

# Centrelink Payments for Carers



**You may be able to get a payment from Centrelink if you're caring for someone because they have a medical condition or disability, or they are an older person who is frail.**

That includes if you are looking after a family member or an Elder.

You will need to tell Centrelink what type of care the person needs, including the kind of daily activities they can or can't do. You will also need to get the person's doctor to provide information about their care needs.

You will need to be providing care most days.

**The two main Centrelink payments for carers are Carer Payment and Carer Allowance. Some people can get both.**

## CARER PAYMENT - What are the main rules?

Carer Payment is a Centrelink payment for people who can't work because they are providing constant care and supervision.

Carer Payment is an 'income support payment' - like JobSeeker Payment, Youth Allowance, Parenting Payment, Disability Support Payment and Age Pension. You can't get Carer Payment if you are already receiving another income support payment.

The person being cared for must need a lot of care, and require that care for at least 6 months (unless their condition is terminal).

The person's care needs must be significant, requiring more than help with household chores such as feeding, dressing and showering. Care can include being with someone to help them with things they struggle with, eg. checking they don't fall over or making sure they take their medication.

Care must be provided most days for 'a significant period', at least equal to a normal working day although that care can be split over a 24 hour period. You are unlikely to get Carer Payment if you work more than 100 hours within a 4 week period.

Care must be provided in the home of the person needing care.

To get Carer Payment you will need to have income and assets under those set in the income test and assets test. Sometimes the person you are caring for also needs to have income and assets under the limits set in different income and assets tests.

You can claim Carer Payment by phone, in person or online. You may also have to fill out additional forms.

## CARER ALLOWANCE - What are the main rules?

You may be able to get Carer Allowance even if you're already receiving another Centrelink payment or if you get wages from work.

Carer Allowance is different from Carer Payment as it is considered a top-up to your existing income. Some people can receive Carer Allowance and Carer Payment.

To be eligible for Carer Allowance you must provide care on a daily basis. These requirements are not as strict as the requirements set out for Carer Payment.

The person being cared for must need daily care and attention because of a disability or severe medical condition and they must need care for at least 12 months unless their condition is terminal (this is a longer period of time than for Carer Payment).

If the carer does not live with the adult needing care, the carer must provide at least 20 hours care each week.

Care can be provided in the home of the person needing care or in the home of the carer.

You will have to meet different conditions depending on whether you are caring for a child or an adult. You will also need to fill out different forms.

Carer Allowance has an income test that is higher than most Centrelink payments. You and your partner can have an adjusted taxable income of up to \$250,000/year. There is no assets test.

You can claim Carer Allowance by phone, in person or online. You may also have to fill out additional forms.

## What are the main differences between carer payments?

	Carer Payment	Carer Allowance
Can I get it if I already get an income support payment?	No	Yes
Can I get it if I work?	Yes - but only if caring is your main responsibility and your income is less than the income test limit	Yes - if you also spend time each day providing care and your income is less than the Carer Payment income test limit, which is very generous
Are there income & assets tests?	Yes. There are income and assets tests for both the care giver and care receiver	Yes. The care giver is subject to (a generous) income test. There is no assets test
How much care must I provide?	Personal care & supervision for a significant portion of the day for a person with significant care needs	Daily care and supervision as a result of the person's severe illness or disability
Where can I provide the care?	In care receiver's home	In care receiver or care provider's home



## Can I take breaks from caring?

If you get Carer Payment or Carer Allowance you are allowed to take breaks from care, known as respite. You can take breaks from caring for up to 63 days in any calendar year, but you need to tell Centrelink before you take a break. You can use these days for anything, including taking a holiday or just having a rest.

It is sometimes possible to get more than 63-days respite for 'special reasons' but that's up to Centrelink, so it's definitely worth checking before you make any plans. You may also be able to keep receiving Carer Payment and Carer Allowance if the person you care for is in hospital but you will need to keep providing some care while they are there.

## Are there any other payments for carers?

These smaller Centrelink payments are also available to some carers.

- Carer Supplement is a \$600/year payment that is automatically paid to people who get Carer Payment or Carer Allowance.
- Child Disability Assistance Payment is a \$1000/year payment that can be paid to a person receiving Carer Allowance to support costs of caring for a child with a disability under 16 years.

## What if Centrelink knocks back my claim?

If you don't agree with a Centrelink decision, you can appeal. The process is free and quite simple but you may want to contact us for advice before you appeal.

Contact us on Monday or Wednesday, 9:30am to 12:30pm on 02 9211 5300 or 1800 226 028 (toll-free). Or contact us anytime at <https://welfarightscentre.org.au/fn-get-advice/>

## Other services for carers in NSW

- **Service NSW** is the government department providing support for carers, including programs, services and concessions.
- **Carers NSW** provides information, training and support for carers.
- **Carer Gateway** can provide information, support and counselling.
- **My Aged Care** tells you about support if you care for an older person who is frail.

You can contact us for free advice through our website: [www.welfarightscentre.org.au](http://www.welfarightscentre.org.au)  
Or call us on 02 9211 5300 or 1800 226 028 - Monday or Wednesday, 9:30am - 12:30pm