# Commonwealth Seniors Health Card (CSHC)

## What is the Commonwealth Seniors Health Card

A concession card that provides access to cheaper health care

## What are the benefits of the Commonwealth Seniors Health Card

With your card you can get:

- cheaper medicine under the Pharmaceutical Benefits Scheme
- bulk-billed doctor visits (subject to your doctor's billing arrangements)
- a bigger refund for medical costs when you reach the Medicare Safety Net

## Other benefits

Your state or territory government and local council may provide additional concessions and discounts, including:

- electricity and gas bills
- property and water rates
- health care costs, including ambulance, dental and eye care
- public transport fare

Read more about what you can get where you live on the australia.gov.au website.

## Who can qualify for the Commonwealth Seniors Health Card

You may be eligible for a Commonwealth Seniors Health Card if you:

- have reached age pension age
- do not qualify for an income support payment from Centrelink or the Department of Veterans' Affairs
- meet an income test, and
- are an Australian resident currently living in Australia

## What is the Income test?

The Government reviews these income thresholds on 20 September each year in line with movements in the Consumer Price Index (CPI).

The income test will look at your:

- adjusted taxable income
- a deemed amount from account based income streams

To pass the income test, your annual gross taxable income must be less than:

- $101,105.00 a year if you're single
- $161,768.00 a year for couples

- $202,210.00 a year for couples separated due to illness, respite care or imprisonment

The income threshold increases by $639.60 to this amount for each child in your care. There is no assets test.

## Account based income streams

Account-based income streams are assessed under the income test. Account based income streams include account based pensions and account based annuities.

The balance of an account based income stream is subject to deeming. Deeming is a method used by Centrelink to assume that financial investments earn a specified rate of income, regardless of the actual income received.

Deeming rules will only apply if:

- you bought or changed it on or after 1 January 2015
- you own it and were granted your Commonwealth Seniors Health Card after 31 December 2014
- your partner owns it and they are 60 years old or more

**Important Information:**
Commonwealth Seniors Health Card eligibility rules, income thresholds and deeming rates are subject to legislative change and indexation. The figures shown are current as at the date this Statement of Advice is prepared. Clients should confirm current thresholds with Services Australia prior to making decisions.