Seniors & Pensioners Kit 2026

Labor

Jason Clare MP
Member for Blaxland

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Please note: This booklet is designed as a guide and is subject to change and individual circumstances.

Contents

Message from Tanya Plibersek MP, Minister for Social Services	4
Message from Jason Clare MP, Member for Blaxland	5
Government Services	6
Age Pension	8
Overseas Travel	11
Rent Assistance	12
Common Questions	12
Concession Cards, Medicare and Health	15
Carer Payment & Carer Allowance	19
Disability Support Payments	20
Aged Care Services	21
Commonwealth Home Support Program	24
Support at Home Program	27
Other Useful Contacts	29
Support for Carers	30
Help for Grandparent Carers	31
Useful Numbers	35
Notes	38

Message from Tanya Plibersek MP

Minister for Social Services

I'm so grateful to my parents and their generation for all they have done to make our country the best in the world.

The Albanese Labor Government respects the enormous contribution older Australians have made and continue to make to our society and to our economy. You helped build this country, and Labor believes that you deserve a fulfilling and secure retirement. That's why we're working hard to protect your pension, improve aged care, strengthen Medicare and ease cost of living pressures to help you keep more of your money.

Since coming to government, Labor has:

- Raised the full single rate of the Age Pension, Disability Support Pension and Carer Payment by over $5000.
- Made workforce participation easier and less punitive. We changed the pension Work Bonus to help older Australians who want to work to keep more of their pension.
- Provided the largest increase in rent assistance in over 30 years to help around 500,000 pensioners who are renting.
- Helped more than 26,000 pensioners and other income support recipients to downsize by extending the assets test exemption for principal home proceeds.
- Helped more than 44,000 self-funded retirees get and keep the Commonwealth Seniors Health Card so they're able to access cheaper medicines and bulk-billed doctor visits.

We're also making a difference for your health costs, delivering cheaper medicines and more bulk billing GPs.

This Seniors Kit sets out ways we are supporting older Australians. You'll find lots of information about services, general safety tips and ways to keep hold of more of your money, as well as the latest pension payment rates.

I hope you find this a valuable resource.

Message from Jason Clare MP
Member for Blaxland

In this kit you will find a range of useful information relating to the latest pension payment rates as well as information relating to services and general safety tips.

We know a lot of Australians are doing it tough. The Albanese Labor Government has committed to helping older Australians and ensure that they keep more money in their pockets.

We are already working on lowering the cost-of-living by giving more older Australians access to the Commonwealth Seniors Health Card, delivering cheaper medicines, providing energy relief and topping up the Age Pension work bonus income bank.

We're making sure more older Australians have access to bulk billing doctors when they urgently need through our bulk billed Medicare Urgent Care Clinics across the country, including in Wentworthville, Fairfield and Bankstown.

We're also putting the care back into aged care, to make sure older Australians are treated with the respect they deserve.

I am here to help you in any way I can—including connecting you to local services and supports. Please do not hesitate to call my office on 9790 2466 if we can be of any assistance.

Get in touch

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Government Services

Health care and complaints

If you think you need an ambulance or your injury or illness is critical or life threatening, call triple zero (000) for an ambulance immediately. For health advice or to find a health service near you, call the **Healthdirect** helpline on 1800 022 222 or visit healthdirect.gov.au. Registered nurses are available 24 hours a day, 7 days a week to provide advice when you're not sure what to do — whether you should see a local GP, manage the condition at home, or go to an emergency department.

For urgent but not life-threatening illnesses and injuries, our network of Medicare Urgent Care Clinics are available for extended hours, every day. To find your nearest **Medicare Urgent Care Clinic** head to health.gov.au/find-a-medicare-ucc

Australian Tax Office

ato.gov.au

The ATO can assist with your taxation enquiries. This may include lodging your annual tax return, locating and using your Tax File Number, or assistance looking for lost superannuation.

Many Australians have been victims of fraud schemes that appear to be from the ATO. If you are in doubt about contact from someone claiming to be from the ATO, you can phone the ATO on 1800 008 540 8.00am–6.00pm Monday to Friday to check.

Australian Financial Complaints Authority

afca.org.au 1800 931 678

The Australian Financial Complaints Authority (AFCA) replaces the older Financial Ombudsman Service, the Superannuation Complaints Tribunal and the Credit and Investments Ombudsman.

AFCA aims to provide consumers and small businesses with fair, free and independent dispute resolution for most financial complaints. Including credit, finance and loans, insurance, banking deposits and payments, investments and financial advice and superannuation.

Complaints

To make a complaint about a health provider or service, contact the Health Complaints Commission in your state or territory:

ACT	(02) 6205 2222	**South Australia**	1800 232 007
New South Wales	1800 043 159	**Tasmania**	1800 001 170
Northern Territory	1800 004 474	**Victoria**	1300 582 113
Queensland	133 646	**Western Australia**	1800 813 583

Elder Care Support Program

health.gov.au/our-work/elder-care-support aged.care@naccho.org.au

Elder Care Support workers can help older Aboriginal and Torres Strait Islander people understand aged care services, assessments and choose between different providers. The Elder Care Support Program is delivered by the National Aboriginal Community Controlled Health Organisation (NACCHO).

Medicare

servicesaustralia.gov.au/medicare 132 011

Medicare and its related programs provide Australians with access to a range of health services. Additional programs are available to families, Indigenous Australians, older Australians and people living in remote areas. Visit the website, call the phone number above or visit a Medicare office to find out what is covered by Medicare, or to claim a Medicare benefit.

Medical Costs Finder

medicalcostsfinder.health.gov.au

The Medical Costs Finder helps patients find the typical cost of private specialist medical services. It covers common services in and out of hospital.

Financial Information Service

servicesaustralia.gov.au/financial-information-service

The Financial Information Service helps you make informed decisions about your finances. Financial Information Service Officers can help you plan for your future financial needs.

How to contact? If you get a payment from us, you can call us on the same number you use to call Centrelink. If you don't get a payment from us, you can call us on the Centrelink Older Australians line. Say 'Financial Information Service' when asked why you're calling.

Note: You can bring someone with you when you visit us. You can also arrange for someone else to speak to us for you. You must give them authority to do this. If you're a member of a community group you may be able to have a FIS Officer visit to speak to your group.

National Disability Insurance Scheme

ndis.gov.au 1800 800 110

The National Disability Insurance Scheme (NDIS) is Australia's first national scheme for people with disability.

It provides funding directly to individuals. The NDIS aims to support a better life for hundreds of thousands of Australians with a significant and permanent disability and their families and carers.

To find out whether you are eligible for the NDIS, visit the website or call the hotline. People must be under 65 when they first enter the NDIS.

Age Pension

The Age Pension is the primary social security payment for people who have reached Age Pension age.

Australia has a non–contributory age pension system. This means you are usually eligible if you are:

- Over Age Pension age (67 years or above)
- An Australian resident (an Australian citizen or permanent visa holder residing in Australia), normally for more than 10 years
- Under the income and assets test limits

Current Age Pension rates (as of 20 March 2026):

Per fortnight	Single	Couple (each)	Couple (combined)	Couple apart due to ill health
Maximum basic rate	$1,100.30	$829.40	$1658.80	$1,100.30
Maximum Pension Supplement	$86.50	$65.20	$130.40	$86.50
Energy Supplement	$14.10	$10.60	$21.20	$14.10
Total	$1,200.90	$905.20	$1810.40	$1,200.90

Residency Rules

To get the Age Pension you generally need to have been an Australian resident for at least 10 years. For at least 5 of these years, there must be no break in your residency.

There are exemptions to these residency rules, including for:

- People who have lived and worked in some countries Australia has a social security agreement with
- Some New Zealanders
- Refugees and former refugees

Income and Assets Tests

To be eligible for the Age Pension you must be under the Income and Assets Test limits.

Both the income and assets test apply to you. Your payment will be determined by whichever of the two tests gives you the lowest Age Pension rate.

You are required to report your income and assets to Services Australia (Centrelink).

You need to report employment income regularly, generally every two weeks, but for other income and assets you need to report when there has been a change in circumstances or when Centrelink asks you to confirm the information they have.

Income Tests

The income test applies to you and your partner's income. Income from all sources is assessed, including work, financial assets, savings, and superannuation.

Your income from financial assets is calculated using the deeming rates, not the actual income the assets produce. See the section on deeming rates for more information.

Once you earn more than $218 per fortnight for a single, or more than $380 per fortnight for a couple, your pension will start to reduce and you will receive a part-pension.

If you are a single person

Income per fortnight	Amount your pension will reduce by
Up to $218 (free area)	$0
Over $218	50 cents for each dollar over $218

If you are a pensioner couple

Combined income per fortnight	Amount each member of the couple's pension will reduce by
Up to $380 (free area)	$0
Over $380	25 cents for each dollar over $380

Age Pension fortnightly cut off points

Your situation	Income cut off point
Single	$2,619.80
A couple living together	$4,000.80
A couple living apart due to ill health	$5183.60

Deeming Rates

Deeming is used to work out your income from financial investments for social security purposes. This is added to income from other sources to work out your payment rate using the income test. Deeming assumes that your financial investments earn a certain amount of income, no matter what they really earn.

Financial investments include shares, savings accounts and term deposits, superannuation, managed investments and loans, and some gifts.

If your investments earn more than the deeming rates, the extra amount does not count as your income.

Current Deeming Rates	
If you're single	The first $64,200 of your financial assets is deemed to earn 1.25 per cent. Anything over $64,200 is deemed to earn 3.25 per cent.
If you're a member of a couple and at least one of you receives a pension	The first $106,200 of your combined financial assets is deemed to earn 1.25 per cent. Anything over $106,200 is deemed to earn 3.25 per cent.
If you're a member of a couple and neither of you receive a pension	The first $53,100 of each of your own and your share of joint financial assets is deemed to earn 1.25 per cent. Anything over $53,100 is deemed to earn 3.25 per cent.

Work Bonus

Age Pensioners have a $300 Work Bonus each fortnight. This means that when your eligible income is $300 per fortnight or less, it will be reduced to zero for the purposes of the Age Pension income test. Any unused portion of your Work Bonus will accrue each fortnight in an income bank.

You can then draw down on this balance in the fortnights you earn more than $300. The maximum amount that can be earned in the income bank is $11,800. New entrants commenced with a $4,000 starting balance.

To be eligible for the Work Bonus, the income earned must be from employment, or self–employment that involves active effort e.g. bookkeeping or plumbing. It does not include passive income from investments or the management of investments.

The Work Bonus applies to individuals only. Couples cannot pool the Work Bonus.

You do not apply for the Work Bonus – all you need to do is contact Centrelink and declare your income.

Assets Test

There are limits to how much you can have in assets before they affect how much Age Pension can be paid.

Your principal home – and up to the first 2 hectares of land it is on – is not included in the assets test.

Assets include:

- Superannuation and managed funds
- Shares, savings accounts, term deposits, money loaned and financial investments
- Home contents and personal effects e.g. cars, boats, jewellery, furniture and appliances
- Real estate
- Annuities, income streams and superannuation pensions
- Gifts or assets given away
- Businesses including sole traders, partnerships, private trusts, and private companies

What the limits are for a full pension

Your situation	Homeowner	Non-homeowner
Single	$321,500	$579,500
A couple, combined	$481,500	$739,500
A couple, separated due to illness, combined	$481,500	$739,500
A couple, one partner eligible, combined	$481,500	$739,500

Assets above this amount reduce your pension by $3 per fortnight for every additional $1,000 (singles and couples combined).

What the limits are for a part pension

Your situation	Homeowner	Non-homeowner
Single	$722,000	$980,000
A couple, combined	$1,085,000	$1,343,000
A couple, separated due to illness, combined	$1,282,500	$1,540,500
A couple, one partner eligible, combined	$1,085,000	$1,343,000

If you get Rent Assistance with your pension, your cut off point is higher.

Overseas Travel

The Age Pension can generally be paid while you are overseas, regardless of whether you leave Australia temporarily or permanently.

However, the payment rate may change depending on time spent overseas. For instance, if you are travelling overseas temporarily, the Pension Supplement will reduce to the basic rate after six weeks. If you are moving overseas permanently, the Pension Supplement will reduce to the basic rate on your departure.

Before travelling or moving overseas, contact Centrelink to see how it will impact your pension.

If you are overseas for longer than six months and you were an Australian resident for less than 35 years during your working life (age 16 to Age Pension age), your payment rate may be reduced.

Australia has social security agreements with many countries. In some cases, these agreements determine how much pension you will get if you live overseas. If you have lived in both countries, you may receive a part–pension from Australia and from the other country you have lived in.

→ Before travelling or moving overseas, contact Centrelink to see how it will impact your pension.

Rent Assistance

You may be eligible for Rent Assistance if you pay rent to a landlord or community housing organisation. Rent Assistance may also be available to age pensioners who pay fees in a retirement village, board and lodging, or site and mooring fees if your main home is a caravan, relocatable home or a boat.

If you own your own home, or live in state/territory government public housing, you cannot get Rent Assistance.

Current Age Pension rates (as of 20 March 2026):

If you're	Your fortnightly rent is more than	To get the maximum payment your fortnightly rent is at least	The maximum fortnightly payment is
Single	$154.80	$447.34	$219.40
Single, sharer	$154.80	$349.83	$146.27
Couple, combined	$250.80	$526.54	$206.80

Common Questions

For the pension assets test, does it matter how much your principal residence is worth?

No, your principal place of residence is not included in the Age Pension Assets Test.

Can I speak to Centrelink in a language other than English?

Yes. Centrelink has a free translation and interpreter service in over 200 languages. This includes international languages, Auslan and Aboriginal and Torres Strait Islander languages.

The Multilingual Phone Service can be contacted on 131 202 – Monday to Friday 8 am to 5 pm.

Common Questions continued.

How is the pension indexation calculated?

The rate of the Age Pension is indexed by the higher of the Consumer Price Index or the Pensioner and Beneficiary Living Cost Index. The pension is then benchmarked to a per cent of Male Total Average Weekly Earnings (MTAWE).

The Consumer Price Index and Pensioner and Beneficiary Living Cost Index are measures of price changes that impact pensioners. Benchmarking the pension to MTAWE helps keep it in line with community living standards.

Can I apply for the Age Pension if I am living overseas?

You can, if you live in a country with a social security agreement that permits applications for the Age Pension from outside Australia. Otherwise you will need to be a resident of Australia when you apply. This means Australia needs to be your settled or usual place of residence. Contact Centrelink for more advice on your personal situation.

Australia currently has international social security agreements with: Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, the Republic of North Macedonia, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Serbia, the Slovak Republic, Slovenia, Spain, Switzerland, and the United States of America.

Who do I need to tell if someone I love dies and they're still receiving the pension?

It's important that you tell Centrelink when someone you love has died while receiving the pension.

You need to tell Centrelink within 28 days in one of these ways:

1. Call the **Older Australians line** on 132 300 and say "someone has died"
2. Complete and submit the **Advice of Death form** at servicesaustralia.gov.au/sa116
3. Visit a Centrelink service centre

How often is the pension indexed?

The pension rate is indexed on 20 March and 20 September each year.

Can Centrelink pay bills on my behalf?

Yes. Centrepay is a free bill paying service operated by Centrelink. You can arrange for Centrepay to automatically pay regular bills like rent, electricity and phone. Contact Centrelink to set up Centrepay.

What if I disagree with a Centrelink decision?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

1. As a first step you should contact Centrelink. A Centrelink officer will check your details and explain the reason for the decision and clear up any misunderstandings. This will also provide you with the opportunity to tell Centrelink about any new information which may be helpful.

2. Secondly, you can ask for an Authorised Review Officer to review the decision. The Authorised Review Officer will not have had any involvement in the original decision. If they think the initial decision was wrong, they can change it.

3. If the Authorised Review Officer has not found in your favour, you can appeal the Centrelink decision to an independent body, the Social Services and Child Support division of the Administrative Review Tribunal.

4. An Administrative Review Tribunal review can only commence once the Authorised Review Officer has completed their review. The Administrative Review Tribunal has the power to change decisions.

5. You can appeal to the Administrative Review Tribunal for a second review.

6. Finally, you can appeal a decision to the Federal Court and then the High Court.

If you are not satisfied with any aspect of the service that Services Australia is providing, you can contact the Commonwealth Ombudsman on 1300 362 072.

Concession Cards, Medicare and Health

Pensioner Concession Card

If you **receive one of the following payments,** you will automatically be sent a Pensioner Concession Card:

- Age Pension
- Carer Payment (excluding Carer Payment recipients with either episodic or short term care of the child)
- Parenting Payment – Single
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, principal carers of a dependent child and looking for work

If you are **55 or over**, you can also get a Pensioner Concession Card if you have been on **income support for 9 continuous months** and are getting one of the following payments:

- JobSeeker Payment
- Parenting Payment partnered
- Special Benefit

You may also get a card if you have a **partial capacity to work** and you're getting any of the following payments:

- JobSeeker Payment
- Parenting Payment partnered
- Youth Allowance as a job seeker

The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to $7.70 instead of the general rate of $25
- Access to the lower, concessional threshold of the Pharmaceutical Benefits Scheme Safety Net
- Bulk billed doctor visits – at the discretion of your doctor
- Extra refunds for medical costs when you reach the Extended Medicare Safety Net threshold
- Free hearing tests, fully or partially subsidised devices, fittings, annual reviews, and other services through the Hearing Services Program
- Discounts on Australia Post including mail redirections; and
- Other concessions on utility bills, rates, drivers licenses, motor vehicle registration charges, ambulance subscriptions and public transport – depending on your state or territory

If your pension payment was cancelled on 1 January 2017 because of changes to the assets test, you will also receive a Pensioner Concession Card.

State Concessions for Concession Card Holders

State governments offer concessions for common expenses such as car registrations, council rates on your home and a range of other State government costs. Check with your State service provider to see what concessions are available to you.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) is a concession card to get cheaper health care and some discounts if you've reached the Age Pension age.

You can get a card if you meet a number of conditions, including that you are not receiving another payment from Services Australia or the Department of Veterans' Affairs.

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

- $101,105 a year if you're single
- $161,768 a year for couples

→ Thanks to the Albanese Labor Government, more than 44,000 self-funded retirees get and keep the Commonwealth Seniors Health Card so they're able to access cheaper medicines and bulk-billed doctor visits.

Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of $196 that assists eligible people with the additional home energy costs of operating essential medical equipment or medically necessary heating and cooling.

The payment is available in addition to any other existing state and territory government medical equipment rebate schemes. To claim, you must have a Commonwealth concession card and the person with medical needs and their carer, if applicable, must live at home together in Australia.

To access this payment, you need to apply to Centrelink. You may be asked to provide evidence of the medical need for equipment and proof that you pay the relevant energy bill.

People with listed medical conditions will be automatically assessed as eligible for the scheme. Contact Centrelink for more information.

Pharmaceutical Benefits Scheme Safety Net Card

You can get access to cheaper medicines with a Pharmaceutical Benefits Scheme (PBS) Safety Net Card if you spend a certain amount on medicines in a year. On 1 January 2026, the PBS Safety Net thresholds were updated to:

- $277.20 for concession card holders; and
- $1,748.20 for general patients

Concession Card Holders reach the safety net after 36 fully priced prescriptions and thereafter their PBS scripts are free for the balance of the year (plus any applicable premiums).

Above these thresholds, your PBS Safety Net Card will give you access to cheaper medicines.

Your medicine will be free for **concession card** holders; and cost up to $7.70 for **general patients**.

To get a PBS Safety Net Card, ask your pharmacist to keep track of you and your family's prescriptions. When you reach the threshold, your pharmacist can give you a card.

If you do not always use the same pharmacist, you can keep track of your expenditure using PBS/ Repatriation PBS Safety Net prescription record form and application for a Safety Net card form (PB240) available from Services Australia.

If you do not always use the same pharmacist, you can keep track of your expenditure using the **PBS Safety Net** record and the application for a **Safety Net** card form available from Centrelink.

Private Health Insurance Rebate

If you have private health insurance, you may be eligible for the Private Health Insurance Rebate.

The Private Health Insurance Rebate is means tested. Your rebate rate also depends on the age of the oldest person covered by the policy. It provides a rebate for a proportion of your hospital and general treatment (extras) cover. You can claim the rebate as a reduction to your health insurance policy, or as a tax offset in your annual tax return.

Income thresholds for 2025-26, and rebate rates effective from 1 April 2026 to 30 June 2026:

Singles	$101,000 or less	$101,001 -118,000	$118,001 -158,000	$158,001 or more
Families	$202,000 or less	$202,001 -236,000	$236,001 -316,000	$316,001 or more
	Base tier	**Tier 1**	**Tier 2**	**Tier 3**
< Age 65	24.118%	16.079%	8.038%	0%
Age 65-69	28.139%	20.098%	12.058%	0%
Age 70+	32.158%	24.118%	16.079%	0%

Medicare Safety Nets thresholds

The Medicare Safety Nets can lower your out of pocket medical costs, including the cost of seeing a doctor or specialist, as well as many tests and scans. When your out of pocket costs exceed one of the Medicare Safety Net thresholds, you'll start getting higher Medicare benefits.

If you have a Pensioner Concession Card or a Commonwealth Seniors Health Card, you are eligible for the Extended Medicare Safety Net – Concessional. This means you can get up to 80 per cent of your out of pocket costs back.

You do not need to register for the Medicare Safety Nets as an individual. Your out-of-pocket costs will be automatically calculated by Medicare and the money you get back from Medicare will be automatically adjusted. However, if you register as a couple or family, you can combine your costs for the Medicare Safety Nets. This means you will reach the thresholds sooner and receive more back from Medicare. Contact Services Australia to register as a couple or a family.

See the table below for the 2025 thresholds, which can be found on Services Australia's website: servicesaustralia.gov.au/what-are-medicare-safety-nets-thresholds?context=22001

2026 Medicare Safety Nets thresholds

Thresholds	Threshold amount	Who it's for	What counts towards the threshold	What benefit you'll get back
Original Medicare Safety Net (OMSN)	$594.40	Everyone in Medicare	Your gap amount for the calendar year.	100% of the schedule fee for out of hospital services.
Extended Medicare Safety Net (EMSN)- General	$2699.10	Everyone in Medicare	Your out of pocket amount for the calendar year.	80% of out of pocket costs or the EMSN benefit caps for out of hospital services.
Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A	$861.20	Concession cardholders and families eligible for **Family Tax Benefit Part A**	Your out of pocket amount for the calendar year.	80% of out of pocket costs or the EMSN benefits caps for out of hospital services.

The Medicare Safety Net threshold amounts are indexed to the Consumer Price Index on 1 January each year when patient threshold accumulations are reset.

- The Original Medicare Safety Net (OMSN) increases the 85% Medicare rebate to 100% of the MBS fee for the remainder of the year once the threshold is reached. The current 2026 OMSN threshold for everyone enrolled in Medicare is $594.40.
- The Extended Medicare Safety Net (EMSN) provides an increase in benefits of up to 80% of out-of-pocket costs once an annual threshold has been reached. All out-of-hospital out-of-pocket costs (the difference between the MBS out-of-hospital rebate and the doctor's charge) contribute to the EMSN. There are two 2026 EMSN thresholds. The EMSN non-concessional threshold is $2699.10 and the concessional threshold/Family Tax Benefit Part A threshold is $861.20.

It is important to note that Medicare safety nets do not apply to in-hospital services, which may be partially or fully covered by private health insurance.

Carer Payment & Carer Allowance

Carer Payment

Carer Payment is available to carers who provide constant care to a child (under 16 years of age) or adult (16 years and over) with a disability or a medical condition. Constant care is considered to be the equivalent of an average working day. In order to get Carer Payment you must be:

- An Australian resident
- Providing constant care for someone who is an Australian resident with an illness or disability likely to last 6 months or more (unless they are terminally ill); and
- The care is provided in the home of the person being cared for

A 104-week waiting period applies to most new Australian residents before they can receive Carer Payment.

To qualify for Carer Payment, the person receiving care must also pass an income and asset test (if they don't receive a pension or benefit from Services Australia):

- Income must be less than $143,752 a year before tax
- Assets must be worth less than $886,750

These amounts change on 1 January each year.

If the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes the income test and liquid asset test.

Note: The carer must also meet the pension income and assets tests (these are the same as for the Age Pension).

If you are caring for more than one child or an adult and a child, each with disability or a medical condition, this will be taken into account when determining your eligibility. Contact Centrelink (Services Australia) to determine if your caring responsibilities make you eligible for Carer Payment.

Carer Allowance

Carer Allowance helps Australian residents (Australian citizens and permanent visa holders residing in Australia) who provide daily care and attention at home to a child (under 16 years) or an adult (16 years and over) with disability or a medical condition, or who is frail aged. A 52-week waiting period applies to most new Australian residents before they can receive Carer Allowance.

The amount of daily care you need to provide is not as intense as is required for Carer Payment, however some care needs to be provided every day. Carer Allowance may be paid in addition to other payments, such as the Age Pension. If you receive Carer Payment for a child younger than 16, you will automatically be entitled to Carer Allowance.

Carer Payment recipients caring for an adult can also qualify for Carer Allowance but there are some differences in eligibility criteria. Carer Allowance is $162.60 per fortnight. A carer can receive multiple payments of Carer Allowance - when caring for up to two adults (16 years and over), or an unlimited number of children (under 16 years).

You do not need to be receiving a social security payment to get Carer Allowance, but an income test of $250,000 applies to you and your partner. There is no assets test.

Carer Supplement

Carer Supplement is an annual payment for carers who receive a qualifying payment on 1 July each year. Eligible payments are:

- Carer Payment
- Carer Allowance
- DVA Carer Service Pension
- DVA Partner Service Pension with Carer Allowance

An additional $600 is paid if you are receiving Carer Payment or one of the DVA pensions listed above. You do not need to apply for Carer Supplement. Centrelink will automatically make the payment into your bank account.

The payment is made in July of each year.

Disability Support Payments

Disability Support Pension

The Disability Support Pension helps people who are unable to work or be retrained for work of at least 15 hours per week due to a physical, intellectual or psychiatric impairment.

To receive the Disability Support Pension, you must:

- Be an Australian resident for at least 10 years (or have a qualifying exemption)
- Be aged from 16 up to the Age Pension age at date of claim
- Have a specific impairment such as being permanently blind; or have an impairment that has been assessed to be at 20 points or more using the Impairment Tables
- Be assessed as having a continuing inability to work 15 hours per week within the next 2 years or be participating in the supported wage system
- You also need to meet the income and asset tests thresholds

For people over 21, the Disability Support Pension is paid at the same rate as the Age Pension.

If you are receiving the Disability Support Pension when you reach Age Pension age, you can choose which payment to receive.

Contact Centrelink to find out if you are eligible for the Disability Support Pension.

Mobility Allowance

Mobility Allowance is a $122.80 fortnightly payment for a person with disability who cannot use public transport without substantial assistance and are required to travel in order to undertake approved activities. You can get it if you are doing the below activity/s for at least 32 hours every four weeks being:

- Paid work
- Voluntary work
- Study
- Vocational training
- Job search

If you receive a qualifying payment, such as, Disability Support Pension and are doing more than 15 hours of paid work per week or looking for work through an Employment Service Provider, you may qualify for a higher rate of $171.70 per fortnight.

Aged Care Services

The Albanese Government is working hard to improve the quality of aged care for older people and to make aged care equitable, sustainable and trusted. The Royal Commission into Aged Care Quality and Safety made it clear that more needed to be done to improve the standard of care, and that is what our Government has been doing. We are improving the aged care experiences of older people in Australia to ensure they receive high quality, safe care – and we have made great progress already.

Older people, along with their families and carers, are at the heart of these changes. The new Aged Care Act, which started on 1 November 2025:

- makes sure you have explicit rights, and ways to protect them
- enables you to make your own decisions and be supported to do so
- makes it easier to access aged care with clear eligibility requirements and a fair, culturally safe assessment process
- improves information about aged care providers to help you make informed decisions
- makes it clear what you should expect from aged care providers and workers
- allocaties a permanent residential care place to you directly, if you need one.

We know that older people want to stay living in their own homes for longer, so we're improving in-home aged care so you can stay living independently at home – and making it safer for you to do so.

Under the new Support at Home program, you will have improved access to services, products, equipment and home modifications so you can remain healthy, active and socially connected to your community.

My Aged Care

My Aged Care is the starting point to help you find out what Australian-Government-funded aged care services may be available to help you.

Visit the My Aged Care website myagedcare.gov.au to find information about how to access aged care services. You can also call 1800 200 422 Monday to Friday, 8 am to 8 pm, and Saturday, 10 am to 2 pm.

My Aged Care can provide:

- Information on the different types of aged care services available
- An assessment of needs to identify eligibility and the right type of care
- Referrals and support to find service providers that can meet your needs

You can visit any Services Australia service centre for general My Aged Care support or book an appointment with an Aged Care Specialist Officer in selected locations by calling 1800 227 475 (Monday–Friday, 8am to 5pm).

Translating and interpreting services (TIS National)

For translation and interpretation, call 131 450 and ask to call 1800 200 422.

National Relay Service

To use the **National Relay Service** visit nrschat.nrscall.gov.au/nrs to choose your preferred access point on their website, or call the NRS Helpdesk on 1800 555 660.

Planning for your future

It's never too early or too late to talk about aged care. Talking about getting some extra help doesn't mean you can't live an independent or active life. Eligibility is based on factors like your health, how you're managing at home, and any support you currently receive.

My Aged Care can assist you in understanding what kind of care you need:

Help at home	If you're finding it harder to do the things you used to, you can ask for some help.
Short-term care	Maybe you need some help after a hospital stay, or support if your regular family carer is taking a holiday. Short-term care can help you cope with life's interruptions.
Aged care homes	You might be at a stage where you no longer feel able to live independently at home, even with carer support or home care services to help you.

Helping you make choices

Star Ratings for aged care homes are available through the **'Find a provider'** tool on the My Aged Care website. Star Ratings allows you to compare the quality of aged care homes. Residential aged care homes receive an overall Star Rating as well as ratings against four sub-categories: Residents' Experience, Compliance, Staffing and Quality Measures.

→ Find out more by visiting myagedcare.gov.au/quality-aged-care

Older people, their families and carers can now see how much aged care services spend on care, food, wages and more. You can access this information through the 'Find a Provider' tool's new 'finance & operations' tab on My Aged Care. Publishing this information provides greater transparency on what aged care providers spend their money on. Older people and their carers can use this information to compare providers and make an informed choice about which aged care service suits their needs.

→ Visit: myagedcare.gov.au/find-a-provider

How to access aged care services

1

Apply for an assessment

You can apply for an assessment of your needs at myagedcare.gov.au/apply-online, by phoning 1800 200 422 or in person at a dedicated Services Australia service centre.

- You will be asked questions to help work out your needs and whether you are eligible for an assessment
- You will need your Medicare card.
- If you would like someone to call My Aged Care for you, you will need to give them your consent.
- If you're calling for someone else, they will need to give their consent.

2

Have your assessment

If you are eligible for aged care, My Aged Care will arrange for a trained assessor to conduct an assessment.

- With your consent they will assess your care needs and eligibility for services. They will then work with you to develop a support plan which addresses your needs, goals and preferences.
- You may like to prepare any questions that you have, for example: what services are available locally? And, how long will I have to wait?
- Someone else can be with you during your assessment.

3

Find out about costs

Aged care assessments are free. However, most people will need to contribute to their cost of care once they are approved for government-funded aged care services. My Aged Care and service providers can give you information about how much you may be asked to pay. You may need to complete a financial assessment through Services Australia

4

Following your assessment

You will receive a letter that will let you know if you are eligible for government funded aged care services and if so, what services you are eligible for.

5

Find a provider

The online Find a provider tool can help you find and compare aged care service providers in your area: myagedcare.gov.au/find-a-provider

Your assessor and My Aged Care can also help you find a provider(s) in your local area that meet your needs.

Commonwealth Home Support Program

Commonwealth Home Support Program

The Commonwealth Home Support Program (CHSP) helps you access entry-level support services to live independently and safely at home. CHSP works with you to maintain your independence rather than doing things for you.

Eligibility

Eligibility for this program is based on your support needs and age.

To be eligible for government-funded aged care services, people must be registered with My Aged Care and have had an aged care assessment.

Government-funded services are available to people with care needs who are:

- aged 65 years and over
- Aboriginal or Torres Strait Islander and aged 50 years or over
- homeless or at risk of homelessness and aged 50 years or over
- existing clients who were approved for aged care before 1 November 2025.

Younger people already accessing aged care must have been assessed before 1 November 2025 to continue receiving government-funded services.

If you are unsure whether you have been assessed, contact My Aged Care on 1800 200 422 or online at myagedcare.gov.au for advice. You can also ask your service provider — they may be able to support you to register with My Aged Care.

→ Check your eligibility for an assessment visiting myagedcare.gov.au/am-i-eligible, phoning 1800 200 422, or enquiring in person at a dedicated Services Australia service centre.

Services available through the Commonwealth Home Support Program

The Commonwealth Home Support Program can provide services such as:

- help around the house
- transport
- meals
- personal care
- home adjustments
- social support
- nursing and allied health
- planned respite care

Visit the My Aged Care website to find out more:
myagedcare.gov.au/aged-care-programs/commonwealth-home-support-program

Who provides the services?

To make sure you can access the help you need at an affordable price, the government subsidises a variety of organisations across Australia. These organisations are called service providers. They deliver care and services to you at a subsidised price.

To find out what services are available near you, use our **Find a Provider** tool: myagedcare.gov.au/find-a-provider

How much will it cost me?

If you are eligible, you're expected to contribute to the cost of your care if you can afford to. The cost depends on the type of support and the provider.

Each provider sets their own prices. You'll need to talk to them to get exact costs.

You can find CHSP service providers using the **Find a Provider** tool: myagedcare.gov.au/find-a-provider

Read more about how CHSP service costs work: myagedcare.gov.au/commonwealth-home-support-programme-costs

How long will it take to get some help at home?

First you will need to be assessed. After that it will depend on the availability of service providers in your area to offer the service you need.

Support at Home Program

The **Support at Home program** replaced the Home Care Packages Program from 1 November 2025.

About the Support at Home program

The Labor Government is improving in-home aged care to help older people live independently at home for longer.

A new program called **Support at Home** replaced the Home Care Packages Program and Short-Term Restorative Care (STRC) Programme on 1 November 2025. The Commonwealth Home Support Program (CHSP) will also transition to Support at Home, no earlier than 1 July 2027.

The Support at Home program can be accessed through My Aged Care.

Support at Home has 8 ongoing service classifications, which represent the level of funding available based on your assessed needs.

Classification	Quarterly budget	Annual amount
1	$2,682.75	$10,731.00
2	$4,008.61	$16,034.45
3	$5,491.43	$21,965.70
4	$7,424.10	$29,696.40
5	$9,924.35	$39,697.40
6	$12,028.58	$48,114.30
7	$14,537.04	$58,148.15
8	$19,526.59	$78,106.35

Note: Figures subject to indexation

If you were already on the National Priority System waiting for a Home Care Package Program, you will automatically get a Support at Home classification when a place is available. You won't need a new assessment unless your needs change.

What services are available?

Under Support at Home, services are classified into three categories; **clinical supports, independence and everyday living.**

Support at Home offers a wide range of support so you can continue to live well at home. Based on your aged care assessment and eligibility, you will have access to an approved list of services. You will be supported to choose the mix of services you can access within your budget.

Under the Support at Home program, you can request to change the mix of services you access from the approved list at any time with your provider, who will support you to make sure the services you receive meet your needs.

This includes support for:

- Clinical care – such as nursing care, occupational therapy and continence care
- Independence – such as help with getting dressed, taking medications, transport or respite care
- Everyday living – such as cleaning, gardening, shopping or meal preparation

For a classified service list, visit: health.gov.au/resources/publications/support-at-home-service-list

Support at Home Costs

Contribution rates are based on your income and assets and vary by the amount and type of service you have received. An income and asset assessment similar to the Age Pension means test will be used to determine your contribution rate. Those on the Age Pension and Commonwealth Seniors Health Card holders will pay lower contributions than self-funded retirees.

Standard participant contribution rates from 1 November 2025

Age Pension status	Clinical care	Independence	Everyday living
Full pensioner	0%	5%	17.50%
Part pensioner and eligible for a Commonwealth Seniors Health Card	0%	Between 5% and 50% depending on income and assets	Between 17.5% and 80% depending on income and assets
Self-funded retiree	0%	50%	80%

People who were receiving a Home Care Package Program or approved for a package on 12 September 2024 are covered by the 'no worse off principle'. These participants are now making contributions to Support at Home that are the same, or lower, than they did on the Home Care Packages Program. This is even if they are re-assessed into a higher Support at Home classification at a later date.

To get an estimate of how much you might need to pay, visit: myagedcare.gov.au/upcoming-changes-aged-care-funding-how-they-affect-you

Other Useful Contacts

Aged Care Quality and Safety Commission

1800 951 822 agedcarequality.gov.au
Postal Address: Aged Care Quality and Safety Commission, GPO Box 9819, In Your Capital City

The Aged Care Quality and Safety Commission makes sure that aged care services provide the best care and services possible and meets the Aged Care Quality Standards. The Commission's information and resources can help you understand the care and services you should receive from your provider. The Commission can also help you to resolve any concerns you might have about aged care service.

It does this by:

- Checking aged care services to make sure they meet the Aged Care Quality Standards
- Looking into complaints about services made by people receiving care, their families and others
- Requiring aged care providers to make changes when they are not meeting the standards or respecting the rights of aged care consumers
- Making sure that aged care providers manage your fees and contributions properly, as well as the government funding they receive
- Making sure that new organisations that want to provide aged care services are suitable
- Investigating serious incidents that happen in aged care services
- Publishing information about our findings when we check on services
- Explaining what good quality care is, and what you can expect from services

Food, Nutrition and Dining Hotline

For concerns about food, nutrition or the dining experience at an aged care home, you can call the dedicated Food, Nutrition and Dining Hotline.

The hotline can be reached on 1800 844 044 between 9am and 5pm AEST Monday to Friday.

The Food, Nutrition and Dining Hotline is run by the Aged Care Quality and Safety Commission. The hotline can give people receiving aged care, their families, carers and advocates direct access to a dedicated team to discuss issues about food, nutrition and dining in aged care.

Older Persons Advocacy Network

opan.org.au 1800 700 600

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy support, information and education services to older people across Australia. OPAN is a free service that supports older people and their representatives to address issues related to Australian Government funded aged care services. You can contact OPAN by phone Monday to Friday 8am to 8pm and 10am to 4pm on Saturday.

Support for Carers

Support for Carers – Carer Gateway

The Carer Gateway is a single entry-point for carers to access help and advice, including respite.

The Carer Gateway can be found at carergateway.gov.au or contacted on 1800 422 737.

Whilst changes are being made to improve the interaction between My Aged Care and the Carer Gateway, at the moment, you will need to contact the Carer Gateway separately to My Aged Care.

Translating and Interpreting Service (TIS National)

If you are receiving care, you can get immediate phone interpreting through TIS National for the cost of a local call.

Call 131 450 24 hours a day, every day of the year, or to book an interpreter visit: tisnational.gov.au

National Dementia Support Program

The National Dementia Support Program aims to help people living with dementia and their carers and families understand more about dementia. It also aims to connect people living with dementia, their families and carers with services that support them to self-manage and live well with dementia for as long as possible.

Find out more by contacting the National Dementia Helpline on 1800 100 500.

Help for Grandparent Carers

Many grandparents care for children through formal or informal care arrangements. Help for grandparent carers depends on your individual circumstances and includes:

- Payments to help with the cost of raising children
- No-cost or low-cost child care
- Health care cards to reduce the cost of medical care and pharmaceuticals

You do not need to have a formal foster care arrangement in place to access Commonwealth Government support. Generally, all that is required is that you are the primary carer for the child and make day–to–day decisions for the child.

Can grandparents access Family Payments?

Yes. Grandparents can access Family Tax Benefit if they care for a child at least 35 per cent of the time. You do not need to be a child's legal guardian to be eligible for social security purposes. Family Tax Benefit is a payment that helps eligible families with the cost of raising children.

The Family Tax Benefit residence and income tests apply.

There are two parts to the Family Tax Benefit – **Part A and Part B.**

Family Tax Benefit – Part A

Family Tax Benefit – Part A is paid per child. Families with a combined income of $66,722 or less can access the maximum rate of the payment.

Family Tax Benefit – Part A: Maximum Rate

Age of child	Maximum rate per fortnight
Under 12	$227.36
13-15	$295.82
16-19 who meets the study requirements	$295.82

Family Tax Benefit – Part B

Family Tax Benefit – Part B is a per family payment that provides extra assistance to single parent families, non-parent carers and some couple families with one main income earner. Pensioners and other social security recipients, including part-pensioners, may be eligible for Family Tax Benefit – Part B. Single carers automatically receive the maximum rate of Family Tax Benefit – Part B provided their income is under the primary earner income limit. For couple families, the payment is also subject to an income test on the lower earner. The payment rate starts to taper off once the secondary income earner earns more than $6,935 per year.

This means that people who are single and receive the Age Pension or other social security payment will be eligible for the maximum rate. Couple Age Pensioners will usually be eligible for a part-rate of Family Tax Benefit - Part B.

Family Tax Benefit – Part B is also paid to grandparent and non–parent carers who do not receive social security payments. Family Tax Benefit – Part B is payable when the primary income earner has an income of under $120,007 or less per year.

The payment rate starts to taper off once the secondary income earner earns more than $6,935 per year. Family Tax Benefit – Part B is also payable to grandparents with a youngest child 13 years and older, whereas for other couple families it ceases when the child turns 13.

Family Tax Benefit – Part B: Maximum Rate

Age of youngest child	Maximum rate per fortnight
0 to 4	$193.34
5-18 years of age	$134.96

Do Family Tax Benefit payments give you access to Commonwealth Rent Assistance, if you are paying rent to a landlord or community housing provider?

Yes. Age pensioners and other social security recipients, including part-pensioners, who receive Family Tax Benefit – Part A, are eligible for Rent Assistance (Family Tax Benefit).

Grandparent and non-parent carers who do not receive a social security payment may be eligible for Rent Assistance (Family Tax Benefit) if they qualify for more than the basic rate of Family Tax Benefit – Part A. If you are in this situation, contact Centrelink to determine your eligibility.

Rent Assistance (Family Tax Benefit) rates (as at 20 March 2026)

Family situation	Your fortnightly rent is more than	To get the maximum payment your fortnightly rent is at least	The maximum fortnightlypaymentis
Single with one or two children	$203.28	$547.12	$257.88
Single with three or more children	$203.28	$591.92	$291.48
Couple with one or two children	$300.58	$644.42	$257.88
Couple with three or more children	$300.58	$689.22	$291.48

Can grandparents access Carer Payment if they are under the Age Pension age?

If a grandparent is the principal carer of a child under 14 (if single) or under 6 if partnered, they **may be eligible** to access Parenting Payment. The Parenting Payment income and asset tests apply. For more information contact Centrelink Carers Line 132 717

Can grandparents access Carer Allowance if they are looking after a child with disability or an illness?

Yes. Carer Allowance is automatically payable to grandparents looking after a child whose disability appears on a list of disabilities and conditions, or if the disability/condition causes the child to function below the standard for his or her age level. Contact Centrelink to determine your eligibility. The current rates of Carer Allowance per child, are:

- $162.60 per fortnight
- Up to $1,000 Child Disability Assistance Payment,
  paid annually on 1 July for each child being cared for under 16 years of age

Carer Allowance is paid on top of other social security payments.

You do not need to be receiving a social security payment to get Carer Allowance, but an income test of $250,000 applies to you and your partner. There is no asset test.

Children who are not eligible for Carer Allowance may be eligible for a Health Care Card if they require substantially more care and attention than a child of the same age without disability.

Can grandparents get a Health Care Card to help with the cost of medical appointments and prescription medicine for children they are looking after?

Yes. Grandparent carers can access a **Foster Child Health Care Card.**

You do not need to be a formal foster carer to be eligible and the card is available to grandparents in both formal and informal care arrangements.

The Foster Child Health Care Card gives children access to cheaper prescription medicines, medical services and other concessions, depending on your state or territory. There is no income or assets test.

Can grandparents get help with the cost of childcare?

Yes. Grandparent carers can access 100 hours per fortnight of subsidised child care for a grandchild.

The **Additional Child Care Subsidy (Grandparent)** is available to carers who receive an income support payment, such as the Age Pension.

Support is available equal to the actual fee charged, up to 120% of the Child Care Subsidy hourly rate cap.

There are no requirements for grandparents to be working or undertaking other activities to be eligible for this child care assistance. There is no time limit on how long you can get the additional subsidy.

For many grandparent carers this means there will be no out-of-pocket cost for child care.

Grandparents who don't receive an income support payment can still access up to 100 hours per fortnight of the Child Care Subsidy without any activity test requirement.

Need to know more?

Every grandparent carer's situation is different. The Centrelink Grandparent Adviser Line can give you specialist advice relating to your circumstances.

Grandparent Adviser Line: 1800 245 965

Useful Numbers

Aged Care Complaints Investigation Scheme	1800 550 552
Aged Care Quality and Safety Commission – Lodging Complaints	1800 951 822
Al Anon Family Groups	1300 252 666
Arthritis Australia	1800 011 041
Asthma Australia	1800 278 462
Australian Taxation Office	13 28 65
Australian Taxation Office – Scams Hotline	1800 008 540
Beyond Blue	1300 224 636
Bowel Cancer Australia Helpline	1800 727 336
Cancer Council Helpline	13 11 20
Centrelink: Carers Payments	13 27 17
Centrelink: Older Australians	13 23 00
Commonwealth Respite and Carelink Centres	1800 422 737
Emergency Respite	1800 422 737
Diabetes Australia	1800 177 055
Domestic Violence (1800 RESPECT)	1800 737 732
Elder Abuse Helpline	1800 353 374
Financial information (pensions and allowances) Centrelink (financial assistance for carers)	13 27 17
Multilingual information	13 12 02
Get Healthy Information and Coaching Service (NSW number)	1300 806 258
Grief Line	1300 845 745
Hearing Australia	134 432

Health Services for Veterans (1800 VETERAN)	1800 838 372
Healthy Bones Australia	1800 242 141
Heart Health Information Line	13 11 12
Hepatitis Australia National Information Line	1800 437 222
Home Support and Care – Call MyAgedCare	1800 200 422
Immunisation Programs for Older Australians: Immunise Australia Information Line	1800 671 811
Kidney Health Australia	1800 454 363
Lifeline	13 11 14
Medicines Line	1300 633 424
MensLine Australia	1300 78 99 78
My Aged Care	1800 200 422
National Bowel Cancer Screening Program	1800 118 868
National Cancer Screening Register	1800 627 701
National Continence Helpline	1800 330 066
NDIS Hotline	1800 800 110
National Dementia Helpline	1800 100 500
National Relay Service Helpdesk	1800 555 660
National Stroke Foundation Stroke Line	1800 787 653
Older Persons Advocacy Network	1800 700 600
Poisons Hotline (NSW number, but available for all Australians)	13 11 26
Quitline	13 QUIT or 13 78 48
Reading and Writing Hotline	1300 655 506
Telecommunications Industry Ombudsman	1800 062 058
Translating and Interpreting Service (TIS)	13 14 50
Victims Access Line	1800 633 063
Vision Australia	1300 847 466

Veterans & Veterans' Families Counselling Services

Veterans' Home Care: 1800 011 046

To arrange an assessment call a **VHC Assessment Agency** on 1300 550 450.

For information about services available for veterans, war widows and war widowers, contact the Department of Veterans' Affairs on 1800 838 372 (1800 VETERAN).

Help is also available through the **Veterans' Access Networks (VANs).**

They provide up–to–date information for veterans, war widow(er)s and their carers, and are located in all capital cities and in areas with large veteran communities.

For more information or for your nearest VAN office, call 1800 838 372 (1800 VETERAN).

Scamwatch

Our Government is committed to making Australia safer from scammers.

If you've been scammed, it's important you act quickly.

- If a scammer has stolen your money, contact your bank or card provider.
- Contact ID CARE on 1800 595 160 or idcare.org

For more information and to help others by reporting scams visit scamwatch.gov.au

13 Yarn

(13 92 76)

13YARN is a 24-hour crisis support line, staffed by First Nations counsellors. The service helps Aboriginal and Torres Strait Islander peoples seek immediate support and connection to broader services.

Note:

- Calls to 1800 numbers are generally free to the caller when made from a land line.
- Calls to 13 or 1300 numbers are charged at a low fixed amount to the caller when made from a land line.
- All calls made from mobile phones are charged at the rates applicable to each telephone provider.
- All calls made from public phones are charged at the rates applicable to each telephone provider.

Notes