



Can I reduce what I have to pay for essential services?

Concession cards make essential services more affordable for low-income households by reducing the amount they have to pay.

How it works

Many essential services offer a reduced 'concession' rate for low-income households. Concessions are given as a deduction on a bill or a discounted price. Concession rates are offered on a number of services, including electricity, gas, water and council rates, as well as health, education and transportation costs.

To access most concession rates, you will need to have been issued a concession card. The most common ones are –

- o Centrelink Health Care Card (cards issued in the name of a child are not eligible)
- o Centrelink Pensioner Concession Card
- o Veterans' Affairs Pensioner Concession Card
- o Veterans' Affairs Gold Card.

Concession cards are issued by the Commonwealth Government depending on your circumstances. The government reviews your circumstances regularly to ensure your continued eligibility.

Concession cards are not all the same. For each service, you need to check whether your concession card entitles you to pay the reduced rate.

How to apply for concession rates

You will need a valid concession card. To check your eligibility and apply, contact Centrelink or the Department of Veterans' Affairs (depending on your circumstances).

Once you have a concession card, you can check each service you use to see if they offer a concession rate and if the card you have entitles you to this rate.

- o Generally, it is up to you to check if you can get a concession rate and apply for it



A quick guide to... Concessions



- o You concession rate may be able to be backdated for up to 12 months - it's worth asking your service if this is the case
- o The service account must be in the cardholder's name in order to receive a discount.

To claim a concession rate -

- o Contact the service that bills you and provide your concession card details
- o For some in-person services (e.g. filling a prescription at the pharmacy), you may need to ask if a concession rate is available
- o Each time your concession card is updated with a new expiry date, you must tell your service provider the new details to continue receiving the concession rate.

Help is available

If you have been refused a concession card and you disagree with the decision, you can contact Social Security Rights Victoria

Phone: 03 9481 0355

Website: <https://www.ssrv.org.au/>

You can also contact the Victorian Concessions Information Line for further information

Phone: 1800 658 521 (toll free)

For help in languages other than English, ask for an interpreter when you call.

For further assistance, please get in touch with a financial counsellor

National Debt Helpline: 1800 007 007 9.30am to 4.30pm

Online chat: <https://ndh.org.au> 9.00am to 8.00pm

Interpreters are available and there are no visa restrictions

Financial counselling is a free and confidential service offered by not-for-profit community organisations



Hear this Quick Guide in your language

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