

6. Receiving a Centrelink payment

This fact sheet is about the rights family and friend carers have when they are receiving welfare payments. Welfare payments, or social security payments, are pensions and other regular payments that people access through Centrelink when they have a low income or no source of income.

Knowing your rights is important, because it helps you understand what you can and can't expect when you access services with or on behalf of the person you care for. When you know your rights, you are in a better position to stand up for yourself or the person you care for when a problem arises. This fact sheet focuses on rights that can be upheld through formal complaints processes.

People who are providing care have the right to apply for a range of Centrelink payments but will only be eligible if they meet certain criteria. The two main payments for carers are Carer Payment and Carer Allowance.



Eligibility for a payment

The Carer Payment and Carer Allowance provide financial assistance to people who provide care and support to someone living with a disability, serious illness, or who is frail aged.

[Carer Payment](#) is an income support payment for carers who, due to their caring role are unable to support themselves through substantial paid employment. The rate is the same as the Age Pension and Disability Support Pension, and to be eligible you must meet a range of eligibility criteria including an income and assets test.

[Carer Allowance](#) is a fortnightly supplement for those who provide additional daily care and support. It can be received on its own, if you meet the income test, but can also be added to other Centrelink payments, including Carer Payment. The rate is considerably lower than for the Carer Payment as it is not intended to replace income from paid employment.

You can find out further details about accessing these and other payments by [contacting the Centrelink Carer Line](#) on 132 717.

Not all carers will be eligible for Carer Payment or Carer Allowance, but some may be eligible for other Centrelink payments such as the JobSeeker Allowance or Disability Support Pension. For more information, [contact Centrelink](#) on 136 240.

Other entitlements

Welfare recipients are entitled to other benefits such as the [Health Care Card](#), which increases your access to cheaper medicines and medical expenses, and a further [Rent Assistance](#) payment. If you think you are not accessing everything you are entitled to, [contact Centrelink](#) on 136 240.

When you are not eligible

If you do not agree with a decision made about your eligibility for a Centrelink payment, you can [contact Centrelink](#) on 136 240 to request a review. For advice, or for further help if you still do not agree with the outcome, you can [contact the Welfare Rights Centre](#) on 1800 226 028 before lodging an appeal. Read this [Economic Justice Australia fact sheet](#) for more information on eligibility and appeals.

Reporting income and mutual obligation

If you are receiving a payment from Centrelink, you may be required to report your income regularly and disclose your financial circumstances to Centrelink when requested. Any '[mutual obligations](#)' associated with the payment you are receiving should be explained to you. The Carer Payment does not have mutual obligation requirements, and in some cases, carers receiving other payments can have mutual obligation requirements [adjusted](#) in recognition of their caring responsibilities. For more information, **contact [Centrelink](#) on 136 240.**

Eleanor cares for her husband who has a combination of complex health conditions and mental health issues, which require her constant care. She was denied access to the Carer Payment because the extent of her husband's needs was hard to reflect in the application process. Eleanor still believed she should be eligible for Carer Payment, so she contacted the Welfare Rights Centre for advice, and with their assistance requested a formal review. It was found that Eleanor was eligible for Carer Payment.

When you disagree with a decision

If Centrelink makes a decision you do not agree with, you have the right to appeal it. The first step is to ask for a formal review by **contacting [Centrelink](#) on 136 240.** If you disagree with Centrelink's decision, you can seek up to two reviews of the decision by the [Administrative Appeals Tribunal](#) by [applying online](#) or phoning **1800 228 333.** This process can have a cost.

Free advice and assistance

If at any stage you need information, support or advice about your rights and making a complaint or appeal, you can **contact the [Welfare Rights Centre](#) on 1800 226 028** or [LawAccess NSW](#) on **1300 888 529.**

When you have a bad experience

If you are dissatisfied with how you are treated when contacting Centrelink, you can **call the [Services Australia complaints and feedback line](#) on 1800 132 468.** If you are not happy with their response, you can **contact the [Commonwealth Ombudsman](#) on 1300 362 072.**

All of the agencies listed on this fact sheet also provide support through the Translation and Interpreting Service and National Relay Service.

