

3.2 Staying Independent: **Finances—Income Security, Work, Concessions and Financial Assistance**

The following information is a guide to the various forms of assistance that can help people with PSP and their families to manage financially. Assistance varies depending on where you live and access is generally limited to people who meet certain eligibility conditions, such as being on a low income. The information here was up-to-date at the time of writing, but may change from time to time.

Continuing in the Workforce

An early diagnosis of PSP does not automatically mean that either the person diagnosed or their carer will have to stop working immediately. At the same time, it is important to be realistic about what you are able to continue doing and to discuss the future with your employer as soon as possible. Be aware that you may be obliged to tell your employer about your condition if your job affects others, for example, if you are a bus driver.

Sometimes changes to the work area, working hours or job content can be made to help you to remain in the workforce for as long as possible. Vocational rehabilitation services can assist employees who may be in danger of losing their job due to disability, injury or a health condition. For more information contact Job Access on 1800 464 800 or visit: www.workplace.gov.au

Major decisions such as retiring from the workforce or reducing work hours should only be made after careful consideration and with legal and/or financial advice. It is important to take the time to explore all options. You should fully understand your entitlements, which may include superannuation, sick leave, long service leave, disability or sickness benefits, insurance covering income protection or other insurances with a disability component and any government benefits you may be eligible for after leaving work.



*For PSP information and support phone
Parkinson's Australia on 1800 644 189*





You may wish to seek guidance and support from:

- Your team of health professionals
- Your trade union or professional body
- Legal and financial advisors or a financial counsellor
- Anti-discrimination advocates
- Centrelink

Note: Some superannuation policies calculate entitlements based on the last year of work, which can disadvantage people who choose to work reduced hours.

Income security - Centrelink

People with PSP and/or their carers who are no longer able to work full-time may be eligible for a pension, benefit or other payment through Centrelink. Eligibility for most payments depends on meeting an income and assets test, as well as residency and citizenship requirements. Eligibility for some payments, such as the Disability Support Pension, depends on the level of impairment experienced and an assessment of the person's capacity to work. Some carers may also be eligible for income support in the form of a Carer Payment.

Carer Allowance - Centrelink

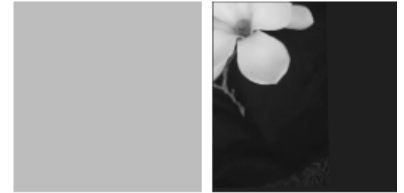
Most people who provide daily care and attention to a person with a disability or chronic illness such as PSP are eligible for a Carer Allowance through Centrelink. This is not means tested. The amount payable is \$94.70 per fortnight (as of January 2009, subject to change).

For more information and to apply for payments contact Centrelink Disabilities, Sickness and Carers Line on 132 717.

Pharmaceuticals Benefits Scheme (PBS) & PBS Safety Net

The cost of medication is subsidised under the Pharmaceutical Benefits Scheme. Eligible concession card holders can purchase most medicines at a further reduced cost of \$5.30.

The PBS Safety Net helps individuals and families who need a lot of medicine in a calendar year. Concession card holders can receive PBS medicines free of charge after they have spent \$318 per calendar year. Non-concession card holders can purchase PBS medications at the reduced price of \$5.30 after they have spent \$1,264.90 in a calendar year.



You need to keep a record of your PBS medicine. Many pharmacies can keep a record for you on their computer, but if they can't or if you use different pharmacies you can keep your own records using a Prescription Record Form, available from your pharmacy.

For further information, talk to your chemist or contact the Pharmaceutical Benefits Scheme on 1800 020 613 or visit: www.medicareaustralia.gov.au

Net medical expenses tax offset

People who spend more than \$1,500 on net medical expenses, can claim a tax offset of 20% of those expenses. Net medical expenses are medical expenses you have paid less any refunds you got, or could get, from Medicare or a private health insurer. There are a range of claimable expenses. Those most relevant to people with PSP include:

- Expenses paid to doctors, nurses, chemists, public and private hospitals
- Therapeutic treatments under the direction of a doctor
- Medical aids prescribed by a doctor
- Opticians or optometrists, including prescription glasses or contact lenses
- Dentists, orthodontists or registered dental mechanics.

Concessions

The Australian and state governments offer a range of concessions to assist people on low incomes to meet the costs of health care, transport, some taxes and essential services. Most concessions are directed to individuals and families who receive a Centrelink payment and who have a Commonwealth concession card such as a Pensioner Concession Card, Health Care Card or Veterans' Affairs Gold Card.

Concessions vary from state to state. Different concessions apply to different card holders and there are different ways of applying for the concession. Some concessions can only be obtained if the account or bill is in the name of the primary concession card holder.

For enquiries about Commonwealth concession cards contact Centrelink on 13 2717.



A guide to relevant concessions for people with PSP

The following is an outline of some of the concessions that may be available in your area. Please contact your state or territory government or Parkinson's Australia for further information.

Energy concessions.

Discounts may be available on the cost of running various forms of heating and cooling. People with medical conditions may be eligible for further concessions. Contact your energy provider (whose details will be on your bill) for further information.

Local Council concessions

Most local councils or shires provide a discount on property rates, as well as pet registration. Contact your local council for further information.

Water and sewerage concessions

Discounts on water and sewerage charges may be available for both mains and non-mains connected services. Contact your water provider (whose details will be on your bill) for further details.

Telephone concessions

Concessions are provided on a number of Telstra services. Contact Telstra Customer Service on 13 2200. A telephone allowance is also paid with Centrelink Pension payments.

Stamp Duty Concession

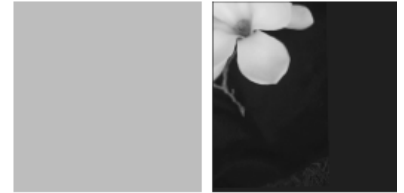
Some state governments provide an exemption from stamp duty on properties up to a certain value. Contact your state government's revenue office for further information.

Transport concessions

Most forms of **public transport** offer concession rates for both metropolitan and country travel. Some state governments also offer limited opportunities for free travel. Contact your state public transport office for further information.

Concessions may also be available to assist with the cost of **running a vehicle**, such as discounts on motor vehicle registrations or insurance. Contact your local vehicle registration authority for further information.

Some states and territories have schemes to assist with the cost of **taxi fares** for people who are unable to use public transport independently. Contact Parkinson's Australia for further information.



Health concessions

A range of health services may be available at a reduced cost including **dental, optical and hearing**. Waiting lists are common for these services. Contact your local Community Health Centre for information about health services in your area.

Ambulance travel, including air ambulance, is free to eligible concession cardholders. Assistance may also be available with the cost of **patient transport** and accommodation costs for people in rural or remote areas.

Recreational concessions

Concessions are available at various facilities including national parks, galleries and museums. Some private organisations such as cinemas and the Australian Football League may also offer concessions on admission prices.

Seniors cards

A Seniors Card is issued by every state and territory government, free of charge. It provides a range of discounts, such as reduced or free public transport fares and discounts on goods and services.

The Commonwealth Seniors Health Card helps with the cost of prescription medicines and other health and essential services for people who are of Age Pension age but do not qualify for Age Pension. For more information contact Centrelink Retirement Services on 13 2300 or visit: www.centrelink.gov.au

Veterans concessions

Veterans (people who have served in the Army, Navy or Air force or their spouses) may be eligible for additional concessions and benefits. For further information contact the Department of Veterans' Affairs on 133 254 or visit: www.dva.gov.au



If you are in financial hardship

Help is available in all areas of Australia to assist people in financial hardship. The information below gives a general guide to the various services and forms of assistance that may be available in your area. For further information and contact details of services in your area, contact your local council, state or territory government or Parkinson's Australia.

Financial counselling

Financial counselling services provide a free, independent and confidential service to help people in financial difficulty. They can help manage a short-term crisis and plan to prevent a future one.

Some businesses also provide a service to help people struggling with debt – for a fee. It is important to find out what services these businesses are offering, how much it is going to cost and whether a free financial counsellor may provide the same service.

Emergency relief and financial aid

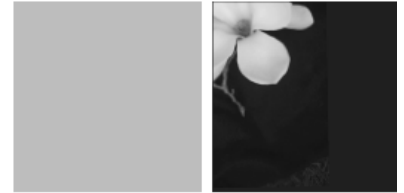
Emergency relief services assist people in financial crisis to deal with their immediate crisis situation in a way that maintains the dignity of the individual and encourages self-reliance. About 700 community organisations across Australia receive Emergency Relief (ER) funding through the Australian Government's Financial Management Program.

The kinds of assistance available include:

- Vouchers of a fixed value (for example, for food, transport or chemist)
- Assistance with rent/accommodation
- Help with utility account/s
- Material assistance such as food parcels or clothing
- Budgeting assistance and/or
- Appropriate referrals to other services in the community, such as financial counselling or relationships counselling.

For more information on emergency relief, visit the website of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) at www.fahcsia.gov.au. For information about emergency relief providers in your local area phone FaHCSIA on 1300 653 227 (local call cost only).

Centrelink can also provide a one-off crisis payment in some circumstances.



No Interest Loans Schemes (NILS)

No interest loans are provided by community organisations to people on low incomes for the purchase of essential household goods. A typical NILS loan is around \$600-\$1000 for a washing machine, fridge or medical appliance. As loans are repaid over 12-15 months, the money is lent out again to other people in the community.

Help with paying for essential services

Schemes are available in some states and territories to assist people who are unable to pay their electricity, gas or water bills due to a temporary financial crisis. Some areas also have schemes to assist with the costs of repairing or replacing essential appliances such as hot water systems.

Help with home modifications or renovations.

Some states and territories have schemes to provide advice and assistance in relation to modifying a home to meet the needs of someone with a disability or to make essential repairs or renovations.

Help with the cost of independent living aids

For information about schemes to help with the cost of aids and equipment, contact the Independent Living Centre Infoline on: 1300 885 886 or visit: www.ilcaustralia.org.au

For further information about living with PSP, including the full range of PSP Australia Help Sheets, visit: www.psp-australia.org.au

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