### How to Apply for Carer Payment:

### Preparing to Apply for Carer Payment:

If you think you might be eligible for Carer Payment (and/or Carer Allowance), and if you decide that you need/want to apply for Carer Payment (and/or Carer Allowance), so that you can afford to stay at home and support your teenager with ASD/Aspergers, it can be helpful to prepare, before you start your application.

In particular, it can be helpful to take a look at the forms that you will need to complete and submit, to get an idea of the questions you'll need to answer, and the supporting documents you'll need to provide. These forms are available on the Services Australia website, for people who wish to download them, complete them, and then submit them to Centrelink, either by post, or in person at a Centrelink Service Centre.

Personally, I would recommend applying for Carer Payment (and/or Carer Allowance) **online** (I explain how to do this later on in this section, at pages 6-10). However, even if you intend to apply online, I still think it can be helpful to take a look at these forms before you start your online application.

To access these forms:

- Go to the Services Australia website home page (servicesaustralia.gov.au);
- At the bottom of this page, on the left hand side, you should see a heading called "Forms". If you click on this heading, it will bring up a new page;
- On this new page, scroll down to the heading called "Forms by Title". In the body of the text under this heading, you should see an underlined link to "forms by title". If you click on this link, it will bring up a further new page;
- On this new page, you should see a list of all the Services Australia forms, in alphabetical order;

• Scroll down this list to the Carer Payment forms. There are a number of different Carer Payment and/or Carer Allowance forms. The particular ones that you will need to complete and submit will depend upon whether your teenager with ASD/Aspergers is under, or over, the age of 16.

Either way, you will need to complete a version of each of the following forms:

• <u>Carer Payment – Income and Assets details:</u>

Your eligibility under the income and assets criteria will be affected by your own income and assets, as well as your partner's income and assets.

When applying, you will need to provide:

• Details of your taxable income, such as wages from paid employment;

(If you have recently left paid employment in order to care for your teenager, you might need to provide an Employer Separation Certificate).

• Your Notice of Assessment.

(If you apply online, and if you have an online Australian Taxation Office [ATO] account that you have already linked to your MyGov account, you might only need to provide your Tax File Number).

- Details of your assets, such as:
  - Current balances in your bank accounts;

(If you apply online, you might initially only need to provide your bank account details, including account numbers.

Otherwise, you might need to provide your bank statements showing current balances).

- Market value of your household contents;
- Market value of your motor vehicle, if you have one.

#### • <u>Carer Payment and/or Carer Allowance Medical Report form(s)</u>:

You will need to download and print the applicable Medical Report form, arrange for it to be completed by a health professional who is currently involved in your teenager's treatment, and then submit the Medical Report form with your application. For a teenager with ASD/Aspergers, the relevant health professional will most likely be a legally qualified medical practitioner (i.e., your teenager's GP).

If you apply online, you will be directed to the appropriate Medical Report form.

You will need to book an appointment to take your teenager to see their GP. *(If your teenager's GP knows you and your teenager well enough, and if it is too upsetting for your teenager to come to the appointment, you might not need to take your teenager to the appointment. In my daughter's case, her GP was able to complete the Medical Report form after having an appropriate appointment with me only).* When booking, let the doctor's rooms know that the purpose of the appointment is for the GP to complete a Medical Report form to enable you to apply for Carer Payment. That way, you will be booked in for a long enough appointment.

In preparation for the appointment with your teenager's GP, you should take a look at the applicable Medical Report form, and consider what the answers to each question should be. Although the GP is the one who will be completing the Medical Report form, at the appointment, they will be asking you (and your teenager, if they attend the appointment) questions to enable them to complete the form.

### My advice about the Medical Report form:

(This information is based on the Medical Report form for a person 16 years or over. The Medical Report form for a child under 16 years is quite different. However, the information below could still be helpful when applying for a child under 16 years).

• For the purpose of making a claim for Carer Payment, ASD is classified as a 'disability' that is (or can be) physical, intellectual and psychiatric (i.e., all three).

- For you to be eligible to claim Carer Payment, to care for your teenager with ASD/Aspergers, your GP needs to be able to tick 'yes' to the following:
  - Your teenager <u>does</u> require help on a daily basis to carry out routine personal activities (*remember this includes prompting, reminding or coaxing*), or may be a risk to themselves or others;
  - The care your teenager needs is for a significant period each day (*remember* this includes prompting, reminding or coaxing them to get up, have a shower, get dressed, eat meals, take medication, and also supervising them so that they don't harm themselves).
- ASD is permanent.
- The Medical Report form asks a number of multiple choice questions about how much help (if any) your teenager needs with certain routine personal activities.
  Based on the answers to these questions, Centrelink will calculate your eligibility to claim Carer Payment, on a points basis.

Your GP will go through these questions with you (and/or your teenager), and ask about how much help (if any) your teenager needs with each of these activities. You need to base your answers on your teenager's worst days, and what they won't do without prompting, reminding or coaxing. Some of these questions might not apply to your teenager. Some of these questions that <u>are</u> likely to apply to a teenager with ASD/Aspergers are:

- Grooming This refers to personal hygiene, such as, cleaning teeth or doing hair. Remember, help includes prompting, reminding or coaxing;
- Feeding Remember, help includes prompting, reminding or coaxing, such as when and what to eat. The wording on the form does not give you a clear option for this. However, my daughter's GP ticked option (b) (*i.e., neither totally unable or totally independent, but needs help*) and handwrote next to it: "Remind her when and what to eat";

- Dressing Remember, help includes prompting, reminding or coaxing (e.g., otherwise they might stay in pyjamas all day and not change for days). The wording on the form does not give you a clear option for this. However, my daughter's GP ticked option (b) (*i.e., neither totally dependent nor totally independent, but needs help*);
- Bathing Remember, help includes prompting, reminding or coaxing. The wording on the form does not give you an option for this. For this question, my daughter's GP ticked that my daughter was independent, but she handwrote next to it: "Needs prompting to bathe/shower".
- The Medical Report form includes a section about cognitive function. This section will be applicable for some teenagers with ASD/Aspergers, but not for others. If your GP (or you) think that this section might be applicable, your GP will ask your teenager a few questions to test their cognitive function. This section was not applicable to my daughter, but I was still eligible for Carer Payment.
- The Medical Report form also asks a number of multiple choice questions about your teenager's 'behaviour' difficulties. Again, based on the answers to these questions, Centrelink will calculate your eligibility to claim Carer Payment, on a points basis. Your GP will go through these questions with you (and/or your teenager), and ask if your teenager has these behaviour difficulties, and to what degree. Again, you need to base your answers on your teenager's worst days.

The 'behaviour' difficulties that the Medical Report form asks about are depression, memory loss, withdrawal from social contact, aggression towards self or others, and displaying disinhibited behaviour.

There's a good chance that, for your teenager with ASD/Aspergers, their GP will only be able to tick a few boxes under the 'day to day needs' (routine personal activities) section, but will be able to tick a lot of boxes under the 'behaviour' section. That is perfectly okay. They don't have to be able to tick all the boxes in both of these sections of the Medical Report form in order for you to be eligible to claim Carer Payment. If you wish to apply for Carer Payment and/or Carer Allowance online (which is the method I personally recommend), you will need to apply via the Centrelink online service. In order to do this, you will need a MyGov account, and you will need to link the Centrelink service to your MyGov account, if you have not already done so.

If you don't already have a MyGov account, you will need to create one.

#### How to create a MyGov account:

- Go to the Services Australia website home page. Up in the top right hand corner, click on the link called "Create Account". This will bring up a new page;
- On this new page, you should see a list of links. Click on the link called "Create a MyGov account". This will bring up a further new page;
- On this new page, you should see a heading called "Create a MyGov Account". In the body of the text under this heading, you should see an underlined link to "MyGov". If you click on this link, it will bring up a further new page;
- On this new page, on the right hand side, you should see a link called "Create Account". If you click on this link, it will bring up a further new page;
- On this new page, follow the prompts to create a MyGov account.

Some of the things you will be asked are:

- To enter your email address and mobile phone number;
- To create a password that has at least seven characters, and at least one number;
- To create secret questions, for the security of your MyGov account.
- Once you have finished creating a MyGov account, you will be given a MyGov username.

Once you have a MyGov account (or if you already have one), you can make a claim online for Carer Payment and/or Carer Allowance.

How you do this will depend upon whether you have ever claimed a payment from Centrelink before. If you have, you should already have a Centrelink Customer Reference Number (CRN), and will need to link the Centrelink service to your MyGov account, if you have not already done so.

# How to link the Centrelink service to your MyGov account if you already have a Centrelink Customer Reference Number (CRN):

- Go to the Services Australia website home page and sign in to your MyGov account;
- On the right hand side, about half way down the page, you should see a link called "View and link services". If you click on this link, it will bring up a new page;
- On this new page, you should see a heading called "Link a Service". Under this heading you will see a list of services that you can link to MyGov. From this list of services, click on "Centrelink";

(If you already have any services linked to your MyGov account, these will be listed first, under the heading called "Your Linked Services". If this is the case, you will need to scroll down to the heading called "Link a Service").

• Centrelink should now be linked to your MyGov account.

You can now make a claim online for Carer Payment and/or Carer Allowance.

#### How to make a claim online for Carer Payment and/or Carer Allowance:

## 1. If you already have a CRN, and have already linked the Centrelink service to your MyGov account:

- i. Go to the Services Australia website home page and sign in to your MyGov account;
- ii. Click on the tile called "Centrelink". This will bring up a new page;
- iii. On this new page, up the top, you should see some headings. Click on the heading called "Payments and claims". This will bring up a further new page;
- iv. On this new page, up the top, on the left hand side, you should see a heading called "Claims", with some further headings underneath it. Click on the heading called "Make a Claim". This will bring up a further new page;
- v. On this new page, up the top, you should see a tile called "Make a claim". If you click on this tile, it will bring up a further new page;
- vi. On this new page, click on the tile called "Carers". This will bring up a further new page;
- vii. On this new page, click on the tile called "Apply for Carer Payment/Carer Allowance". This will bring up a further new page;
- viii. On this new page, follow the prompts to make your claim.

Some of the things you will be asked to provide are:

- a. Details of your income and assets, as outlined on page 2 of this section of my website;
- b. The applicable Medical Report form, completed by your teenager's GP;
- c. Your bank account details for the bank account into which you want to receive your Carer Payments (i.e., your 'nominated bank account').

ix. Once you have submitted your claim for Carer Payment and/or Carer Allowance, you should be given a claim ID No.

#### OR

## 2. If you have never claimed a payment from Centrelink before, and therefore do not have a CRN:

- i. Go to the Services Australia website home page and sign in to your MyGov account;
- ii. About half way down the page (you might have to scroll down a bit), you should see a link called "Government support for Coronavirus". If you click on this link, it will bring up a box with a couple of tiles to choose from. Click on the tile called "Apply for support". If you click on this tile, it will bring up a new page;
- iii. On this new page, you should see a heading called "Make a Claim". Under this heading you should see some tiles. Click on the tile called "Carers". This will bring up a further new page;
- iv. On this new page, click on the tile called "Apply for Carer Payment/Carer Allowance". This will bring up a further new page;
- v. On this new page, follow the prompts. When you are asked for your CRN, you will have to select:
  - a. "I don't have or don't know my CRN"; and
  - b. "I want to prove my identity through MyGov".

You will need your Medicare card and two acceptable identity documents to prove your identity through MyGov. Follow the instructions and prompts on how to do this. Once you have proven your identity through MyGov, you will be given a CRN, and Centrelink will be linked to your MyGov account.

vi. You can now continue to make a claim online for Carer Payment and/or Carer Allowance, as per paragraph 1.viii to 1.ix above (starting on the previous page). When I submitted my claim online for Carer Payment and Carer Allowance in regards to caring for my daughter, I completed all of the questions carefully, and uploaded all of the supporting documents that were requested.

A couple of weeks after I submitted my claim online, I received a phone call from a Centrelink consultant, who advised me that my daughter qualified medically, but that Centrelink needed to obtain some further information, as follows:

- **Details regarding my daughter's own income and assets**. I believe this was because my daughter was 16 years or over AND she had never received any income support payments before, for herself. I advised the Centrelink consultant over the phone that my daughter's income and assets were zero.
- **Proof of my daughter's ID**. At that time, due to Covid-19, I was allowed to provide the details of the relevant documents (i.e., certificate numbers, etc) over the phone. However, I chose to also upload the appropriate documentation straight after I got off the phone with the Centrelink consultant.

Later that day, I received an SMS from Centrelink advising that my claim for Carer Payment and Carer Allowance had been accepted, and that I could access the details on MyGov.

This means that, after I submitted my claim online, **it only took a couple of weeks for it to be accepted**.

However, from what I have heard, claims for Carer Payment and/or Carer Allowance are not always processed so quickly.

I believe that my claim was probably accepted so quickly, because of Covid-19. I submitted my claim in March 2020, and it was accepted in April 2020, which was right at the start of the Covid-19 pandemic. At that time, the Australian Government had implemented measures to enable Centrelink to process existing claims for income support payments as quickly as possible, so that they could then quickly attend to processing all the new claims for JobSeeker from all of the people who suddenly found themselves out of work due to the

initial lockdown period. (I believe they had extra staff working, and staff working extra hours, so that Centrelink staff were practically working around the clock. Further, I believe that some of the processing requirements had been eased).

If you do not receive any communication from Centrelink advising of whether your claim has been accepted or not, within two weeks of applying for Carer Payment and /or Carer Allowance, you should phone Centrelink to chase it up.

#### **Carer Payment and Paid Work:**

If you are receiving Carer Payment, you can still work in a paid job (or study, or volunteer) up to 25 hours per week, without it necessarily affecting your payment.

However, if you earn over \$178.00 per fortnight, it will affect your Carer Payment.

For each dollar over \$178.00 you earn per fortnight, your Carer Payment will decrease by \$0.50. (At least, that was the case in 2020).

You will need to report any income you earn to Centrelink, each fortnight.

#### **Carer Pension Card:**

If your claim for Carer Payment is accepted, you should automatically be issued with a Carer Pension Card.

This will automatically entitle you to some health/medical discounts, such as discounts on medication, through the Pharmaceutical Benefits Scheme. Simply present your Carer Pension Card at any pharmacy that you attend, when you next purchase medication.

The Carer Pension Card will also entitle you to certain other concessions/discounts. Most importantly, it will entitle you to concessions on certain household bills. However, you will need to apply for these.

To find and apply for concessions on household bills:

- 1. Go to the **<u>SA.GOV.AU</u>** website homepage;
- 2. You should see some tiles. Click on the tile called "Care and Support". This will bring down a drop down list;
- 3. From this drop down list, click on the heading called "Concessions and Grants". This will bring up a new page;
- 4. On this new page, click on the tile called "Concession Finder". This will bring up a further new page;
- 5. On this new page, click on the tile called "Pensioner Concession Card" (this tile should have a picture of a Pensioner Concession Card on it). This will bring up a further new page;
- 6. On this new page, you will see a list of the headings of the various concessions which you could be eligible for. Under the heading for each particular concession, you will see an underlined link called "Full details". If you click on this link, for any of the particular concessions, it will bring up a new page containing details about that particular concession, and how to apply. For most of the concessions, you should see a tile called "Start Now". Click on the "Start Now" tile, to apply online for that particular concession. For example:
  - If you own and drive a car, click on the 'Full details" link under the heading "Licence and Registration", then click on the "Pensioner Concession" tile. This will bring up instructions for how to apply for a discount on car licence and registration fees (this particular section does not have a 'Start Now' tile).
  - If you do <u>not</u> own your own home, click on each of the following tiles separately, to apply for discounts on these bills:
    - Energy (i.e., electricity bill);
    - Water and Sewerage Rates.
  - If you <u>do</u> own your own home, go back to the "Concessions and Grants" page, referred to at step 3 above. Instead of clicking on the tile called "Concession Finder", click on the tile called "Household". This will bring down a drop down list. From

this drop down list, click on the heading called "Combined Household Concessions". This will bring up a new page;

- On this new page, click on the tile called "Start Now", to make one application for concessions on all of the following bills (instead of applying for them each separately):
  - Energy bills (i.e., electricity bills);
  - Water and Sewerage rates;
  - Cost of Living Concession (i.e., Council rates only applicable to home owners);
  - Emergency Services Levy (only applicable to home owners).

The Carer Pension Card will also entitle you to a concession on public transport. When you buy an Adelaide Metro MetroTicket, simply present your Carer Pension Card and ask for a concession ticket. You can also buy a concession metroCARD. Remember to carry your Carer Pension Card when you travel on public transport, as you could be asked to present it as proof of your eligibility to travel on a concession MetroTicket or metroCARD.

You could also apply for a Companion Card for your teenager with ASD/Aspergers. If your teenager presents this card when attending certain events or activities, their companion (i.e., you, their Carer) can enter with them, for free.

To find out more and/or apply for a Companion Card for your teenager with ASD/Aspergers:

- Go to the **<u>SA.GOV.AU</u>** website homepage;
- Click on the "Care and Support" tile. This should bring down a drop down list. From this drop down list, click on the heading called "Disability". This will bring up a new page;
- On this new page, click on the tile called "Companion Card".