

HEALTH CARE CARDS

Are you a local student on a low income, finding medicines expensive and having trouble accessing affordable dental and eye care? If so, then have you considered applying for a Health Card?

BACKGROUND

Many people receiving a Centrelink payment are automatically issued with a Health Care Card. It is also possible to apply for the card on grounds of low income, even if you are not receiving a Centrelink payment. The kinds of benefits it offers can really help students on low incomes. Health Care Cards are primarily designed to reduce the cost of medicines under the Pharmaceutical Benefits Scheme. The Health Care Card can also be used by State and Local Government to assess eligibility for things like free or low cost dental and eye care. The cards are often accepted by other agencies as evidence of low income or disadvantage.

Eligibility for the card depends on whether your average gross income in the eight weeks prior to applying falls below certain limits. Currently the limit is \$423 per week for a single person with no children, \$739 for a single, or combined income for a couple, with one child, \$705 combined income if partnered with no children. An additional \$34 is added for each additional child. Once Centrelink determines that you are eligible, you can earn up to 25% above the relevant threshold before losing your eligibility.

FROM SUPRA

SUPRA recognises that many postgrads need to get by on a low income. SUPRA continues to call for better income support for all postgraduate students. For example, we believe there should be increases in the number of research student scholarships and the stipend rates. We also feel that improved postgrad access to Austudy, Youth Allowance, Abstudy and higher payments under these benefits is warranted.

CONTACT DETAILS

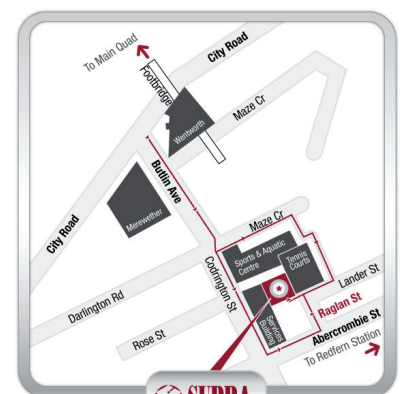
You can contact a SUPRA SAAO via:

- Email: help@supra.usyd.edu.au
- Telephone: (02) 9351 3715 or free call number: 1800 249 950 if you are outside the Sydney Metropolitan area.
- In writing: Send a fax to (02) 9351 6400 or post your letter to:
SUPRA
Bld G10, Raglan St
Darlington Campus
University of Sydney NSW
2006 Australia
- Complete a web form:
http://www.supra.usyd.edu.au/Adv/Contact_a_SAAO.html
- Or just come into the office during normal business hours

Disclaimer:

This information does not constitute legal advice. Despite our best efforts there may be errors in the information we give you. Seek a range of advice and up to date information on your particular circumstances before you act on the information provided.

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Studying on low income can be difficult in many ways. Over the last year or so SUPRA caseworkers have become aware of disturbing cases where students living on relatively low incomes and in housing stress were unable to access Health Care Cards and medical attention they needed. While those cases often involved research students receiving an APA scholarship, we are aware that many other research and coursework students are also on low incomes and we strongly recommend that all postgraduates investigate their eligibility for a low income Health Care Card.

If you've applied in the last year or so but your income took you over the threshold, then consider trying again because you might just find that you have since become eligible. For instance, the APA stipend rate is used as a benchmark for many postgrad scholarships. It is indexed to rise with inflation and is currently about \$377 per week. Even though it is below the single with no children low income threshold at present, there have been different points in time over the recent past when it has been slightly above this level.

RESOURCES AND READING

- SUPRA Student Advice and Advocacy Officers (SAAOs) (see contact details on this Fact Sheet)
- Centrelink: <http://www.centrelink.gov.au/> or Youth and Student Services on 13 2490
- Welfare Rights Centre, Sydney <http://www.welfarerights.org.au/sydney/index.htm> or phone 02 9211 0238

SUMMARY

If you are a local student and are in any doubt as to whether you might or might not be eligible to receive a Health Care Card lodge an application anyway. If your application is rejected in circumstances where you wish to challenge a decision then you do have review rights, and some good quality resources can be found on these via the Welfare Rights Centre website, and via Centrelink itself. We also encourage you to consult with a SUPRA SAAO, who may be able to help you work through your application and, in some circumstances, assist you in any subsequent appeal process.