December 2024

# Needing help after someone has died

This brochure has information about the payments and support available to you after someone close to you dies.

### Letting us know

It’s important you tell us when someone has died, so we can update their Medicare, Centrelink and Child Support records.

To notify us of a deceased person you can:

* call us on **132 300** and say **someone died**. This phone line is open Monday to Friday 8 am to 5 pm.
* go to [**servicesaustralia.gov.au/sa116**](http://servicesaustralia.gov.au/sa116) to print and complete the Advice of death form.
* visit a service centre.

The deceased person may have had a myGov account or online accounts for Medicare, Centrelink and Child Support.

We’ll deem their myGov account inactive after it hasn’t been used for a while. You don’t need to do anything to close online accounts for Medicare, Centrelink and Child Support. This occurs as part of the process once we get the Advice of death form.

## Payments you may be eligible for

### Bereavement Payment

When your partner, child or someone you were caring for dies. you may be able to get an extra payment. The type of payment you may get will depend on the Centrelink payment you get, and your relationship to the person who has died.

For more information, go to [**servicesaustralia.gov.au/death**](https://www.servicesaustralia.gov.au/death) Select **What help is available**, then **What help there is when an adult dies** or **What help there is when a child dies**. Call us on **132 300** or visit a service centre.

## Pension Bonus Bereavement Payment

The Pension Bonus Bereavement Payment is a tax-free lump sum paid to the surviving partner of a person who died who was part of the Pension Bonus Scheme. You may be eligible for this payment if your partner didn’t claim their Age Pension and Pension Bonus before they died.

For more information, go to [**servicesaustralia.gov.au/pensionbonusscheme**](http://servicesaustralia.gov.au/pensionbonusscheme) You can also call us on **132 300** or visit a service centre.

### Help for carers

If the person you care for has died, your Carer Payment may continue for 14 weeks. Carer Allowance doesn’t continue when the person dies.

For more information, go to [**servicesaustralia.gov.au/death**](https://www.servicesaustralia.gov.au/death)

Select **What help is available.**

You can also call us on **132 717** or visit a service centre.

### Help when a baby has died

You may be able to get financial assistance if your baby has died.

If your baby is stillborn or dies soon after birth, your family may get Parental Leave Pay.

If your baby was stillborn and you’re not eligible for Parental Leave Pay you may get Stillborn Baby Payment.

If your baby died soon after birth, you may also get a Family Tax Benefit bereavement payment. If you’re not eligible for Parental Leave Pay you may get Newborn Upfront Payment or Newborn Supplement with your Family Tax Benefit.

For more information, go to [**servicesaustralia.gov.au/death**](https://www.servicesaustralia.gov.au/death)

Select **What help is available**, then **What help there is when a child dies.**

You can also call us on **1800 118 388** or visit a service centre.

### Child support payments

Call us on **131 272** if:

* the person you paid child support to, or received child support from has died
* you’re looking after the affairs of a person who has died and they paid or received child support.

### Double Orphan Pension

Double Orphan Pension can help you care for a child if their parents have died. You may also be eligible if either:

* one parent has died and the other can’t care for the child due to special circumstances
* the child is a refugee and can’t be cared for by their parents.

For more information, go to [**servicesaustralia.gov.au/orphanpension**](http://servicesaustralia.gov.au/orphanpension)

You can also call us on **136 150** or visit a service centre.

### Foster Child Health Care Card

If you care for a child who isn’t your biological or adopted child, you can apply for a Foster Child Health Care Card. Care can be under formal arrangements or informal arrangements. This card allows non-parent carers to purchase Pharmaceutical Benefits Scheme medications at reduced costs for the child. You can claim the card on behalf of the child, even if you don’t claim Family Tax Benefit for that child. This card isn’t income or asset tested.

For more information, go to [**servicesaustralia.gov.au/fosterchildcard**](http://servicesaustralia.gov.au/fosterchildcard)

### More income support options

Depending on your circumstances, you may be eligible for an income support payment.

For more information about these payments, go to [**servicesaustralia.gov.au/paymentfinder**](http://servicesaustralia.gov.au/paymentfinder)

## Other information

### Social workers

Our social workers can provide short term counselling, information and referrals to support services.

You can contact a social worker by calling us on the same number you use to call Centrelink and asking to speak with one.

If you need an interpreter, let us know and we can arrange one for you.

### Financial Information Service

Following the death of someone close to you, you may need to understand more about:

* any investments or assets they have passed on
* your own investments and assets.

The Financial Information Service (FIS) provides free, independent and confidential education to help you make informed decisions about your financial needs.

You don’t need to be receiving government payments or services to access FIS.

You can access FIS through our free webinars or by phone. You can also arrange to talk with a FIS Officer, either in person or online using video chat. To make an appointment, call **132 300**.

For more information, go to [**servicesaustralia.gov.au/fis**](http://servicesaustralia.gov.au/fis)

### What to do after someone has died

When someone dies, a doctor must sign a certificate that confirms the death. In some cases, a registered nurse may be able to do this.

### Registering the Death

It’s not a legal requirement in Australia to have a funeral or memorial service. But you must have a burial or cremation.

Burial or cremation, and funeral service arrangements can’t be completed until the doctor has signed and issued this certificate. Generally known as a Doctor’s Certificate of Cause of Death.

You should check if the person who died was in the defence force or a partner of a veteran. If they were, the defence force may help with some of the costs or arrange the funeral service.

Check the following websites to see if they can help:

* [**dva.gov.au**](http://dva.gov.au)
* [**rslaustralia.org**](http://rslaustralia.org)

The funeral company can then take the person who died into their care.

You can use the checklist at the back of this brochure for people and organisations you may need to contact.

### The role of the funeral company or director

If you choose to have a funeral or memorial service, the funeral director in charge of the funeral arrangements will collect all the information needed to register the death. They’ll send this to the births, deaths and marriages registry in their state or territory. The funeral director may also help with things like newspaper notices, flowers and religious services. If you don’t know who to contact, the Australian Funeral Directors Association (AFDA) can help you.

They also provide a practical guide to the funeral process and procedures. You can contact AFDA through [**afda.org.au**](http://afda.org.au) or by phone on **03 9859 9966**.

If a funeral director isn’t involved with the funeral arrangements, the person who manages the final arrangements for the person who died is responsible for registering the death.

You’ll need to complete a form that includes details about their family history. Once you complete it, send it to the births, deaths and marriages registry in their state or territory.

For more information, visit your state or territory births, deaths and marriages registry website.

### Letting other people and organisations know

When someone dies, you’ll need to advise a number of people and organisations. It’s worth checking to see if the person who died left any personal records and documents. These records could contain important reference numbers that people or organisations may need.

For a list of people you may need to contact, you can use our Who to notify checklist at [**servicesaustralia.gov.au/death**](https://www.servicesaustralia.gov.au/death)

### Update your Medicare Card

If a family member listed on your card dies, we won’t automatically issue you a new card. If you’d like a new card, you can call us on **132 011**.

For more information about your Medicare online account, go to [**servicesaustralia.gov.au/medicareonline**](http://servicesaustralia.gov.au/medicareonline)

### Removing someone’s name from mailing lists

If you want to have the name of the deceased person removed from mailing lists, you can ask The Australian Bereavement Register to do this for you. To register the details, go to [**tabr.com.au**](https://www.tabr.com.au) or call **1300 887 914**.

### Insurance policies

Sometimes private health, sickness, accident or life insurance policies may help to pay funeral and other expenses. If the person who died had insurance, call the company and ask if help is available.

### Funeral plans and funeral bonds

Some people plan and pay for their funerals in advance. This can include pre-purchasing a burial plot, pre-paying funeral expenses or investing in funeral bonds. Burial plots and prepaid funerals are exempt from the assets test. A funeral bond may be exempt from the assets test depending on the value and provided you haven’t prepaid for your funeral expenses. If the person who died had a funeral plan or funeral bond, contact the funeral provider or funeral director for more information and assistance.

### Early release of superannuation

Sometimes you can access your super early on compassionate grounds to cover expenses associated with the death, funeral or burial of a dependant.

The Australian Taxation Office manages early release of superannuation on compassionate grounds. For more information, go to [**ato.gov.au/super**](http://ato.gov.au/super) or call **131 020**.

### The Will

A Will is a legal document that states how the deceased person’s belongings are to be distributed after their death. The executor of the Will is responsible for distributing the person’s assets to the people named in the Will. This happens after any debts are paid.

If the person hasn’t left a Will, the estate is shared among relatives under a formula set by law. The formula varies depending on the state or territory. If there is no Will, the estate may not be distributed according to the wishes of the deceased person and could be paid to a state or territory government.

If you’re entitled to a distribution from the deceased’s person’s estate, you must tell us when you get it. This includes assets held in trust or a life interest in income from the estate.

### Managing your money

The way you use your money will change over your lifetime.

For information to help you at different times in your life, go to [**servicesaustralia.gov.au/managingmoney**](http://servicesaustralia.gov.au/managingmoney)

## Support for you after someone has died

### Changes to your financial circumstances

Following the death of someone close to you, you may need to understand more about investments you own. When a member of a couple dies the survivor usually inherits assets previously held in joint names. If your partner had superannuation, you may also be entitled to a superannuation payment. Contact the relevant superannuation organisation and find out if you’re eligible for any payments.

You should advise us of any changes to your income and assets as they may have an effect on any Centrelink payment you get or become eligible for. You should also carefully consider the implications of passing on assets to children or other family members and friends and bypassing yourself, as this can affect your asset position and may result in changed payment rates.

### Outstanding debts

If a person has a debt when they pass away, we’re here to help. The executor can call the Centrelink Debt Recovery line on **1800 076 072** to discuss the circumstances. If they owe child support, you should also call the Child Support Enquiry Line on **131 272**.

Relatives and friends don’t have to pay the debts of the person who has died unless the debts are in joint names.

If you’re the executor, we’ll contact you to discuss repayment of the debt from the estate if possible.

### Someone to act for you

If you’d prefer to have someone else handle your Medicare, Centrelink or Child Support business, you can ask a person or organisation to act for you.

For more information about these arrangements:

* go to [**servicesaustralia.gov.au/actforyou**](http://servicesaustralia.gov.au/actforyou)
* call us
* visit a service centre.

### Family in prison

People in prison may be eligible for compassionate leave to attend the funeral of a family member or an extended family member.

### Information and help from other organisations

There are a range of government and community organisations that provide support services and useful information you may find helpful.

**Australian Funeral Directors Association (AFDA)** – contact the organisation in your state or territory, go to [**afda.org.au**](http://afda.org.au) or call **(03) 9859 9966**.

**beyondblue** – provides information about depression, anxiety and related substance misuse disorders. Go to [**beyondblue.org.au**](http://beyondblue.org.au) or call **1300 224 636**.

**Financial Counselling Australia** – is the peak body for financial counsellors in Australia and provides information about how financial counsellors can support and advocate for people experiencing financial difficulty. Go to [**financialcounsellingaustralia.org.au**](http://financialcounsellingaustralia.org.au) or call **1800 007 007**.

**GriefLine** – a free, confidential service that provides support and counselling services to individuals and families. Call **1300 845 745** to speak to a counsellor or go to [**griefline.org.au**](http://griefline.org.au)

**Headspace** – is the national youth mental health foundation and helps young people who are going through a tough time. Go to [**headspace.org.au**](http://headspace.org.au)

**Kids Helpline** – provides free, confidential 24-hour telephone and online counselling for children and young people aged between 5 and 25 years. Go to [**kidshelpline.com.au**](http://kidshelpline.com.au) or call **1800 551 800**.

**Lifeline** – provides a range of services including a free counselling service. Go to [**lifeline.org.au**](http://lifeline.org.au) or call **131 114**.

**Head to Health** – provides information and support for people seeking help for mental health related illnesses. Go to [**headtohealth.gov.au**](http://headtohealth.gov.au) or call **1800 595 212.**

**National Association of Loss and Grief** – an organisation that focuses on issues related to loss and grief. For more information go to [**nalag.org.au**](http://nalag.org.au)

**Red Nose Grief and Loss (formerly SIDS and Kids)** – provides information and support to grieving individuals and families, following the sudden or unexpected death of a baby or young child. Go to [**rednosegriefandloss.com.au**](http://rednosegriefandloss.com.au) or call **1300 308 307**.

**Solace Association** – provides support for people who have lost their partner. Go to [**solace.org.au**](http://solace.org.au)

**The Compassionate Friends Australia** – an organisation offering friendship and understanding to bereaved parents, siblings and grandparents where a son or daughter has died at any age, from any cause. Go to [**thecompassionatefriends.org.au**](http://thecompassionatefriends.org.au) or call **1300 064 068**.

## Manage your information online

You can manage your information with us online, anytime and anywhere. Use a Medicare, Centrelink or Child Support online account to access and manage your information without needing to call or visit us. You can access these online accounts through the myGov website, myGov app or the Express Plus mobile apps.

### myGov

myGov lets you access government services online all in one place. You can do this through the myGov website or the app.

To create a myGov account, follow the prompts at [**my.gov.au**](http://my.gov.au)

To link Medicare, Centrelink or Child Support, select **View and link services**, then select the **Link** button next to Medicare, Centrelink or Child Support.

You’ll need to answer questions about yourself. This helps us link the correct record to your myGov account.

For help with your myGov account or linking Medicare, Centrelink or Child Support:

* go to **[my.gov.au/help](http://my.gov.au/help)**
* watch myGov videos at [**youtube.com/mygovau**](https://youtube.com/mygovau)
* call **132 307** and select Option 1 for the myGov help desk.

### myGov app

Download the app to use myGov on your mobile.

Scan the QR code or go to [my.gov.au/app](http://my.gov.au/app)

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### Express Plus mobile apps

You can manage your information using the Express Plus mobile apps. You’ll need to link Medicare, Centrelink or Child Support to your myGov account before you can use the apps.

For more information about the Express Plus mobile apps, go to [**servicesaustralia.gov.au/expressplus**](http://servicesaustralia.gov.au/expressplus)

### Scams and your online security

Keep your information safe online. Go to [**servicesaustralia.gov.au/scams**](http://servicesaustralia.gov.au/scams) to find out how.

If you need to report a scam related to myGov or Services Australia, including Medicare, Centrelink or Child Support, email it to **reportascam@servicesaustralia.gov.au**

If you think you’ve been scammed by someone impersonating myGov or Services Australia, including Medicare, Centrelink or Child Support, call our Scams and Identity Theft Helpdesk on **1800 941 126.**

### Keeping up to date

To find out about changes to payments and services:

* subscribe to our *News* for up-to-date information at [**servicesaustralia.gov.au/news**](http://servicesaustralia.gov.au/news)
* connect with us on social media at [**servicesaustralia.gov.au/socialmedia**](http://servicesaustralia.gov.au/socialmedia)

### Information in other formats

Some information is available in audio CD/DVD, large print, Braille and e-text. Call us on **132 717** with your request.

If you’re deaf or have hearing loss or speech disability call the National Relay Service Helpdesk on **1800 555 660** or go to [**communications.gov.au/accesshub**](http://communications.gov.au/accesshub)

Aboriginal and Torres Strait Islander Australians can call the Centrelink Indigenous Call Centre on **1800 136 380**.

**Note:** calls from your phone to ‘13’ numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to ‘1800’ numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

**Disclaimer:** this information is accurate as at December 2024. The information contained in this publication is intended only as a guide to payments and services. It’s your responsibility to decide if you wish to apply for a payment and to make an application, with regard to your particular circumstances.

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