

Are you a grandparent or relative caring for children?



Australian Government



Are you a grandparent or relative caring for children?

If you are a grandparent or relative caring for a child you may be eligible for assistance from the Family Assistance Office, the Child Support Agency, Centrelink and Medicare Australia.

Your care may be a formal or informal arrangement. Formal arrangements include those where the care of the child is being managed by a state or territory welfare authority or with a family law parenting order in place. Informal arrangements are those where family members have come to a private agreement about who cares for the child.

Note: grandparents and relatives will not generally be eligible for assistance if the parent/s of the child also live in the same household.

What Family Assistance can I get?

Grandparents and other carers may be able to get Family Tax Benefit and/or Child Care Benefit including the Child Care Rebate if they meet eligibility requirements. In some cases you may also be eligible for payments of Baby Bonus or Maternity Immunisation Allowance.

Family Tax Benefit Part A helps with the cost of raising children. Payment is assessed on the family's combined income and is paid per child.

Family Tax Benefit Part B is extra assistance for families, including single-parent families, with one main income. Payment is based on the age of the youngest child and is subject to an income test.

You can choose to receive Family Tax Benefit in fortnightly instalments or as a lump sum after the end of the financial year. Fortnightly instalments and lump sums are paid by the Family Assistance Office.

If you choose to receive your payments fortnightly, you will have to provide the Family Assistance Office with an estimate of your families combined adjusted taxable income for the current financial year. The estimate you provide will be used to work out your fortnightly payments. The estimate you provide will be used to work out your fortnightly payments.

When you advise the Family Assistance Office that your income estimate has increased, your Family Tax Benefit payments for the remainder of the financial year will be adjusted. The mandatory automatic adjustment will reduce overpayments and the need for families to pay back Family Tax Benefit debts.

This automatic adjustment does not apply to Child Care Benefit payments. However you can reduce the chance of overpayment by telling the Family Assistance Office to adjust your Child Care Benefit if your income estimate has increased.

Any state or territory government foster care allowances are not considered taxable income for Family Tax Benefit purposes.

It is important that you lodge your tax return, or tell the Family Assistance Office if you are not required to lodge, to receive your full entitlement including your supplement payments.

From January 2010, you may no longer receive your Family Tax Benefit on a fortnightly basis if you or your partner do not lodge your income tax return or advise the Family Assistance Office you are not required to do so within the required timeframe. This may also apply for any outstanding income tax returns you have failed to lodge for past years you were in receipt of Family Tax Benefit. You will be contacted by the Family Assistance Office if you could be affected by this change.

Child Care Benefit helps with the cost of child care. It is available for children using approved or registered child care. Child Care Benefit for approved care can be claimed as reduced child care fees or as a lump sum payment. Child Care Benefit for registered care is payable only for work, study or training-related care, and can be claimed by lodging child care receipts with the Family Assistance Office. Child Care Benefit is only available through the Family Assistance Office.

If you are a grandparent with primary care of your grandchild you may be entitled to extra assistance with the costs of approved child care.

- The work, training, study test is waived for eligible grandparents so they can access up to 50 hours of Child Care Benefit for each child, each week.
- Eligible grandparents who receive an income support payment, such as a pension from Centrelink, will receive Grandparent Child Care Benefit. This covers the full cost of approved child care for up to 50 hours for each child, each week. This can only be claimed as reduced fees.

Extra assistance may be available in exceptional cases where a family is experiencing short-term financial hardship and requires child care. Your child care provider and the Family Assistance Office can advise you about the extra assistance you may be able to receive.

Child Care Rebate may be paid to you if you receive Child Care Benefit for approved care. For more information see the *Things you need to know about child care* factsheet or visit www.familyassist.gov.au

Baby Bonus is a payment that helps with the costs of a newborn baby or adopted child.

Maternity Immunisation Allowance is a non-income tested payment to encourage parents or carers to immunise their children. It is generally paid in two separate amounts.

Eligibility requirements

To receive Family Assistance you need to meet eligibility requirements, which include income tests, Australian residence status and having care for a dependent child. You should contact the Family Assistance Office on **13 6150** about your personal circumstances.

How do I claim?

To determine whether you are eligible for a payment or other assistance the Family Assistance Office needs information about your circumstances. The information you need to provide is listed in the relevant claim form and claim information booklet. You can lodge a claim online at **www.familyassist.gov.au** If you need assistance, call **13 6150** or visit a Family Assistance Office.

Note: if you already get Family Tax Benefit for the child, you can claim Child Care Benefit over the phone and you will not need to complete an additional claim form.

What happens after I have lodged a claim?

Once you have lodged a claim for Family Tax Benefit or Child Care Benefit, a customer service adviser will assess your claim. They will take into consideration your income, your caring role and the age of the child.

What if I share the care of a child?

If you care for a child 35 per cent of the time or more, you may be entitled to receive a percentage of the Family Tax Benefit for that child.

If you care for a child between 14 per cent and less than 35 per cent of the time you will not be entitled to Family Tax Benefit payment, but may be eligible for Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Benefit and/or the lower threshold of the Medicare Safety Net.

If the care of the child is in dispute, for example the previous carer (maybe a parent) states they are still caring for the child, both parties will need to provide evidence. You should talk with a Family Assistance Office customer service adviser about what kind of evidence you will need. Centrelink also has social workers available to help you with these matters.

Health Care Cards

If you are already receiving a payment from Centrelink, such as Age Pension, you will already have a Pensioner Concession Card. If you are eligible for Family Tax Benefit for the children in your care, they can be added to this card and receive the same benefits, for example prescription medicines at the concessional rate.

If you do not receive a payment from Centrelink but are eligible for the maximum rate of Family Tax Benefit Part A, you will automatically be issued with a Health Care Card for you and the children in your

care. If you are not automatically entitled to a Health Care Card you may be entitled to a low income Health Care Card.

If you have care of your child for 14 per cent to less than 35 per cent of the time you will not be entitled to receive Family Tax Benefit payments, but you may be eligible to receive a Health Care Card.

Another option is to claim a separate foster child Health Care Card for your grandchild. This card is available to grandparents who are caring for a child through either an informal or formal foster care arrangement. This card can be claimed by you, but is issued in the name of your grandchild. You do not have to meet an income or assets test to get this card. The foster child Health Care Card can be claimed through the Family Assistance Office.

Note: if you urgently require your concession card you should ask for an interim card, which you can use until the actual card arrives.

For a claim form or more information visit www.familyassist.gov.au or call **13 6150** or visit a Family Assistance Office. Family Assistance Offices are located in Medicare offices and Centrelink Customer Service Centres.

Access to Medicare benefits

As a grandparent or relative carer you are able to claim Medicare benefits for medical expenses you incurred on behalf of the child you are caring for. You do not need to have the child registered on your Medicare

card and you do not need to have the Medicare card that the child is registered on. A receipt in your name will enable you to claim the Medicare benefit.

Regardless of the circumstances under which the child is in your care, arrangements can often be made to have the child copied on to your Medicare card or a Medicare card issued for the child with you as the registered cardholder. For further information please contact Medicare Australia on **13 2011**.

Child Support

You may apply for a child support assessment for a child in your care if you are an “eligible carer”.

Generally, you will be an eligible carer if you care for a child for at least 35 per cent of the time. Child support agreements help ensure that parents provide financial support for their children.

For more information call the Child Support Agency on **13 1272**.

Other state or territory help for grandparents or carers

Some state or territory government agencies may provide payments to grandparents or carers. This can occur where the child is placed in care as a result of state or territory intervention of some kind. Grandparents or relatives who are caring for their grandchildren should contact their state government for more information.

Other assistance

As a grandparent or relative caring for a child, you may also be eligible for other assistance.

Carer Allowance may be available if you are caring for a child with a disability.

Carer Payment is an income support payment that you may receive if you are caring for a disabled child with extremely high care needs.

- For more information on support for carers call **13 2717**.

Parenting Payment is an income support payment that you may receive if you are caring for a dependent child aged under 16 years of age.

Double Orphan Pension may be paid if you care for orphaned children.

Bereavement payments are available in some circumstances where someone has died. You may also find it helpful to talk to a **Centrelink Social Worker** on **13 1794**.

- For more information on Parenting Payment, Double Orphan Pension, Bereavement payments and Centrelink Social Workers call **13 6150**.

Youth Allowance is paid to young people who are looking for work. In some circumstances it may be payable to the grandchild you are caring for.

- For more information about Youth Allowance call **13 2490**.

Age Pension may be available if you require a safety net income for your retirement. If you defer claiming Age Pension, you may be able to register for the Pension Bonus Scheme, which will provide you with a one-off lump-sum payment when you do eventually claim Age Pension.

Financial Information Service Officers can provide you with more advice and assistance if you are facing financial difficulties.

- For more information about Age Pension and Centrelink's Financial Information Service call **13 2300**.

The Medicare Teen Dental Plan may be available for your grandchild. For further information contact Medicare Australia on **13 2011**.

More information

How to contact us

Visit **www.familyassist.gov.au** and **www.centrelink.gov.au** for more information about family payments and Centrelink payments and services or contact us in any of the following ways.

By phone

Parent or guardian **13 6150**

TTY* enquiries **Freecall™ 1800 810 586**

*TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.

Centrelink International Services **13 1673**

(For more information about claiming a payment from a country other than Australia and about claiming an Australian payment while outside Australia)

Calling from outside Australia **+61 3 6222 3455**

(You can reverse the charges)

Foreign Income Exchange Line

Freecall™ 1800 050 041

(If you get income from a country other than Australia)

Indigenous Call Centre **13 6380**

To speak to Centrelink in languages other than English

13 1202

Centrelink Business Hotline **13 1158**

Customer Relations **Freecall™ 1800 050 004**

Suggestions, complaints or compliments

TTY* customer relations Line

Freecall™ 1800 000 567

Australian Government Services

Fraud Tip-off Line

13 1524

In person

When you visit a Family Assistance Office you will be referred to a customer service adviser.

In writing

Our contact address is on every letter we send you, or refer to the White Pages for the address of your nearest office.

eServices

Centrelink eServices allows you to report, update or view your personal information online and over the phone. To use eServices you first need to register. You can register online at **www.centrelink.gov.au** or at **www.familyassist.gov.au**, by calling the Family Assistance Office on **13 6150** or by visiting a Centrelink Customer Service Centre.

Note: calls from your home phone to Centrelink “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.

Other organisations and useful information

Please check your phone book for details of these organisations in your state or territory.

Family Assistance Office—delivers payments and services to assist families with the cost of raising children. Visit www.familyassist.gov.au

Medicare Australia—delivers health payments, services and information such as Medicare, the Pharmaceutical Benefits Scheme, the Australian Organ Donor Register and the Australian Childhood Immunisation Register.

Visit www.medicareaustralia.gov.au

Child Support Agency—ensures the children of separated parents receive financial support from both parents. Visit www.csa.gov.au

Department of Human Services—the department brings together six agencies that collectively aim to improve the delivery of relevant health and welfare services to all Australians.

Visit www.humanservices.gov.au

Seniors portal—an online resource for all Australians 50 years of age or over. Visit www.seniors.gov.au

Raising children network—provides information to parents to give them the power to make informed choices about how they raise their children.

Visit www.raisingchildren.net.au

Grandparents raising grandchildren—a New South Wales website that provides information and advice for grandparent carers.

Visit www.raisinggrandchildren.com.au

Mirabel Foundation—provides support for children who have been orphaned or abandoned and are now in the care of extended family.

Visit www.mirabelfoundation.org.au

Council on the Ageing—COTA protects and promotes the well-being of seniors across Australia.

Visit www.cota.org.au

Disclaimer

The information contained in this publication is intended only as a guide to payments and services.

It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.

The information is accurate as at July 2009, but may of course change. If you use this publication after that date, you should not rely on any information in the publication without checking with us to see the details are current.

What is the position if you deal with a third party?

You may deal with a third party who is not a member of Centrelink's staff. If you do so, please remember that Centrelink has not authorised any third parties to provide information or advice to you about payments.

www.centrelink.gov.au