HI there. My name’s Naomi. I’m going to talk to you about some Government payments and services that might help you. I’ll give you an overview of what Services Australia does, and the easiest way for you to get help from us.

Services Australia offers a range of health, social and welfare payments and services through the Medicare, Centrelink and Child Support Programs.

**Centrelink d**elivers payments and servicesand provides services at times of major change for all of the following seniors, job seekers, students and trainees, families, carers, parents, farmers, people with disability, Indigenous Australians, people recovering from a natural disaster or emergency, and people from culturally and linguistically diverse backgrounds.

**Medicare l**ooks after the health of Australians through programs such as the [Pharmaceutical Benefits Scheme](https://www.servicesaustralia.gov.au/individuals/services/medicare/pharmaceutical-benefits-scheme), the [Australian Immunisation Register](https://www.servicesaustralia.gov.au/individuals/services/medicare/australian-immunisation-register), and the [Australian Organ Donor Register](https://www.servicesaustralia.gov.au/individuals/services/medicare/australian-organ-donor-register).

**Child Support s**upports separated parents to provide financial support for their children. We assess, collect and transfer child support payments.

The easiest way to contact Services Australia is online at servicesaustralia.gov.au, or by using MyGov or our Express Plus apps.

You can call us if you can’t use self service, or you need to talk to someone. We’ll give you some phone numbers you can use as we go through this presentation.

We can help if you’re in severe financial hardship, recovering from a disaster, or need special assistance. We have a range of **services** to help you in a crisis.

Our [social workers](https://www.servicesaustralia.gov.au/individuals/services/social-work-services) provide short term counselling, information and support and can refer you to other services.

You can talk to them about Family and domestic violence, thoughts of suicide or self-harm, being a young person without support, a personal or family crisis, or mental health concerns.

You can ask to speak with a social worker by calling any [Centrelink](https://www.servicesaustralia.gov.au/individuals/contact-us/phone-us) payment line or by visiting a service centre.

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

If you’re experiencing **family and domestic violence**, social workers can help you access certain services.

This includes family and domestic violence services, emergency accommodation and housing support, financial help, counselling, health services or legal services.

Our [Community Engagement Officers](https://www.servicesaustralia.gov.au/individuals/services/community-engagement-officers) help you access payments and services if you find it hard to access them using mainstream agency services.

The [Financial Information Service](https://www.servicesaustralia.gov.au/individuals/services/financial-information-service) can help you with money matters.

We also have **payments** to help in crisis situations.

The type of payment you may get depends on your situation.

[Additional Child Care Subsidy Temporary Financial Hardship](https://www.servicesaustralia.gov.au/individuals/topics/temporary-financial-hardship-additional-child-care-subsidy/42246) gives extra help with the cost of approved child care. It's short-term help if you’re in financial hardship due to events outside your control. This includes when a major disaster event has adversely affected your family.

[Crisis Payment](https://www.servicesaustralia.gov.au/individuals/services/centrelink/crisis-payment) is a one off payment if you’re in severe financial hardship and extreme circumstances.

[Carer Adjustment Payment](https://www.servicesaustralia.gov.au/individuals/services/centrelink/carer-adjustment-payment) is a one off payment if your child under 7 gets a severe illness or major disability. The illness or disability must be because of a catastrophic event.

[Pension Loans Scheme](https://www.servicesaustralia.gov.au/individuals/services/centrelink/pension-loans-scheme) is a fortnightly loan payment using equity in real estate assets you own in Australia.

Early Release of Super can help with unpaid expenses. You can apply based on compassionate grounds from the Australian Taxation Office. If you're in severe financial hardship apply to your super fund.

[Special Benefit](https://www.servicesaustralia.gov.au/individuals/services/centrelink/special-benefit) may be able to help support you or your dependents. This is only if you can’t get any other income support payment or benefit. This payment is means tested.

If you already get an income support payment, you may be able to get an [advance lump sum payment](https://www.servicesaustralia.gov.au/individuals/topics/advance-payment/30201).

We have information in more than 65 languages to help you understand our payments and services. You can read, listen to or watch information in your language.

**Go to:** servicesaustralia.gov.au/yourlanguage

You can also call our [Multilingual Phone Service](https://www.servicesaustralia.gov.au/individuals/contact-us/phone-us) on 131 202 for Centrelink or the Translating and Interpreting Service on 131 450 for Medicare and Child Support.

We have free interpreter and translation services in over 200 languages to make it easier for you to deal with us.

You can ask for an interpreter whenever you call or visit us. If you need a document translated when you claim for a payment or service, we can translate it for free. Interpreters and translators follow a code of ethics, so they can’t tell anyone your personal information

We deliver Centrelink payments and services to Australians.

We have a number of different payments, depending on your circumstances.

If you have a partner, or older children, or both, they might also be able to claim payments.

The easiest way to claim payments from Centrelink is online.

If you can’t use self service, you can call us or attend a service centre to discuss claiming a payment.

You can access the Centrelink Payment and Service Finder online, through your online account

or from servicesaustralia.gov.au/paymentfinder

It is an online tool to access what payments and services you may be eligible for. You can also use it to find help in your local area, including counselling and mental health services.

Payment Finder will help you see what payments you might be eligible for.

The results provided in this service are indicative only and are not a guarantee of payments. The service does not take into account all of your circumstances and should be used as a guide only.

It will ask you a series of questions about your personal circumstances.

It will then show you a list of payments and services that might be appropriate for your circumstances. It will give you a summary of what the eligibility criteria is for each payment, and links to detailed information and a rate estimator that will help you decide whether you might be eligible for payments.

The Service Finder is a way for you to learn more about government and community organisation support in your state or territory.

You simply tell us what state or territory you live in and choose one or more categories of information that you need.

When you’ve finished, and select the Find Services button, you’ll be given a list of services that might be able to help you, with links to get more information on each one.

Once you’ve decided that you might be eligible for a payment, you will need to claim.

Centrelink payments are claimed online through myGov. If you can’t make a claim online, you can call us and do the claim over the phone.

myGov gives you access to a range of government services online.

When you create a myGov account you can link to your Centrelink, Medicare and Child Support online account.

You can also get messages and letters sent to your secure myGov Inbox, update your personal details with Centrelink and Medicare, be confident your personal information is secure, access your online accounts overseas, link to other government services.

If you need to set up a myGov account, our online guides will step you through the process.

They will also show you how to link your services to myGov.

If you already have a MyGov account, log into it and link your Centrelink Customer Reference Number, also called a CRN, if you have one.

If you don’t have a CRN you’ll need to create one – MyGov will step you through this process.

You’ll need to prove your identity first.

We’ll ask you to provide documents to us, which you can upload using your phone camera or home scanner.

Which documents we ask for depends on the payment you’re claiming, and your circumstances.

The ‘How to claim’ information on our website will tell you which documents you should have ready to help you answer some of the questions in the claim.

We’ll tell you which documents you need to provide as you enter your information into the claim.

Once you’ve set up your Centrelink online account, go in and choose ‘Payments and claims’.

The claim will take you through a series of questions. Answer all of the questions. Each screen has information that will help you complete the claim. This includes how to submit your supporting documents

After you submit your claim online, you’ll get a receipt telling you the ID number of your claim, the date we estimate your claim will be complete, a link to track its progress.

You can track the progress of your claim online.

Sign in to [myGov](https://my.gov.au/) and go to **Centrelink**, or use the [Express Plus Centrelink mobile app](https://www.servicesaustralia.gov.au/individuals/services/centrelink/express-plus-centrelink-mobile-apps).

We’ll also let you know the result of your claim.

We'll send a letter to either your [myGov Inbox](https://www.servicesaustralia.gov.au/individuals/services/centrelink/centrelink-letters-online), [Centrelink online account](https://www.servicesaustralia.gov.au/individuals/services/centrelink/centrelink-online-accounts), [Express Plus Centrelink mobile app](https://www.servicesaustralia.gov.au/individuals/services/centrelink/express-plus-centrelink-mobile-apps).

If you don't get electronic letters, we'll send you a letter in the mail.

If we need more details we’ll ask you for them.

If you think we’ve made a mistake you can ask us to [review our decision](https://www.servicesaustralia.gov.au/individuals/topics/reviews-and-appeals/34676).

All of the payments that Services Australia delivers have specific purposes, and they all have different rules around who can get them.

Some of the rules include If you are an Australian citizen or resident, and if you have a visa, which type it is, the amount of your (and your partner’s) income and assets, some will have medical criteria. All of them require you to tell us within 14 days if your circumstances have changed. Some will require you to undertake regular activities to continue to get the payment.

We’ll explain the rules for the payment you are applying for when you claim.

Some families receive the Family Tax Benefit, and/or Child Care Subsidy. They work differently than a lot of our other payments.

You might be able to get these as well as another payment, depending on your income over the financial year.

Most payments work on your income each fortnight. Family Tax Benefit and Child Care Subsidy are worked out using your family income for the financial year.

Family Tax Benefit Part A is paid per child. Family Tax Benefit Part B is paid if you’re a single parent or non parent carer, a grandparent carer or if you are a member of a couple with one main income.

You can get it as a lump sum at the end of each year, or fortnightly.

Child Care Subsidy is paid directly to your child care provider, to reduce the child care fees you pay.

If you get Child Care Subsidy, or your Family Tax Benefit is paid to you fortnightly (or both) then we ask you to give us an estimate of your family income for the financial year.

We’ll ask you to update your income estimate before the start of each financial year. You must also update your estimate during the financial year if your circumstances change by using your Centrelink online account through myGov, using Express Plus Centrelink mobile app, phoning the Families Assistance line on 136 150, or visiting a service centre.

At the end of the financial year, when your tax return is done (or if you tell us you don’t need to lodge a tax return), we work out how much you were entitled to.

This may mean we pay you an additional amount, or you might have to repay if your estimate was lower than your actual taxable income. This is why it’s important to update your estimate whenever your circumstances change.

Medicare is Australia’s universal health insurance scheme.

Medicare aims to ensure that all Australians (and some overseas visitors) have access to a wide range of health and hospital services free or low-cost.

Including: medical, optometry, midwifery and hospital care and in special circumstances, allied health.

If you have a Medicare card, you can access a range of health care services for free or at a lower cost including medical services by doctors, specialists and other health professionals, hospital treatment, prescription medicines.

If your doctor bulk bills, we pay the cost directly to the doctor. This means you won’t have to pay anything.

If your medical or allied health professional doesn’t bulk bill, you may be able to claim some of this money back from us.

If you spend a lot of money on out-of-hospital medical costs or medications over the year, you may be able to access higher benefits through the Medicare Safety Net or the PBS Safety Net.

If you have a lot of out of hospital costs, the Medicare Safety Net can help keep them under control. If your costs for the year reach a threshold amount, we’ll pay more of your costs. You need to meet certain thresholds, If you’re single with no children, you don’t need to register for the safety net. If you’re a couple or have children, you need to register as a family.

If you need a lot of medicines, the PBS safety net can help keep your costs down. Once you meet the yearly threshold, you’ll pay less for the medicines you need. You need to meet certain thresholds. It’s best to discuss the PBS Safety Net with your pharmacist so they can keep track of your spending.

You can enrol in Medicare if you live in Australia and and you’re either an Australian Citizen, a New Zealand Citizen, an Australian permanent resident, applying for permanent residency, a temporary resident covered by a ministerial order, or you may be able to enrol if you’re visiting from a Reciprocal Health Care Agreement country.

To enrol, download the Medicare enrolment form off the Service Australia website and send through the completed form and certified copies of your supporting documents to the Medicare Enrolment Services MES@servicesaustralia.gov.au.

If you can’t go online, you can also bring your [Medicare enrolment form](https://www.servicesaustralia.gov.au/individuals/forms/ms004) and supporting documents to a [service centre](https://findus.servicesaustralia.gov.au/).

Once enrolled we’ll send you a Medicare card.

You can use a digital copy of your Medicare card as soon as you are enrolled.

To get the digital version you’ll need to sign into the Express Plus Medicare app. To use the app, you need a myGov account linked to your Medicare online account. It is important to check your Medicare details are up to date.

You can find out more online. If you can’t use our self service, call 132 011.

If you are a separated parent, you may be able to receive, or have to pay child support.

You can choose to self manage your child support, which means you and the other parent or carer decide how much to pay, when to pay and how to pay.

If you self manage you can only get the base rate of Family Tax Benefit Part A.

If you choose not to self-manage, you can apply for a Child Support Assessment.

We’ll tell you and the other parent who needs to pay child support and how much this will be.

We work this out using a formula.

You can choose to collect this money yourself, or have Child Support collect it for you.

To apply for an assessment, go to servicesaustralia.gov.au and search for “Child Support”.

Follow each step to complete the application.

You can save your application at any time.

Once you start your application, you have 7 days to complete and submit it. After this time you will need to start a new application.

Services Australia will review your application and contact you if we need more information.

You may need to provide the following information for yourself and the [other party](https://childsupportapplication.humanservices.gov.au/csos_site/help.html): Contact details, [Reference numbers](https://childsupportapplication.humanservices.gov.au/csos_site/help.html), Income, Bank account, Care of children and [Relationship details.](https://childsupportapplication.humanservices.gov.au/csos_site/help.html)

If you can’t use self service, call us on 131 272.

You can also come to a Service Centre if you can’t go online or phone us.