



Eligibility for the Commonwealth Seniors Health Card?

To be eligible you must meet the following conditions:

- be over the Age Pension age (currently age 67) or pension age for veterans who have qualifying service.
- meet residence requirements (physically present and living in Australia when claim is lodged, or holding a special category visa holder). You must be an Australian Citizen or Permanent Resident. Permanent Residents may need to wait up to 4 years to apply.
- not be receiving a payment from Centrelink or the Department of Veterans' Affairs
- supply a Tax File Number (or have submitted a notice of Non Lodgement to the tax office as evidence that you are exempt from having to lodge a tax return)
- meet identity requirements
- meet the income test by having an annual Adjusted Taxable Income (ATI) less than the threshold. Adjustable Tax Income includes taxable income, taxable foreign income, net investment losses, employer provided benefits and reportable superannuation contributions. This information must be from one of the two financial years prior to the year in which you are lodging your claim.

Do couples both need to apply?

Yes, the Commonwealth Seniors Health Card is awarded to an individual, so both you and your partner will need to apply. If one or the other is not yet the required age, that does not stop the older member of a couple from applying.

Eligibility thresholds for the Commonwealth Seniors Health Card

The new income thresholds, that come into effect from the 20 September 2023 are:

- Singles – \$95,400
- Couples – \$152,640
- Illness-separated couples – \$190,800

Note that there is an additional \$639.60 per year for each child in your care. Speak to us about the rules and criteria that apply in this situation.



No assets test applies

Whilst there is no assets test on the Commonwealth Seniors Health Card, deemed income on Account Based Pensions is included in the income assessment. Both account based income streams and account based annuities are subject to this deeming, at the [current deeming rate](#). This amount is then added to your ATI. Other financial assets such as shares, money in the bank, super in accumulation is completely exempt.

How the income test for the Commonwealth Seniors Health Card is applied

The criteria for the Commonwealth Seniors Health Card income test is reviewed and updated on 20 September each year in line with the Consumer Price Index. So if you are not eligible currently, this may change in the future. This test considers both your:

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

Single 	<i>First \$56,400 of balance x 0.25% remaining balance x 2.25%</i>
Couple 	<i>First \$93,600 of balance x 0.25% remaining balance x 2.25%</i>

Grandfathering rules

Account based pensions commenced prior to 1 January 2015 are grandfathered and are excluded from the assessment if the individual:

- held the CSHC immediately before 1 January 2015, and
- has continuously held the CSHC from 1 January 2015.

Account based pensions commenced from 1 January 2015 are subject to deeming.

In the event of the cardholder's death, an account-based pension will retain its grandfathered status in the hands of a reversionary beneficiary only, so long as the beneficiary is also a CSHC holder at the time of reversion.

Note: A pension refresh or change of product provider results in the establishment of a new pension which will not qualify for grandfathered status and will be assessed under deeming rules. This may also apply where a person adds or amends a reversionary beneficiary, where the product provider requires a new pension to be commenced to make the amendment. Where a CSHC holder becomes eligible for the Age Pension due to a change in circumstances, grandfathering status of an account-based pension will not carry over to means-testing for Age Pension purposes.

Automatic entitlement for certain individuals

On 1 January 2017, the pension assets test thresholds and taper rate changed. Clients who lost entitlement to the Age Pension or DVA Pension and therefore the Pensioner Concession Card (PCC) due to the rule changes were automatically granted the CSHC. These individuals will continue to be eligible for the CSHC indefinitely regardless of their income in the future.

Giftng

Because eligibility is based on ATI, the deprivation rules do not apply. Therefore, gifting does not impact an individual's eligibility to hold the CSHC.

Renewal of CSHC

Once issued, the card is valid for 12 months (subject to ongoing eligibility). The card is renewed in August each year, provided the individual continues to meet the eligibility requirements.

Travelling outside Australia

If a CSHC holder temporarily departs Australia, they can continue to hold the card for up to 19 weeks before it is cancelled. The Department of Human Services should be notified prior to departure and the person will need to re-apply upon return. If an absence from Australia is permanent in nature, entitlement would cease on the day of departure.

Cardholder benefits

- Cheaper medicine under Pharmaceutical Benefits Scheme (PBS)
- Access to PBS prescriptions, generally without charge, for the remainder of the year after reaching the PBS Safety Net
- Bulk billed doctor visits at clinic's discretion
- Low out-of-hospital medical expenses through the Medicare Safety Net
- Energy supplement (ES) if applicable. From 20 March 2017, the ES is no longer paid to new card holders. Grandfathering provisions apply where a holder of a CSHC was receiving the ES on 19 September 2016.
- Certain State, Territory and Local Government concessions. These concessions can vary based on the State or Territory

Important information and disclaimer

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