

Government Pensions and Benefits

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Introduction

This chapter deals with the provision of government financial assistance to retirees principally through the aged pensions administered by Centrelink and the Department of Veterans' Affairs (DVA). It examines the terms under which people may qualify for assistance as well as the process for applying for assistance. It also considers how financial assistance may be provided towards the cost of aged care. The chapter concludes by analysing commonly used methods of maximising aged care payments and the process for appealing against Centrelink decisions. Every effort has been made to ensure the information contained herein is correct at the time of writing. Changes to benefits, taxation and accompanying rules and regulations occur from time to time, hence individuals and those advising them should refer to Centrelink and DVA for current information.

This chapter is not intended to provide taxation advice. Advice from taxation specialists and the Australian Taxation Office should be sought with regard to how pension payments will impact an individual's taxation position.¹

Scope of this chapter

The provision of government financial assistance to Australians is administered by the statutory authority known as Centrelink. Centrelink was created under the *Human Services (Centrelink) Act 1997* (Cth) (previously the *Commonwealth Services Agency Delivery Act 1997* (Cth)) which created the statutory office of the Chief Executive Centrelink. The Act defines the Chief Executive functions as including service delivery functions, functions conferred by other Acts and functions prescribed by the *Human Services (Centrelink) Regulations 2011* (Cth) (s 8). In terms of service delivery, Centrelink is required to provide services, benefits, programs or facilities that are provided for by the Commonwealth or a person other than the Commonwealth for a purpose for which the Parliament has the power to make laws (s 8A).

Centrelink administers various legislation, including:

- *Social Security Act 1991* (Cth);
- *Social Security (Administration) Act 1999* (Cth);

¹ This chapter draws largely on information from Centrelink and the Department of Veterans' Affairs (Cth) websites. See <<https://www.humanservices.gov.au/individuals/centrelink>> and <<https://www.dva.gov.au>>.

This is a preview. Not all pages are shown.