

WHAT ARE

The benefits of a concession card?

JULY 2026

As people get older, they may need more medical treatment and rely more on pharmaceuticals. The costs can quickly add up. The government provides several types of concession cards that may entitle the holder to discounts.

What cards are available?

The main concession cards provided through Centrelink are:

- **Commonwealth Seniors Health Card** – gives eligible older Australians access to cheaper medicines and some concessions.
- **Health Care Card** – automatically granted if you are receiving certain Centrelink payments. Also provides access to cheaper medicines and some concessions.
- **Low Income Health Care Card** – gives you access to cheaper medicines and some concessions if you're on a low income.
- **Pensioner Concession Card** – automatically granted if you receive certain payments from Centrelink.

Certain beneficiaries of DVA pensions may be entitled to DVA specific health cards, as follows:

- **Gold Card** – Provides access to all clinically required healthcare treatments for all conditions at DVA's expense.
- **White Card** – Covers treatment for specific conditions related to military service.
- **Orange Card** – Offers access to pharmaceuticals at a concession rate for eligible veterans.

These may provide a greater range of discounts than a Centrelink card. Eligibility details and the range of concessions should be checked with DVA.

What concessions are provided?

Concession cards generally provide discounts on eligible prescription medicines, and medical practitioners may choose to bulk bill.

Other concessions vary depending on the card type and may also vary from State to State.
These may include concessions from State and local Government authorities such as discounts on:

- property and water rates,
- energy bills,
- public transport, and
- motor vehicle registration.

Details for your card's benefits should be checked carefully to determine what discounts apply.

WHAT IS

The benefits of a concession card?

Energy bill relief from 1 July 2024

The Australian Federal, state and territory governments are working together to provide targeted electricity bill relief to eligible households and small businesses. Rebates of up to $75 per quarter will be automatically applied to eligible customers' accounts until the end of 2025. Most customers do not need to take any action to receive these rebates.

Visit www.energy.gov.au and search 'Energy Bill Relief Fund for households' to check if you're eligible to receive this energy bill relief.

Commonwealth Seniors Health Card

To qualify for this card, you must be:

- Age Pension age
- Meet residence rules
- Not receiving an income support payment from Centrelink or the Department of Veterans' Affairs
- Meet identity requirements
- Meet an income test.

Age pension age

The Age Pension eligibility age increased progressively between 2017 and 2023, based on the applicant's date of birth. It is now set at age 67 for all applicants.

Income test

Adjusted taxable income and deemed income generated by certain account-based pensions (ABP) is counted towards this requirement.

Adjusted taxable income includes:

- taxable income
- foreign income
- tax-exempt foreign income
- total net investment losses
- reportable fringe benefits
- reportable superannuation contributions
- certain tax-free pensions or benefits.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Commonwealth Seniors Health Card'.

Health Care Card

Automatic Eligibility:

You automatically get this card if you receive any of the following payments:

- ABSTUDY Living Allowance
- Austudy
- JobSeeker Payment
- Parenting Payment partnered
- Special Benefit
- Youth Allowance for students and apprentices

Conditional Eligibility (up to one year):

You can also get a card for up to one year if you get any of the following payments:

- Carer Allowance for a child younger than 16 - the card is for the child in your care only
- Carer Payment for short term or irregular care less than 6 months
- the maximum rate of Family Tax Benefit Part A
- Mobility Allowance if you're not getting Disability Support Pension.
- Additional information:
- You must also live in Australia and meet the residence rules of that payment.
- If you get Carer Payment, your card is valid for a period of 26 weeks. But only if you get it for episodic or short term care for a child.
- You may get a different concession or health care card if you can't get a Health Care Card.
- For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Health care card'.

WHAT IS

The benefits of a concession card?

Low Income Health Care Card

Conditional Eligibility:

To qualify for a Low Income Health Care Card you must:

- satisfy an income test
- meet residence rules

Additional information:

If your child's name is on your card, you may be able to use it to pay for their expenses.

A dependant can be put on your card if either:

- you're their main carer,
- they live with you for at least 2 nights every fortnight

Income test

Centrelink will assess the gross income you have earnt for the 8 weeks immediately before you make a claim for the Low Income Health Care Card. To keep the card, you must continue to meet the average weekly income requirement.

Examples of income assessed include:

- employment income, such as wages, salary and self-employment income
- employer provided fringe benefits
- rental income
- reportable super contributions, salary sacrifice
- Centrelink pensions, benefits and some supplementary payments

The definition of income also includes deeming on financial investments including bank accounts, shares, managed funds and account-based pensions.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Low Income Health Care Card'.

Pensioner Concession Card

Automatic Eligibility:

You automatically get this card if you receive any of the following payments:

- Age Pension
- Carer Payment
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, caring for a dependent child and looking for work
- Parenting Payment single

Additional information:

Your Parenting Payment single ends when your youngest child turns 8. You can keep your card for 12 weeks after your Parenting Payment ends.

If you are aged 60 or over and have been receiving Parenting Payment partnered or Special Benefit for more than nine months, you are eligible for the card.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Pensioner Concession Card'.

For specific qualification thresholds, refer to the **Social Security Quick Reference Guide**, published July 2026.

This publication is prepared by Charter Financial Planning Limited (ABN 35 002 976 294) AFSL/ACL 234665 ("Licensee"). This publication is not intended to contain personal financial, taxation or legal advice and should not be relied on as such. Any advice in this article is general advice only and does not take into account individual objectives, financial situation or needs. You should obtain specialist financial, taxation or legal advice relevant to your circumstances before acting on this information. Whilst every care has been taken in the preparation of this information, the Licensee does not guarantee the accuracy or completeness of it and does not guarantee any particular outcome. Past performance is not indicative of future results. This publication is not available for distribution outside Australia and may not be passed on to any third person without the prior written consent of the Licensee. **Published July 2026.**