

Understanding disability and aged care services

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Read this article online on the HFA website to click on the links:
www.tinyurl.com/GOIH-disability-aged-care

Q: I'm a bit confused by the Disability Support Pension (DSP) which I get, the National Disability Insurance Scheme (NDIS) and My Aged Care. Does one affect the other? I live with my mum who is getting older and slower every day and we are both beginning to have problems and might need help.

It can be daunting to unravel the government benefits schemes and services available to people with bleeding disorders and their family as they grow older. This question is common among our clients.

We are all growing older and some days it seems the acceleration is faster than others. Disability and aged care services can be a minefield of terminology, acronyms, official websites and guidelines. Waiting in the queue on the telephone for answers can seem endless and be very tiring. With that in mind, we have outlined answers to some of the issues raised in this question.

DO I HAVE A DISABILITY?

If you have a bleeding disorder, it is important to understand the difference between a medical condition and a disability.

When you are applying for government benefits or services, the terms 'haemophilia', 'von Willebrand disease', 'inherited bleeding disorder', and 'genetic disorder' are considered to be medical conditions. When you give your medical history, you will disclose these if asked to ensure your records are accurate.

Having a medical condition is not deemed a 'disability' in itself, but you may develop a disability as a consequence of this medical condition, or your bleeding disorder can contribute to your disability.



FIRST THINGS FIRST – GETTING STARTED

MyGov Portal

W: <https://my.gov.au/>

myGov

MyGov is the online portal that allows you to access Centrelink, the ATO (Australian Tax Office), Medicare, and many other public services including your NDIS or MyAged Care account.

Using MyGov is almost mandatory if you want to interact with Centrelink.

- You will need to create an MyGov account with a reference number and password.
- Keep these details secure and handy whenever you make inquiries.



Centrelink

W: <https://www.centrelink.gov.au>

T: 13 2300

Monday to Friday 8 am to 5 pm



Login to MyGov to access your Centrelink account.

Centrelink delivers Centrelink (Australian Government) social security payments and services to Australians.

To find more information about Centrelink payments and services, go to <https://www.servicesaustralia.gov.au/>

Centrelink Indigenous Call Centre

T: 1800 136 380

Monday to Friday 8 am to 5 pm

DISABILITY SUPPORT AND SERVICES

Disability Support Pension (DSP)

W: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension>

T: 13 2717

Monday to Friday 8 am to 5 pm



Australian Government

The Disability Support Pension is your income. It is means tested and based on your inability to work full-time or part-time.

You are eligible if you are aged between 16 and 64 years and experience a reduced participation capacity due to a physical, intellectual, or psychiatric condition.

To meet the medical criteria, individuals applying for the DSP must be manifestly medically eligible or have a disability or medical condition that is:

- fully diagnosed, treated and stabilised
- has a minimum impairment rating of 20 points under the Impairment Tables of the Social Security
- and have been assessed as unable to work or be retrained for any work of at least 15 hours a week in the next two years

The DSP allows you to work part-time/casually up to a certain level of gross pay (pre-tax amount). Centrelink will advise you of the allowable pay level or you can check on the Services Australia website. You must report any gross pay you have earned and the number of hours worked fortnightly to Centrelink, and then they will reduce the pension payment accordingly.

Your DSP amount received does not affect the NDIS funding.

Please note your local Centrelink office should have a social worker available to clarify any questions if you still feel confused after talking with the front counter staff. Make an appointment (if this is permissible under COVID restrictions) to sit down and raise your questions or concerns about your entitlements or your application. This can include an appeal against a decision to refuse your application, if this occurs.

OTHER QUESTIONS?

Assessment of your claim

Centrelink will assess your impairment as part of the general medical rules for Disability Support Pension (DSP)

Go to: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension/how-we-assess-your-claim/impairment-rating>

Medical Evidence

Centrelink requires medical evidence if you claim the Disability Support Pension (DSP) or have a medical review. Follow this link to ensure you provide the evidence required.

Go to: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension/how-we-assess-your-claim/medical-evidence>

The National Disability Insurance Scheme (NDIS) & National Disability Insurance Authority (NDIA)

W: <https://www.ndis.gov.au/>

T: 1800 800 110

Monday to Friday 8am to 8pm (local time)

ndis

The NDIA is the agency that administers the NDIS.

The NDIS is the scheme that provides the funding for your services, support and equipment/modifications to the home/car etc. which will enable you to be as independent as possible.

Eligibility:

- As an applicant you must be under 65 years of age.
- If you are successful in accessing the NDIS and you later turn 65, you will be able to continue to have NDIS support

Having haemophilia as a **medical** condition in itself will not suffice. It is about the impairments associated with haemophilia and other inherited bleeding disorders that impact on your day-to-day functioning and capacity to be independent.

This must be impressed upon when you complete your **Access Request form**.

You need to identify your goals and needs and have a physiotherapist/occupational therapist/medical officer assessment to support your request.

To get started, you can go to the NDIS website to download an Access Request form or call the contact number to request a form to be sent to you.

Go to <https://www.ndis.gov.au/how-apply-ndis/what-access-request-form#access-request-form>

Complete this form in consultation with your GP initially or your specialist(s).



OTHER QUESTIONS?

Am I eligible?

Go to <https://www.ndis.gov.au/applying-access-ndis/am-i-eligible>

NDIS – What types of support are funded?

Go to <https://www.ndis.gov.au/understanding/what-ndis-responsible#what-types-of-supports-are-funded>

NDIS Goal Setting

Go to <https://www.ndis.gov.au/participants/creating-your-plan/setting-goals>

Disability Gateway

W: <https://www.disabilitygateway.gov.au/>

T: 1800 643 787

Monday to Friday, 8am to 8pm AEST



The Disability Gateway has information and services to help people with disability, their family, friends and carers to find the support they need in Australia.

THE TRANSITION FROM NDIS TO MY AGED CARE

Currently there is no automatic transition from NDIS to My Aged Care.

Upon turning 65 years old, if you have been on the NDIS funding, you have a choice to move to MyAged Care or remain on the NDIS.

These are two separate pools of funding initially dependent on the age of the applicant. Discussions with the Federal Government to open up the NDIS to those over 65 as well who have a disability are on-going.

In short, to be eligible for the NDIS you will need to apply before turning 65 years of age and have functional impairments brought on by a developmental, intellectual or mental health disability or an acquired disability such as from an accident or illness, which restricts your ability to lead an independent life. It provides funding for in-home supports such as support workers, equipment and home modifications. Once approved for a NDIS funding budget, it is for life.

Currently My Aged Care is for those 65 years and older (50 years or older for Aboriginal or Torres Strait Islander people) whose independence is impacted by the aging process and its effects and where it reduces their capacity to continue their self-care. You may need in-home services to continue to live in your existing home. Some may consider relocation to supported accommodation in either an aged care home providing different levels of support or in

a retirement village. If you acquire or develop a disability after 65 years of age you currently cannot apply to the NDIS for additional funding.

TRANSITIONING TO THE AGE PENSION

On reaching Age Pension age (see under **Age Pension** below for your respective attainable date) and if you are in receipt of an eligible payment, you can apply for a transfer to the Age Pension, which is simpler and easier than completing a full Age Pension claim.

Centrelink will send you an invitation to transfer 13 weeks before you reach Age Pension age. Qualifying for the Age Pension depends on your circumstances and the payment you currently get. On contact with Centrelink's Age Pension staff, you will need to tell them if you:

- want to apply to transfer to Age Pension or not
- have superannuation, because any superannuation you have may affect your rate of payment.

Please ensure you complete the process to the end to ensure continuity of your benefits and entitlements.

Go to <https://www.servicesaustralia.gov.au/individuals/topics/transfer-age-pension/31161>

AGED CARE SUPPORT AND SERVICES

Age Pension

W: <https://www.dss.gov.au/seniors/benefits-payments/age-pension>

T: 13 2300

Monday to Friday 8am to 5pm



Australian Government

The Age Pension is the main income support payment for people who have reached the **Age Pension age**:

- On 1 July 2021, the Age Pension age increased to 66 years and 6 months for people born from 1 July 1955 to 31 December 1956, inclusive.
- If your birthdate is on or after 1 January 1957, you'll have to wait until you turn 67. This will be the Age Pension age from 1 July 2023.

There are range of eligibility requirements associated with the Age Pension that are based on age, residency and means test qualifications.

MyAged Care

W: <https://www.myagedcare.gov.au/>

T: Ph 1800 200 422



myagedcare

My Aged Care is a referral and information system for anyone aged 65 years and older (50 years or older for Aboriginal or Torres Strait Islander people).

This is not the Age Pension available from Centrelink.

This is where you or your family go to begin the process of seeking appropriate services, equipment, and specialist aged care assessments of your needs that will assist in keeping you or your aging family member at home and independent for as long as possible. It is also the point at which you can request

an in-home assessment for possible nursing home placement or what other supported residential options exist and including access to planned respite stay for the ageing person.

You can still seek out your family GP after accessing My Aged Care as well.

Once your register, it is important you keep the reference number you receive handy at all times to make further enquiries.

WHERE TO GET MORE HELP

You may be wondering where you can go and who to talk to for more help.

Links and contact numbers have been provided above to help you to look further into your respective claim area.

If you need more help?

Haemophilia Treatment Centre (HTC) social workers and counsellors can support you with gathering information in making your application, referring you on to Centrelink helplines, Centrelink social workers and other community advocacy services.