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Concessions eligibility – Family Tax Benefit Part A Health Care Card

Background

There is an eligibility problem in the South Australian concessions scheme that renders a group of low-income single parent families issued with a Health Care Card ineligible for SA Concessions, unless they go through the process of applying for an additional Low-Income Health Care Card from Centrelink.¹ The same issue arises in relation to the Cost of Living Concession and creates an unnecessary bureaucratic barrier to accessing the concession(s).

South Australians are eligible for a SA Government concession (Cost of Living, Emergency Services Levy, Energy, Medical Heating and Cooling, Residential Park Scheme, and Water and Sewerage Rates concessions) if they are receiving one of a list of Centrelink payments, or they hold a Pensioner Concession Card, Gold Card (DVA), Low Income Health Care Card, or Commonwealth Seniors Health Care Card.

Centrelink issues Health Card Cards to recipients of certain Commonwealth benefits including the highest rate of Family Tax Benefit Part A. However, people who are issued with the Family Tax Benefit Part A Health Care Card by Centrelink, are **excluded** from eligibility for concessions in South Australia, as this card does not appear on the list of eligibility criteria – even though many recipients of this card are also eligible for the Low-Income Health Care Card which *does* appear on the list (as the income thresholds are similar). The eligibility thresholds for the FTB Health Care Card and the Low Income card are fairly similar, although the later depends on numbers of people in the household.

Any single parent who has a Family Tax Benefit Part A Health Care Card and applies for a concession is told they are not eligible as they have the wrong type of Health Care Card, creating a barrier to accessing a concession they may otherwise have been eligible to receive. These people then have to apply to Centrelink for a Low-Income Health Care Card, but Centrelink staff often consider the two cards are identical and don't understand why the family would want a Low-Income Health Care Card as they already have a Family Tax Benefit Part A Health Care Card. This barrier may also affect families receiving Family Tax Benefit B, who are earning less than the threshold amount, and eligible for a part payment of JobSeeker, but not claiming it due to the onerous nature of doing so.

¹ Law, R & Ogle, G. (2019) [Working to Make Ends Meet: Low-income Workers and Energy Bill Stress](#), South Australian Council of Social Service, Adelaide.

SACOSS Proposal

To avoid families having to reapply for a Low Income Health Care Card when they are already in receipt of a Family Tax Benefit Part A Health Care Card, SACOSS is seeking the eligibility criteria for concessions in South Australia be expanded to include families who are issued with a Family Tax Benefit Part A Health Care Card.