunteers to visit older people in residential aged care or those in receipt of a Home Care Package. The program currently operates in the ACT, New South Wales, Victoria, Queensland and Western Australia.

Contact the LGBTI Community Visitor Scheme organisation in your state or territory.

| | | |
|-----------|--|--|
| ACT & NSW | ACON Health | 1800 063 060 www.acon.org.au |
| Vic | Switchboard Victoria | 03 9663 2474 www.switchboard.org.au/out-about |
| Qld | Queensland Aids Council | 1800 177 434 www.qahc.org.au |
| WA | Umbrella Multicultural Community Care Services | 08 9275 4411 www.umbrellacommunitycare.com.au |

For general information about the Community Visitors Scheme, refer to Chapter 12 in this resource.

(g) Counselling services for LGBTI people

QLife is Australia's first nationally-oriented counselling and referral service for LGBTI people. QLife is funded by the Australian Government to provide nation-wide, early intervention, peer supported telephone and web based services to people of all ages across the full breadth of people's bodies, genders, relationships, sexualities, and lived experiences.

QLife operates from 3.00pm to midnight every day around Australia. Contact QLife on **1800 184 527** (1800 18 GLCS) or visit [www.qlife.org.au](http://www qlife.org.au) to access their online chat.

(h) Advance care planning resources for LGBTI people

Like everyone else, LGBTI people have the right to equality, fairness and decency for their end of life and palliative care needs. You have a right to use end of life and palliative care services to support you and your partner as you approach the end of your life. You can receive care in hospital or at home.

Advance care planning arrangements vary by state and territory. Web links to information and resources on Advance Care Planning in your state or territory are available on the Australian Department of Health website.

Visit www.health.gov.au (enter 'LGBTI Advance Care Planning' in the search tool).

In Victoria, you can access Safeguarding the End of the Rainbow, a specialist resource to help LGBTI people with advance care planning co-developed by COTA Victoria and Transgender Victoria. To access a copy, contact COTA Victoria on **03 9655 2100** or visit www.cotavic.org.au.

For general information about advance care planning, refer to Chapter 7 in this resource.

For general information about palliative care, refer to Chapter 10 in this resource.

(i) Legal services for LGBTI people

The Human Rights Law Centre's Expungement Legal Service provides free and confidential legal help to anyone seeking to apply for a historical homosexual conviction to be expunged. The team is staffed by LGBTIQ identifying lawyers and includes a volunteer lawyer with personal experience of the climate and police attitudes before the old laws were repealed. Contact the Expungement Legal Service on **03 8636 4458** or visit www.hrlc.org.au.

Some states offer specialised legal services for LGBTI people. In other states and territories contact the legal aid service.

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|-----|--|--|
| ACT | Legal Aid ACT | 1300 654 314 www.legalaidact.org.au |
| NSW | Inner City Legal Centre | 1800 244 481 www.iclc.org.au |
| NT | NT Legal Aid Commission | 1800 019 343 www.legalaid.nt.gov.au |
| Qld | LGBTI Legal Service | 07 3124 7160 lgbtilegalservice.org.au |
| SA | Legal Services Commission of SA | 1300 366 424 lsc.sa.gov.au |
| Tas | Legal Aid Commission of Tasmania | 1300 366 611 www.legalaid.tas.gov.au |
| Vic | Fitzroy Legal Service | 03 9419 3744 www.fitzroy-legal.org.au |
| | Fitzroy Legal Service run a specialist LGBTIQ family law legal advice clinic on the first Wednesday of each month. | Call 03 9419 3744 to make an appointment. |
| WA | Legal Aid Western Australia | 1300 650 579 www.legalaid.wa.gov.au |

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