

# Commonwealth Seniors Health Card

## What is the Commonwealth Seniors Health Card

A concession card to get cheaper health care and some discounts if you've reached age pension age.

## 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 - this is up to your doctor
- a bigger refund for medical costs when you reach the Medicare Safety Net

## Other benefits

Your state or territory government and local council may offer you more. They may lower your:

- 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](http://australia.gov.au) website

## Who can qualify for the Commonwealth Seniors Health Card

You can get a card if you:

- have reached age pension age
- don't qualify for a payment from us 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 review this test on 20 September each year in line with the Consumer Price Index. The income test will look at your:

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

To pass the income test, you must earn no more than:

- \$55,808 a year if you're single
- \$89,290 a year for couples
- \$111,616 a year for couples separated by illness, respite care or prison

Add \$639.60 to these amounts for each child in your care. There is no assets test.

## Account based income streams

We look at your account based income streams as part of the income test. Account based income streams include account based pensions and account based annuities.

# Commonwealth Seniors Health Card



The balance of an account based income stream is subject to [deeming](#). Deeming assumes that financial investments are earning a certain rate of income.

Deeming rules will only apply if:

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