



# Financial information

## for when your child is diagnosed with a serious illness

Kildonan's WeCare program is a free and confidential financial support service for families with children and young people who have cancer

When your child becomes ill you may need to take time off work which can reduce your income and entitle you to Centrelink benefits. Some of the benefits parents are more commonly entitled to are described below, but you should speak to Centrelink for a more accurate assessment of your situation.

### Types of Centrelink payments

#### Carer Allowance

Carer Allowance is a payment of \$121\* per fortnight paid to a carer of a child under 16 who qualifies on medical grounds. This payment is not means tested, so you can earn any level of household income and still receive it if your child qualifies medically.

If your child is diagnosed with a specific illness which is on a Centrelink qualifying list, you automatically get the payment. This list includes a range of conditions such as autism and diabetes. If the condition is not on the list, a questionnaire must be completed by a doctor and then assessed by Centrelink to determine eligibility.

Carer Allowance includes a Health Care Card in the child's name which gives concessions for the child on their prescriptions and other costs. Carer Allowance recipients also receive an additional lump sum payment in July each year of \$1000\*. When your child turns 16, they must have a medical assessment regardless of whether their condition is on the list or not. Depending on their condition, they may qualify for a Disability Support Pension in their own right.

#### Carer Payment

Carer Payment is a pension. Eligibility is determined by your level of taxable household income and your child's medical condition. If your taxable household income is \$2860\* per fortnight (gross) or less, then you will qualify for a part Carer Payment on financial grounds. The payment can range up to \$780.00\* per fortnight for a single parent with no other income.

Your child needs to qualify on medical grounds and will need to have a medical questionnaire completed by a doctor. A Carer Payment entitles you to a Health Care Card or Pension Card in the carer's name. There are a range of benefits and concessions available for holders of these cards, detailed below (varies from State to State). Carer Payment recipients receive an additional supplemental lump sum payment in July each year of \$600\*.

#### Carer Adjustment Payment

This payment can be made to a family which doesn't qualify for the Carer Payment. If your child is under 7 and has been given a traumatic diagnosis, such as cancer or suffered serious injury in an accident (and you earn too much to receive any regular Centrelink payments), you can apply for this payment. Carer Adjustment Payment assists with a one-off lump sum of up to \$10,000\* where financial hardship exists.

#### Newstart Payment/Parenting Payment

Sometimes both parents need to leave work, either to support each other, care for other children, or because they are finding it too difficult to cope with work and their child's illness. When this happens, usually only one parent can receive the Carer Payment for the sick child, so the other parent may have to claim Newstart Payments (unemployment payments). Newstart Payments have obligations for job-seeking. However, if you have a sick child, your child's doctor can write you a letter which may exempt you from job-seeking obligations for up to 12 months. Alternatively the other parent may be able to claim the Parenting Payment if there are other children under 6 years of age.

*\*Note: Figures provided are approximate, indexed quarterly and subject to change.*



# Types of Centrelink payments

## Applying for Centrelink payments

In some States you can arrange to meet a Centrelink worker at the treating hospital to obtain forms. Otherwise make an appointment at your local Centrelink office to request application forms, or you can telephone and ask for the forms to be mailed. You can also apply online.

Centrelink usually requests a large amount of accompanying documentation and it can take time to organise this. Your social worker may be able to assist, including providing your documentation to Centrelink if you're staying in the hospital with your child.

## Waiting times

Benefits can take up to 12 weeks to come through, but the payments and the date on your health care card or pension card will be backdated to the initial date of your application. If you have little or no household income, you can ask your social worker to ask Centrelink to try to have the payment(s) expedited.

## Refused a payment?

If you are refused a Carer Payment on financial grounds, you can apply for the Carer Adjustment instead. It is not unusual for families to be refused a Carer Payment on medical grounds the first time they apply. This is often due to the unsuitability of the assessment questions for young children. It is a good idea to persevere and apply again, as families are often successful on the second or even third attempt, and will usually be back-paid to the original application date.

## Concession card benefits

Concession card benefits can be applied to all family members, although benefits can vary from State to State.

### Health Care Card

- Discounts on prescriptions
- Discounts on gas, electricity and water bills
- Discounted car registration
- Discounts on public transport
- Entertainment, sporting and other ticket discounts

### Pension Card

- All of the above, plus
- Discounts on Council rates
- Further discounts on car registration

Many traders offer commercial discounts to card holders. Concession cards enable holders to access a range of welfare services and grants.

These include emergency relief food vouchers and packages, payment of arrears rental, access to no or low-cost loan schemes, free energy audits, discounts for operating medical machinery such as life support or dialysis, medical cooling discounts for air-conditioning, and grants for gas, electricity and water (up to \$500\* each in Victoria).

If you need to buy prescriptions while you are awaiting your card from Centrelink, keep your receipts so you can claim back the funds when you receive your card. You can also claim retrospective concessions on utilities.

## Hardship on credit

Under credit legislation, you are able to have consumer credit contracts such as mortgages, personal loans and credit cards varied on the grounds of hardship. Most lenders have designated hardship departments to assist. The financial counsellor is able to advocate on your behalf with creditors if needed.

You may be able to organise a period of non-payment for up to six months, lower repayments, half payments, interest-only payments etc. On non-mortgage credit contracts you are often able to have an interest-free period. This can help you through a period of hardship. More information can be obtained from the financial counsellor about varying your credit contracts. You can access the hardship department contact details of major lenders at: <http://www.doingittough.info>

*The information in this flyer is the most common financial information that families find helpful, however a financial counsellor can assist with a wide range of financial issues and provide specific advice for your circumstances.*

## Ring for Care

Call us for over-the-phone financial support on **1800 545 366**, or email **WeCare@kildonan.org.au**. An experienced professional will talk to you about what you need and work out the next steps in order to assist you.



**Australian Government**  
**Cancer Australia**

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