

# PENSIONER SOLUTIONS SUMMER NEWSLETTER

SUMMER 2019

SUMMER has come around so quickly, as has Christmas. The weather doesn't necessarily reflect the time of year in Melbourne, but hopefully it will catch up.

At this time of the year we often reflect on the year that was and hopefully as you do this, your reflections bring you more joy and happiness than sadness. We also hope that your Christmas and the New Year is a great time for you to catch up with family and friends. If you get the chance, look out for those who will be having Christmas on their own and perhaps extend a welcome to your Christmas table. You will make their Christmas, but you will also be surprised at how good it makes you feel.



## WHAT IS HAPPENING AT PENSIONER SOLUTIONS?

### Welcome to Pensioner Solutions – Jenelle Tremayne

We are very pleased to report that we have a lovely new staff member who joined us on the 21<sup>st</sup> November. We are delighted to have Jenelle working with us, and she has been a great fit from the moment she walked in the door. Jenelle will be doing the reporting, answering the phones, greeting our clients and generally supporting the business. We know you will enjoy meeting with and dealing with Jenelle, who completes our team beautifully!!!

### Website

For those of you who found us via our website or have referred to our website, we apologise!! It is very out of date and does not reflect our current services, or us, very well at all. We have been trying to get a new website built since early this year but as we have been so busy, it has taken a backseat. I am pleased to advise that (fingers crossed) we will have our new website up and running by the end of the year. We will keep you posted. One of the features will be a function that allows you to book appointments online, and also explain our services a little better. Standby for updates ☺.

### Centrelink

I guess we always have to say something in our newsletter about Centrelink, as it is the reason Pensioner Solutions exists.

It would appear, from talking with Centrelink staff, that a large part of the processing work at Centrelink is being handled by contractors. Personally, we find this a little disappointing as these contractors do not have the knowledge and expertise to rationalize and make judgement calls when processing claims or updates. We do understand the sheer volume of work that is handled by Centrelink and the need for contractors, we are just not convinced they should be handling claims and updates. We believe this is the reason we are getting more and more requests for information that is actually not necessary. It is very frustrating for us and whilst we often argue the point, these contractors obviously have a set of guidelines to work with, and without prior experience and understanding, they cannot deviate from those guidelines. We are just wanting to make you aware of this, as we know often the request for additional information is equally frustrating for you.

We just have to work with their requests to avoid a rejection of a claim or a rejection of an update that needs to be made to a Centrelink record. Having said that, if we strongly disagree with their requests, we will call the complaints line!!

## CENTRELINK CONCESSION CARDS

### Pension Concession Card (PCC)

This is the card that offers the most benefits to its holder. Apart from the normal concession on medical & PBS pharmaceuticals, it offers concessions on gas, electricity, water, council rates and a motor registration. We have many clients who are the holder of a Pension Concession Card who have partners that are not on a payment. However, you will note that your partners name is also on the card. ***The good news is, this also entitles your partner to the Medical & PBS pharmaceutical concessions.***

### Commonwealth Seniors Health Card (CSHC)

This card is available to people of age pension age who are self-funded retirees. It does not have an asset test, but does have an income test, which is based on taxable income, plus deemed income from the balance of income streams. Often people are ineligible for an age pension due to the assets test, but most find themselves eligible for the Commonwealth Seniors Health Card. This card entitles the holder to concessions on Medical & PBS Pharmaceuticals only. The current cut off point under the incomes test is \$ \$55,808 a year if you're single, \$89,290 a year for couples and \$111,616 a year for couples separated by illness, respite care or prison.

### Low Income Health Card (LIHC)

Like the CSHC there is no asset test for this card, however it does have a much lower income threshold. The holder of the LIHC can obtain concessions on gas, electricity water, a small concession on motor registration and the usual Medical & PBS Pharmaceutical concessions. It is renewed each year. The biggest issue we are finding with claiming the LIHC is that Centrelink do not consider them a priority – their own words. This is due to the fact there is no payment attached to them. We have a number of clients for whom we have claims in progress for new cards and others for whom we are doing renewals. We can only apologise to all of you who have cards outstanding, but despite our efforts in trying to have these claims and renewals completed there are many that are still outstanding. We are pushing each claim as much as we can, but Centrelink's stance on this is that as they are not a priority, assessment of these claims will not be escalated.

## AGED CARE

I know we touched on this in our last Newsletter, but it is something we feel is a very important topic. It is front of mind for us, as we are handling more and more aged care issues for our clients -both existing and new and we cannot stress enough how important it is to get advice before trying to negotiate this minefield. Whilst we are not financial advisers and do not give financial advice, we can certainly explain to you how it all works, calculate fees and then put you in touch with an accredited aged care financial adviser if financial advice is required. It is important you do this BEFORE a move to aged care as it is far more difficult to try and amend errors after the event. We have a few cases we are working on at the moment where mistakes were made (unintentionally) due to the fact proper advice was not sort at the outset.

### Aged Care Income & Assets Assessments

If you are completing the Aged Care Income & Asset Assessment document yourselves for a loved one and are not using a service like ours, please ensure you keep a copy of the document before you send it to Centrelink. We have been made aware of a number of people who have completed their own documents and posted them to Centrelink only to find Centrelink have 'never received them'. This is not uncommon and can lead to the aged care resident being charged the maximum Means Tested Care Fee due to the fact they are assessed as Means Not Disclosed. It is important that you also follow up any document you lodge with Centrelink.

Obviously we believe you are better off asking us to handle this for you and your loved one, as we complete the necessary documentation and upload it directly to the client file at Centrelink. This way, not only do we know it is with Centrelink, we also have our follow up processes in place to ensure the assessment is completed and it is correct.



*Merry Christmas and a Happy New Year to all our clients. Thank you for your continued support.*

## Contact Us

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## **OFFICE CLOSURE – CHRISTMAS NEW YEAR**

We will be taking a well earned break over Christmas and New Year. Our office will close at 1.00 p.m. on Friday 20<sup>th</sup> December 2019 and re-open on Monday 6<sup>th</sup> January 2020 at 9.00 a.m.

During the Christmas/New Year break we will still be reporting income as usual. For those of you for whom we report, please note that due to Christmas and New Year public holidays your reporting dates will no doubt change. We will advise you of the changes in your reporting, but we do ask that you keep an eye on your reporting dates as well.



# SOME PUZZLES TO ENJOY OVER A CUP OF TEA OR COFFEE

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