BCA Inform

7th June 2022 7:15-9:00pm

Concessions

Hosted by Jane Britt, Team Leader Policy and Advocacy and Martin Stewart, Advocacy Officer.

Our BCA Inform session for June 2022 discussed the various concessions and financial supports available to people who are blind or vision impaired. The event was opened by Jane Britt, Team Leader Policy and Advocacy, who started by welcoming all attendees with an Acknowledgement of Country. After covering a few house rules, Jane introduces Martin Stewart, Advocacy Officer.

Martin introduces himself and begins his session. The first concession that was discussed was the state-specific concession for New South Wales residents, which is the [life support concession energy rebate](https://www.service.nsw.gov.au/transaction/apply-life-support-energy-rebate-retail-customers). This rebate gives customers a 36 cent per day concession if they’re using a breathing device. This can accumulate to $11/month off your electricity bill. This amount goes up to 71 cents per day if the breathing device needs to be used all day. Gas and electricity concessions are available in every state but are rarely this high. You can talk to your energy provider to find out more. In Victoria, starting on the 1st of July there will be a $250 bonus for households. [To access this bonus you need to go to the energy compare website](https://compare.energy.vic.gov.au/psb-faq). If you are a homeowner, you can also get concessions on your annual water and sewerage maintenance and usage fees. If a significant leakage event occurs, you can get compensation for the extra cost that the leakage cost. This may vary from state to state.

The next concession that Martin talks about is the [PBS Safety Net](https://www.servicesaustralia.gov.au/pbs-safety-net-thresholds?context=22016). This is a payment available to pensioners and healthcare card holders who use ongoing scripts. This means that if you have a long-term prescription, after 48 refills you can get the rest for free for that year. Alternatively, you can get a discount on your prescriptions instead, and get the free prescriptions after 60 refills.

Martin then discusses the [MyPost Concessions Card](https://auspost.com.au/id-and-document-services/apply-for-a-mypost-concession-card) which is available to pensioners. This card gives you discounts on postage, stamps, redirection, and other services. You must have photo ID to get this card. There is also a service called ‘[Mail for the blind](https://auspost.com.au/sending/check-sending-guidelines/mail-for-the-blind)’ which provides free postage to people who are blind or vision impaired, given they meet the eligibility requirements.

Companion cards allow for someone to accompany you free of charge to various events and venues. There are several eligibility criteria that must be met for the companion card, and each state has their own variation.

In the Commonwealth and individual states, there are various payments available to survivors of domestic violence. There are also other redress payments available for people who have experienced violence, but these vary by state.

Next, Martin discusses the taxi subsidy scheme. He says that this scheme has been at risk for a while as governments try to replace the scheme in favour of the NDIS. These schemes vary from state to state. Some states, like Victoria, means-test the scheme based on income and expenses. This makes it extremely difficult to attain access to the scheme. The [Mobility Allowance](https://www.servicesaustralia.gov.au/mobility-allowance) is also means-tested and requires a fortnightly income report. This allowance cannot be accessed if you are a NDIS participant.

The Seniors Card can grant people aged over 60 discounts on food and other products. This card is good for people who are not on the Disability Support Pension. These also vary from state to state. Martin also mentions concession bank accounts, which are fee-free accounts at most major banks for those who are eligible. There are also some concessions for people taking out home or personal loans. Check with your bank to see what is available.

New South Wales has a [Spectacles Program](https://www.service.nsw.gov.au/transaction/nsw-spectacles-program) for people who are low-income and need glasses or visual aids. There are also [Pensioner Education Supplements](https://www.servicesaustralia.gov.au/pensioner-education-supplement), for people who meet the financial criteria and need help covering education costs. To be eligible, you must be partaking or have costs from an approved course. [JobAccess](https://www.jobaccess.gov.au/home) is a Commonwealth program which provides financial support for people who are working and need access to adaptive technology.

Martin then talks about the [NDIS](https://www.ndis.gov.au/) and [MyAgedCare](https://www.myagedcare.gov.au/). These programs can be very beneficial to people but can vary greatly depending on eligibility and the plan you are given. Finally, Martin talks about the [Disability Support Pension](https://www.servicesaustralia.gov.au/disability-support-pension). In order to qualify, one must be permanently blind with no possibility of your sight improving. You must also be able to show that you are ‘legally blind’ in both eyes. This pension isn’t calculated as part of your income until you reach aged pension age, at which point it is calculated as taxable income. Martin notes a few things about the pension, such as the fact that if you are away overseas for more than 4 weeks, you are at risk of losing your pension. If this happens, you can reapply to get your pension back. Martin then outlines a few differences in age qualifications for the aged pension. If you were born between the 1st July 1955 and 31st December 1956, you will reach aged pension age at 66 and 6 months. If your birthday is after the 1st January 1957, you have to wait until you are 67.

BCA Member Luigi Palombi shares the [South Australian Concessions Hotline](https://www.sa.gov.au/topics/care-and-support/concessions/contact-details/concessions-hotline), which can be accessed on 1800 307 758 and can provide you information about all of the cost-of-living concessions in South Australia.

Finally, Martin hands the chair back to Jane who opens the floor up for questions and discussion. If you have any further questions about any of the concessions mentioned in this session, please contact our advocacy team on [bca@bca.org.au](mailto:bca@bca.org.au) or call 1800 033 660. [If you want to learn more about what our advocates do, you can do so here](https://www.bca.org.au/advocacy-resources/).