



Health Care Cards

For Students

(January 2009)

WHAT IS A HEALTH CARE CARD?

A Health Care Card (HCC) entitles the holder to a range of concessions. These include **Commonwealth, State and Local Government concessions**.

HEALTH CARE CARDS FOR STUDENTS

If you are receiving a Centrelink student allowance and earning (as a single) no more than \$446 per week (\$3568.00 in an eight week period) you are eligible for a HCC. A HCC is not issued automatically. You will need to apply, in most cases this can be done when you apply for your student allowance. The majority of students will be eligible for a “low income earners” Health Care Card. (HCC)

Students who do not receive a Centrelink allowance will need to meet both income and residency requirements. (See **AM I ELIGIBLE?** on page 2 for detailed information)

WHAT ARE THE BENEFITS?

State Concessions may include Energy concessions, Ambulance Services, Private transport, Public Transport, Rates, water and property charges and Recreation concessions. Examples of these concessions are:

- Motor vehicle registration
- Dental Health Services Victoria (DHSV)
- Optometry through the Victorian College of Optometry (*discount glasses and free eye tests*)
- Winter energy concession- gas and electricity (**The bill must be in the HCC holders name**)
- Concession on water bills (**The bill must be in the HCC holders name**)
- Public transport concession—includes V-line **Particularly important for Postgraduate students**
- Recreation- includes government and private institutions; gym memberships, movies, Zoo, Museums etc
- Ambulance Services – **FREE ambulance transportation**. Services in Victoria are not free unless you hold private cover or a current HCC.
- Local council concession on pet registration

Commonwealth Concessions may include; Health concessions and Telephone allowance. Examples of these concessions are:

- Medical – The Australian government provides assistance to all members of the public **including New Zealand citizens** through Medicare. Medicare will provide **rebates** on basic hospital cover and medical costs. Free treatment is available in public hospitals to all permanent Australian residents.
- Doctor’s consultation-If a doctor “bulk bills”, a HCC holder will be entitled to free consultation. If a doctor **does not** bulk bill then the HCC holder will be entitled to a 100% rebate on the scheduled fee through Medicare. (Doctor’s may charge more than the recommended Government scheduled fee.)
- Pharmaceutical Benefits Scheme (PBS)
The Australian Government provides affordable access to a wide range of medicines for all Australians. To find out the types of medicines which are covered you can have a look at the schedule for pharmaceutical benefits, a list of all medicines available under the PBS www.pbs.gov.au (The Schedule is updated monthly to include new listings and the latest changes)
- Telephone concessions with Telstra through pricing plans, Bill Assistance Program

Other Forms of Assistance; Financial Assistance and Emergency Relief, Health Care assistance, Housing assistance, Welfare, Consumer and Legal Rights information

For a comprehensive guide please refer to

- **A Guide to Victorian State Concessions** is provided on the Department of Human Services
- www.cyf.vic.gov.au/concessions/concessions

AM I ELIGIBLE?

If you are **not** receiving a student benefit you must meet both residence and income requirements

Residency requirements

- You are an Australian resident, or
- are in Australia and hold a non protected special category visa, or
- hold a visa subclass which entitles you to special benefit, and have served the 104 week newly arrived residents waiting period or hold a qualifying exemption.

Income

- The income test applies to average gross income for the eight weeks immediately prior to applying for, or renewing the card. (Figures for renewing your HCC differ please check Centrelink website)
- The low income HCC is not subject to an assets test.
- The low income HCC is not automatically reissued. Cardholders must re-apply every six months.
- Your income must be below the limit that applies to you for the eight week period for you to be eligible for a low income Health Care Card

	Weekly Income	8 weekly income
Single, no children	*\$446.00	* \$3568.00
Single, or couple combined, one child	*\$777.00	* \$6216.00
Partnered (combined) no child	*\$743.00	* \$5944.00
For each child, add	*\$34	* \$272.00

***Please confirm figures with Centrelink website www.centrelink.com.au**

HOW TO APPLY

Students receiving Abstudy, Austudy or Youth Allowance can claim their Low income Health Care Card when applying for a student benefit. If you are not receiving a benefit but feel as if you may be eligible you will need to lodge a low Income Health Care Card form with Centrelink.

More information can be obtained from

Department of Human Services www.cyf.vic.gov.au/concessions/

Concessions Information Line: **1800 658 521**

Victorian Government Services:	www.vic.gov.au
Department of Human Services:	www.dhs.vic.gov.au
Department of Health:	www.vichealth.vic.gov.au
Department of Education and Training:	www.education.vic.gov.au
Victorian Seniors Card	www.seniorscard.vic.gov.au

**Wellbeing Services- Student Financial Aid
Ground Floor, Baldwin Spencer Building
University of Melbourne**

The information provided on this information sheet was correct at time of printing (January 2009). The University reserves the right to make changes as appropriate.