

Commonwealth Seniors Health Card (CSHC)

If you are unable to obtain a Pensioner Concession Card because you fail the asset test or similar, all is not lost. The Commonwealth Seniors Health Card is nearly as good, at least when it comes to concessions anyway.

Eligibility

- If you are of Pensionable age ([Check eligible age here](#)) but not eligible for the Pension.
- Resident of Australia
- Your 'Taxable' Income is less than \$55,808 or your joint 'Taxable' Income is less than \$89,290 (as at 20/09/2020).
- **Note:** We are only talking about 'Taxable' Income. No Asset test involved.

If you fit all the above, you should be eligible for the CSHC.

[Click for more info](#)

Why would you want one (use this as your checklist)?

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Apart from the obvious; much cheaper Prescription Medication. | Click for more info |
| <input type="checkbox"/> Up to 50% (max \$600) on Water Corporation service charges. | Click for more info |
| <input type="checkbox"/> Up to 50% (max \$750) on Local Government Rates. | Click for more info |
| <input type="checkbox"/> 50% discount on vehicle license fee. DoT Application Form | Click for more info |
| <input type="checkbox"/> 100% discount on driver's license or WA Photo Card fee renewal. | Click for more info |
| <input type="checkbox"/> Synergy - \$305.25 each year towards energy bill. | Click for more info |
| <input type="checkbox"/> My Post Concession Card – 60c stamps instead of \$1.10 (inc 5 free stamps). | Click for more info |
| <input type="checkbox"/> Community Aids and Equipment Program (CAEP) | Click for more info |
| <input type="checkbox"/> Art Gallery of WA – Entry and Major Exhibition fees – often free | Click for more info |
| <input type="checkbox"/> Building Commission – Complaint Fees – 50% discount | Click for more info |
| <input type="checkbox"/> Western Australian Maritime Museum – 50% discount | Click for more info |

Note: above concessions are applicable to the Pension Concession Card (PCC)

[Click for more info](#)

(WA) Seniors Card - Concessions

Numerous Seniors Card Concessions are additional to the CSHC (& PCC) above. [Click for more info](#)

See next page for how to save \$1 per prescription

Save \$1 on your Prescription Medicine

If you have a Commonwealth Seniors Health Card (CSHC) or a Pensioner Concession Card (PCC) you will already know that your prescriptions will cost a maximum of \$6.60.

BUT did you know in certain circumstances and only at participating chemists you are only required to pay **\$5.60**.

If you are unlikely over the course of a year to reach the Safety Net threshold (\$316.80 as at 1 Jan 2021) you can instead have a \$1 reduction on each prescription. Unfortunately, this is at the discretion of the Chemist (for some unknown reason). So, you need to find a 'friendly' chemist.

As an example, if you have 4x different prescriptions every month you could save \$48 per year. *It may as well be in your pocket...*

I was told the above, by a 'friendly' chemist in Rockingham. It took me a while to locate it in writing anywhere, but I found it eventually on the PBS website: -

"...Since 1 January 2016, pharmacists have the option to discount the PBS patient co-payment by up to \$1.00 (unless the prescription is an early supply of a specified medicine, in which case, the full co-payment applies)..." - Copied from <https://www.pbs.gov.au/info>