

Age Old Questions



There is a lot of confusion and misinformation about age specific funding such as the age based eligibility for the National Disability Insurance Scheme (NDIS), My Aged Care and the Centrelink Age Pension. Do you know where you stand? Access to pensions, accommodation and support services are critical considerations when planning your retirement or moving in to your next life stage, especially if you are a person with an existing disability.

Can I access the NDIS?

If you are under 65 and have a permanent disability, then you are eligible to apply for the NDIS.

If you are already an NDIS participant and you are turning 65, you have the option to either continue your NDIS Plan with the National Disability Insurance Agency (NDIA) or to transition to My Aged Care.

This will be at your discretion and you will have to weigh the pros and cons of your individual situation. Are you planning to move into retirement accommodation or a nursing home? Then you may wish to transfer to My Aged Care. If you are planning to stay at home and have support services come in to the home, then you may want to continue as an NDIS participant, especially as there is an extremely long waiting list for My Aged Care Home Care Packages.

When can I access the Age pension?

To be eligible for the Age Pension you must be 65 or older. From 1 July last year, the age pension age began to increase from 65 to 67 by increments of 6 months.

Depending on your birthdate, the age pension age is now 65 years and 6 months. The, age pension age will go up 6 months every 2 years until 1 July 2023.

If your birthdate is	You'll be old enough at
1 July 1952 to 31 December 1953	65 years and 6 months
1 January 1954 to 30 June 1955	66 years
1 July 1955 to 31 December 1956	66 years and 6 months
From 1 January 1957	67 years

When can I access My Aged Care services?


You may be eligible for Australian Government funded aged care services if you're an older person (usually 65+ or 50+ for Aboriginal and Torres Strait Islander people) finding it harder to do the things you used to do.

You will need to have a face-to-face assessment of your care needs to find out if you are eligible. This assessment is performed by a member of the Aged Care Assessment Team (ACAT). The outcome of this assessment will determine the appropriate level and mode of care for you and your situation, whether that be a Home Care Package (HCP) Level 1, 2, 3 or 4, a Commonwealth Home Support Package (CHSP) or in residential care.

If you're not assessed as eligible, or are waiting for services, you can access privately funded services at any time. If you are still unsure about your eligibility for any of their services and supports, you can contact the NDIS, My Aged Care or Centrelink directly, or phone our toll free info line and speak with one of our information officers.

CONTACT DETAILS


NDIS

 1800 800 110

 www.ndis.gov.au

 www.ideas.org.au/lx?sid=58526

My Aged Care

 1800 200 422

 www.myagedcare.gov.au

 www.ideas.org.au/lx?sid=71366

Centrelink

 132 300 (Older Australians)

 132 717 (People with Disability)

 www.humanservices.gov.au/individuals/

Information sourced from Centrelink, NDIA and My Aged Care.